



Women and Girls' Economic Empowerment

Lessons from CARE International in Uganda

This Knowledge Model paper on community based GBV mobilization and prevention forms one of a series of papers developed by CARE International in Uganda to provide an evidence base of promising practices and models to inform future long-term development and humanitarian programming. The Knowledge Model papers identify lessons learnt and provide recommendations to inform the implementation approach of the recently developed Women and Youth Resilience Project (WAYREP). WAYREP is funded by the Austrian Development Agency (ADA) and aims to strengthen the resilience of refugee and Ugandan women, girls and youth to live a life free from violence in rural and urban contexts in West Nile and Northern Uganda.

Uganda: understanding the context

Whilst Uganda has transformed itself from a country with a troubled past to one of relative stability and prosperity, today it faces a number of pressing challenges including a growing refugee crisis and rapid urbanisation.

Uganda is now the largest host country of refugees in Sub-Saharan Africa, with over 1.3 million refugees living within its borders¹, primarily from South Sudan but also from the Democratic Republic of Congo, Burundi, Rwanda and Somalia. Over 86% of these refugees are women and children, and women now head a large proportion of households in refugee settlements within host communities. Both refugee and host community women and girls face cumulative and complex gender-based violence and protection risks in these areas as a result of constrained resources, poor access to basic services and harmful socio-cultural norms. Studies have shown in particular, that their inability to generate sufficient income (largely due to limited assets and capital, a lack of core skills in literacy and numeracy, and fragmented social networks) combined with continued dependence on food distribution, increases the risk of gender-based violence for both refugee and host community women and girls, who often have no choice but to engage in high risk behaviors

¹ UNHCR. September 2019. Uganda Comprehensive Refugee Response Portal. Available at: <https://data2.unhcr.org/en/country/uga>



(transactional sex, exploitative labour and early or forced marriages) to feed their families and meet their basic needs. Strengthening refugee women and girls' resilience and reducing their risk of gender-based violence therefore requires building both social and economic capital.

Uganda's population has rapidly expanded in the last ten years, and as the population grows at 3.3% annually, so too does urbanisation. Currently 20% of the population is urban (a quarter of which is located in slum areas) and this is estimated to reach 50% by 2050.² Rural-urban migration is increasing for both national and refugee populations seeking better employment opportunities. However, conditions in urban areas are challenging and employment opportunities are limited, especially for those with limited literacy and numeracy skills. Municipalities and city councils are also poorly prepared for absorbing a rapidly growing number of urban dwellers and access to social services is competitive. This increases the vulnerability of women and girls to negative coping strategies such as transactional sex, early marriages, unwanted pregnancies and trafficking, a growing and insufficiently understood risk. Whilst the majority of refugees are hosted in rural settlements, a significant number are also moving to urban areas or maintain livelihoods between rural settlements in order to access services and nearby towns to seek additional income. Unlike refugees that stay in designated refugee settlements, urban refugees are expected to be more self-reliant³. Most of them do not receive the assistance accorded to settlement refugees like shelter or food assistance. In addition to being exposed to the same challenges that are faced by the urban poor, urban refugees experience a double burden of adapting to new culture, learning a new language, and overcoming stereotypes.

CARE International in Uganda (CARE Uganda) has a long history and successful track record of working on women and girls' socio-economic empowerment in rural settings. However, with a growing refugee, urban and young population, there is a need to develop effective approaches to women and girls' economic empowerment (WGEE) in both humanitarian and urban contexts. WAYREP was designed in response to these challenges and aims to 'strengthen the resilience of refugee and Ugandan women, girls and youth to live a life free from violence in Uganda'. WAYREP will work in two regions of Uganda, West Nile (Arua District – Arua town and Rhino refugee settlement specifically Omugo extension settlement targeting refugees and their host communities; and Northern Uganda (Gulu town which is facing rapid urbanisation with new urban dwellers comprising youth, women and girls from rural Ugandan communities who increasingly struggle to survive on a primarily rain-fed agricultural system that can no longer support families).

The Village Savings and Loans Association Model

The Village Saving and Loans Associations (VSLA) model is the foundation upon which much of CARE Uganda's women and girls' economic empowerment programming is built (see Figure 1 for a summary of the VSLA cycle). VSLAs are community-managed groups, typically comprised of 15 – 25 people who get together regularly to save and eventually borrow small amounts of money to build their business or make investments in their homes and futures (e.g. paying children's school fees). The activities of savings groups generally run in 'cycles' varying between nine to twelve months, after which accumulated savings and profits are shared out among the members according to the amount they have contributed. Throughout each cycle, group members 'buy shares' i.e. contribute their savings and have the opportunity to take out a portion of the pooled funds as a loan, which can then be used for productive activities such as establishing or expanding small enterprises, purchasing inputs for agricultural activities or covering education fees and other expenses. VSLAs also have a social fund to assist members in times of distress. In addition to the weekly savings, VSLA members pay a fee to the social fund to cover emergencies like illness, funeral expenses, house repairs, and other urgencies. Kept in a specific bag in the cash box, the social fund is managed separately from the savings and loan fund, no interest is charged for social fund loans, it is not shared out at the end of the year and can be carried over to the next year. Members make requests for help from the social fund publicly at regular group meetings, but in case of emergencies they can also seek access to this fund outside of the weekly meetings.

At the end of every cycle, all outstanding loans are recovered and the collections or loan fund is shared out. The loan fund and the interest accrued is redistributed to the members according to the total number of shares purchased by each member during the cycle. Savings groups are member-managed; members create their own constitution, bylaws

² UNFPA. September 2019. UNFPA Transparency Portal Uganda. Available at: <https://www.unfpa.org/data/transparency-portal/unfpa-uganda>

³ UNHCR. 2018. Interagency assessment on measures, services and safeguards for the protection of women and children against SGBV in Uganda. Uganda UN Country Team.

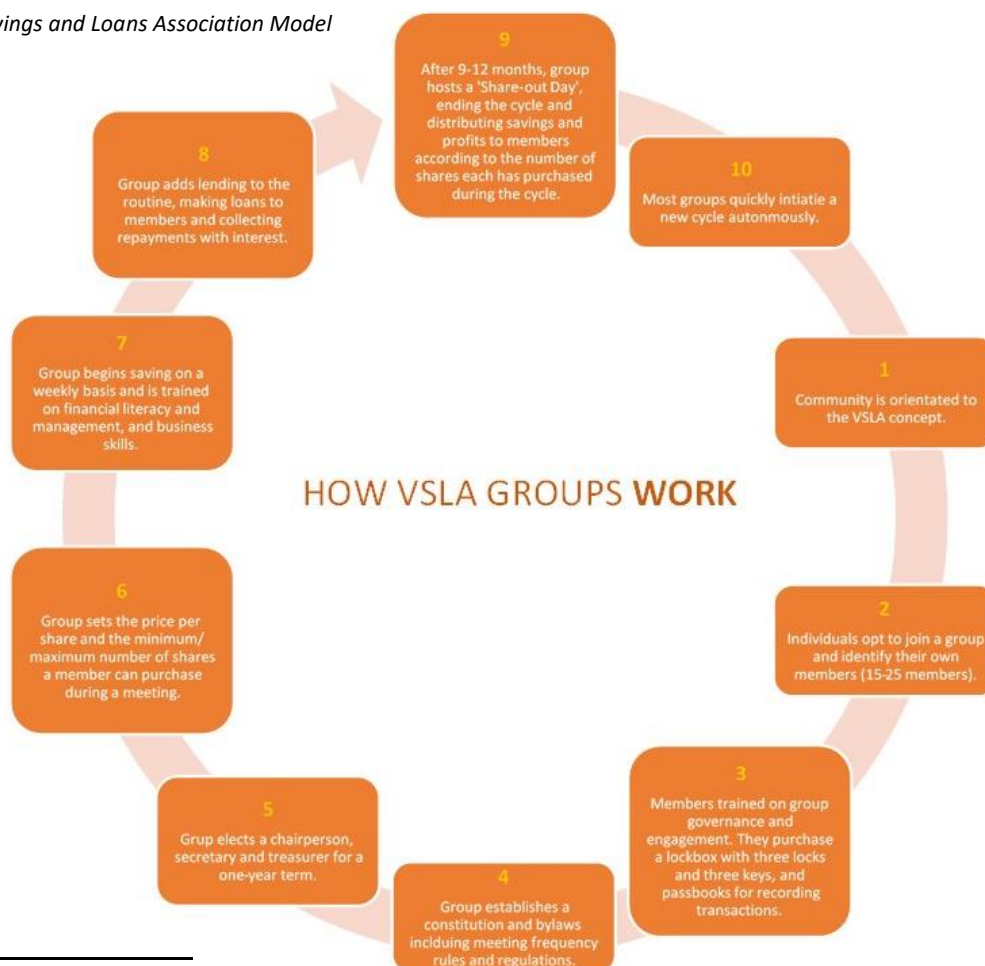


and select leaders. All savings group transactions are performed at the meeting in front of all the members. To ensure that transactions do not take place outside the savings group, funds collected and the passbooks are locked in the cashbox purchased by the group at the beginning of the first cycle.

VSLAs are a low-cost model designed to ensure self-replication and sustainability. The engine of self-replication are experienced VSLA members, called village agents (VAs), who are trained to establish and train new VSLAs for a fee paid by the members of the groups they serve. VAs are men or women who, having participated in a VSLA, understand the methodology and can teach it to others. They must be minimally literate and have good people skills, energy, commitment and leadership qualities. The VAs must be able to explain the concept of a VSLA to a community and recruit members to form groups. Rather than being paid by the project, the VAs charge a fee (usually \$1 to \$2 per training) for training a group to manage their saving and lending activities.

CARE Uganda’s programme experience has shown that women-led savings groups are an effective platform for promoting women’s economic empowerment, women’s voices and gender equality. To achieve this, CARE Uganda builds on the minimalist VSLA model (focused purely on saving and lending activities) to deliver a more holistic model known as VSLA ‘plus’. Under the VSLA ‘plus’ model, membership of a savings group provides women and men with the opportunity to also access trainings on financial literacy and business skill trainings, exposure to agricultural technologies and information, linkages input/output markets, and life skills and information about their rights. Additionally, the VSLA ‘plus’ model leverages the social cohesion and capital within a standard savings group, to create a safe and fertile environment for engaging with men and women through training/discussion on social and cultural norms that may impede gender equality and women’s empowerment. To date, CARE Uganda has established 30,780 savings groups and improved the wellbeing of 791,255 women.⁴ Maturing VSLA groups and advancing mobile technology have meant new needs and opportunities arise. Over the last decade CARE Uganda has also continued to innovate and adapt the methodology and now promotes a comprehensive integrated VSLA methodology which combines business skills training, linkages to formal financial services, and in some cases, micro insurance.

Figure 1: Village Savings and Loans Association Model



⁴ Vandergaag, K., Pennotti, C. 2017. ‘An Overview of the Global Reach of CARE’s Village Savings and Loans Association Programming’. Access Africa CARE International.



Lessons Learned

The majority of CARE Uganda's women and girls' economic empowerment work to date has primarily been with adult women in rural areas, but in the context of rapid urbanisation and a growing refugee population, CARE Uganda has started to adapt and apply the VSLA model across diverse target groups including youth (Banking on Change Program Phase I and II; Sustainable, Comprehensive Responses for Vulnerable Children and Their Families (SCORE)); and a range of contexts including peri-urban/urban areas (SAVE-UP; Project for Financial Inclusion in Rural Areas (PROFIRA) and Digitalised Sub-Wallets for Increased Financial Empowerment of Women (E-Wallets) Project) and refugee settlement areas/humanitarian settings (Promoting Village Savings and Loans Association to Augment Cash Transfers (CAST)). Despite CARE Uganda having a large humanitarian program portfolio this has previously been focused on sexual and reproductive health, the response and prevention of gender-based violence and some livelihood interventions targeting youth. CARE Uganda is starting to explore the role of savings groups in humanitarian contexts as a way of increasing refugee access to financial services, increasing resilience and building social cohesion.

The lessons learnt and knowledge generated through adapting the model to suit the needs of different target groups and implementing across different contexts provide a solid evidence base to inform the WAYREP program. The following sections document lessons learned with regards to WAYREP's target groups and contexts, and draws not only on CARE Uganda's program experience but also others including CARE Cameroon, Burundi, Ethiopia, Jordan, and Niger which also have experience of programming for women and girls' economic empowerment across urban and humanitarian contexts.

Working with Youth

What aspects of the model have contributed to its success with youth?

Close to 50% of Uganda's adult population is between 16-35 years old. Young men and women are, on average, more financially excluded than adults and have smaller, more irregular incomes. In 2018, 42% of young men and 58% of young women were financially excluded.⁵ Despite the large, unmet potential demand for financial services by youth, the outreach of savings groups to young men and women has remained limited. Many NGOs including CARE have only recently started to deliberately promote savings groups among young people *at scale* and as such wide evidence on outcomes is still being captured and documented. However, the **evidence emerging from CARE Uganda's programming is that the model is an appropriate intervention for positive youth development.**

CARE Uganda has been working to change this through programs such as Banking on Change (BoC), delivered in partnership with Barclays Bank. **BoC developed an innovative Youth Savings Group model known as Youth Savings and Loans Associations (YSLAs) to increase young people's access to financial services and to improve their financial and business skills.** The model outlines good programming principles for youth savings groups and, moving beyond simple financial inclusion, provides insight into their role in improving young people's income, empowerment and standard of living. Under BoC II, 1,463 new youth savings groups were established with the majority being members under the age of 35. The pioneering approach to youth group formation helped members save an average of \$69 per year, with savings typically increasing by 31% between the first and second savings cycle, **proving that young people in Uganda can and want to save.**⁶

The BoC program demonstrates that **participation by youth in targeting and outreach is central to the success of youth savings groups.**⁷ Reaching youth starts with leveraging existing relationships with youth organisations such as schools, sports centres, and cultural clubs as these are spaces in which young men and women already gather. However, for young women who often face restricted mobility combined with domestic responsibilities more investment in outreach beyond community spaces is required. BoC found that **peer-to-peer outreach (using youth village agents) was the most effective strategy** because youth are more likely to listen to each other, and adopt each other's practices and

⁵ Ebong, J., Atieno, C. 2018. 'Status of Women and Youth Financial Inclusion in Uganda'. Financial Sector Deeping Uganda. PowerPoint.

⁶ CARE, Barclays, Plan International. 2016. 'Final Evaluation Report: Banking on Change'.

⁷ Ibid



behaviours, compared to adult trainers.⁸ BoC also found that **peer-to-peer outreach with a gender component is critical to ensuring the participation of young women** (young women are convinced to join by other young women who recruit their friends, answer questions and allay concerns).⁹

The experience of the BoC program and CARE Burundi's POWER program¹⁰ which was focussed on savings groups with adolescent girls, was that youth savings groups are a family affair with young people aspiring to contribute economically to their households. Therefore, **securing the support and, in some cases, the permission, of caregivers such as parents or spouses particularly in the case of young women, was critical for membership retention.** Parents and care givers or other household authority figures set expectations for youth behaviour and time commitments (especially young women), and in many cases, also provide or supplement money for youth to save, and therefore engaging with families is essential.¹¹

The BoC program also found that **establishing youth-exclusive savings groups (similar age and life stages) can create more unified groups** whose members are likely to have similar needs, similar levels of savings potential, and share goals and life experiences.¹² However, the experience of CARE Cameroon, which established youth savings groups under the High Intensity Workforce component (HIMO) program, found that **there are mentoring advantages to combining adults and youths in the same groups.** Under HIMO, the project placed older women ('mothers') in each youth savings group which provided **a source of stability for the group and was key to gaining parental and spousal support for young women to join.** Savings groups of mixed ages meant that young women received mentoring, basic business advice, financial literacy training and general life skills from the 'mothers' participating in their groups.¹³ **This approach may have particular relevance in the case of young refugee women in urban and resettlement contexts, who are without their traditional support network and are often young mothers themselves.** CARE Niger took a similar approach under the PROMESS II program, where adult women were paired with youth savings groups composed of young girls aged 10-16 years. The program found that these **mixed age-groups led to the development of young girls' confidence and leadership skills.**¹⁴

The BoC program demonstrated that **integrating add-on needs-based trainings that are relevant to youth can increase youth interest and commitment to savings groups.** For example, BoC trained youth members extensively in financial literacy, entrepreneurship and vocational skills as

Adapting the VSLA model for Youth Programming

- **Invest in mobilisation and peer-based outreach strategies** such as Youth Village Agents.
- **Ensure peer-to-peer outreach has a gender component** with young women village agents promoting the participation of young vulnerable women
- **Homogenous membership** where members have similar needs/priorities and savings capacity
- **Engage with families** to gain their support and understanding of group purpose and principles
- Integrate **needs-based training** to build young people's skills
- **Foster youth leadership** through connecting groups to wider youth-governed networks and initiatives focussed on women and girls' leadership
- **Leverage mobile money technology to alleviate challenges faced by urban and refugee youth** (identity, movement, access) allowing them to make secure financial transactions, when and where it suits them best.
- **Explore community power dynamics, social norms, and enabling forces for women's use of digital financial services.** Bring men into the conversation, as they are gatekeepers and can become advocates once they are engaged.

⁸ CARE, Barclays, Plan International. 2016. 'The Banking on Change Youth Savings Group Model'. Barclays Bank PLC; CARE UK; Plan UK.

⁹ Rodway, F., Nussey, C., Harris, L. (2016) 'Banking on Change: Gender, Age & Differentiated Participation'. EFR Consulting

¹⁰ CARE Burundi. 2018. Promoting Opportunities for Women's Economic empowerment in Rural Africa (POWER). Powerpoint.

¹¹ SEEP Network. 2013. 'Innovations in Youth Financial Services Practitioner Learning Program'. Mastercard Foundation.

¹² CARE, Barclays, Plan International. 2016. 'The Banking on Change Youth Savings Group Model'. Barclays Bank PLC; CARE UK; Plan UK.

¹³ CARE Cameroon. 2017. 'Accompanying beneficiaries in the implementation of activities of the High Intensity Workforce component (HIMO) to the National Participatory Development (PNDP) - PHASES 1 & 2'. Powerpoint.

¹⁴ CARE Niger. 2018. PROMESS II Promotion of Equity and Equality Social and Civil Society in Niger. Powerpoint.



well as life skills using tailored materials such as games, illustrated handbooks, and a dedicated manual for youth enterprise training.¹⁵

The **youth savings group model is highly relevant for urban contexts where self-employment options and formal-sector jobs are more readily available** compared to rural-settings. CARE Uganda's SCORE program demonstrated that youth savings groups can also serve as **platforms for vocational training (carpentry, construction, trade apprenticeships) and linking youth to employers.**¹⁶

Finally, there is evidence that **young people's outcomes from savings group participation are positive.** For example, under BoC, young people reported being part of the groups had **strengthened savings habits and skills; reduced financial dependence on parents and family members including for payment of school fees; and enabled them to build their leadership skills and increase their social capital** by working together on a regular basis. Youth members also reported **an increase in feeling respected, valued and able to influence community and household decisions.**¹⁷

CARE Uganda's experience demonstrates that in addition to building financial skills and capabilities to manage financial resources, **savings groups can deliver gender transformative outcomes including an increase in women's voice and decision-making power within households ensuring they have equal and increased control over financial resources.** For example, under CARE Uganda's SUSTAIN program before joining a VSLA only 16% of women reported participating in household decisions making, but after completing just one cycle there was a significant shift with 95% of women members reporting that they now participate.¹⁸ **Access to and control over resources in turn allows women to invest in businesses,** and evidence from the SUSTAIN program shows that women who participate in savings groups were almost four times more likely to start and sustain a business as women who don't participate.¹⁹

The advent of **mobile technology offers significant potential to engage youth at scale, connecting them to services and solutions that can improve their everyday lives.** Uptake of new technology is often higher for youth than for adults, and this is the case in Uganda where mobile phone ownership is seen as an important indicator of the likelihood of financial inclusion amongst youth, with financially included youth being 4.5 times more likely to own a phone.²⁰ CARE Uganda has experience with mobile technology under the Gates funded, 'Digital Sub Wallets for Increased Financial Empowerment of Women' (Sub-Wallets) project, which uses an innovative approach to improving women's equitable influence over household financial decisions by utilizing mobile financial technology. Current mobile banking products tend to focus more on transactions than on savings, however under the Sub-Wallets project, **women are supported with mobile money sub-wallets that specifically target women's savings needs and priorities. These digital sub-wallets are pre-labelled to categorise their savings such as school fees and healthcare.** Households are also trained on financial planning models that target gender and intergenerational conflict resolution. The results have been promising (the project is currently being implemented through December 2019) and to date 48% of the beneficiaries saving through e-wallets are women.²¹

Overcoming **the specific contextual challenges of refugee and urban youth is likely to require combining tested models such as VSLA/YSLAs with recent and innovative digitally-led solutions. Mobile technology such as e-wallets could offer youth, especially refugee and urban youth, the opportunity to leapfrog many of their constraints** (transportation costs and distance to banks; limited time availability; low incomes and the need for low fee products; privacy and independence) and the power relations within which these are bound. **Mobile solutions could also enhance youth financial capability,** which requires access to appropriate financial services combined with the ability, knowledge, skills, attitudes, and behaviors to make sound personal financial decisions. **Mobile-based nudges such as educational messages, reminders, or alerts sent via Short Message Service (SMS), offer a convenient and expedient way to get**

¹⁵ CARE, Barclays, Plan International. 2016. 'The Banking on Change Youth Savings Group Model'. Barclays Bank PLC; CARE UK; Plan UK.

¹⁶ Cannon, M., Charyeva, Z., Nascimento, N., Namisango, E., Ddumba-Nyanzi, I. 2017. 'Sustainable, Comprehensive Responses for Vulnerable Children and Their Families (SCORE) Mixed method Performance Evaluation'. Measure Evaluation.

¹⁷ CARE, Barclays, Plan International. 2016. 'The Banking on Change Youth Savings Group Model'. Barclays Bank PLC; CARE UK; Plan UK.

¹⁸ CARE Uganda. 2017. 'CARE Uganda Village Savings and Loans Associations'. CARE International in Uganda.

¹⁹ CARE Uganda. 2017. 'CARE Uganda Village Savings and Loans Associations'. CARE International in Uganda.

²⁰ Ebong, J., Atieno, C. 2018. 'Status of Women and Youth Financial Inclusion in Uganda'. Financial Sector Deeping Uganda. PowerPoint.

²¹ CARE Uganda. 2017. 'Digital Sub-Wallets for Increased Financial Empowerment of Women Pilot Report Summary'. CARE Uganda.



important information to youth and possibly influence their behavior. Having access to this information early on may help youth develop sound financial behavior that can be carried through the rest of their lives.²²

Under the Sub-Wallets project, CARE Uganda also developed a model for **household dialogues as a platform for women to engage in household decision-making – this model is intentional in engaging with men on developing more supportive attitudes to women’s access to financial services**. The household dialogue model aims to: build household support and healthy relationships; build a sense of individual and household goals; and to help households plan/support women as they achieve these goals. The training is delivered over seven sessions by community-based trainers of mixed-gender.²³ Uptake of the counselling sessions was high (99.6%) and feedback was positive with women reporting greater influence over the family budget. **Combining household dialogues with CARE Uganda’s Role Model Men (RMM) approach, where key men in the community are used as agents to influence behaviours of men and boys in the community, was found to be critical to reduce tension and mistrust and address issues of gender-based violence within the community.**²⁴

What have been the challenges of the model with youth?

CARE Uganda’s experience under the BoC and SCORE programs is that **the main challenge in implementing youth savings groups is that they tend to have low and irregular incomes**. Whilst there is demand for savings groups, if they do not earn an income from working, or receive regular monetary support from family, then they struggle to follow the weekly savings and lending policies of savings groups. At the time of BoC, youth unemployment in Uganda was at 78% – such high levels of unemployment for young men and women meant that they were less likely to have capital to save.²⁵ In addition, under SCORE, it was found that this **reduced capacity to accumulate savings in turn meant that youth found it difficult to access the start-up capital required for establishing small enterprises which could in turn enable them to generate income**²⁶ leading to a cyclical effect.

The BoC program also found that **youth outreach takes longer and requires greater time and effort compared to mobilising adult savings groups** – youth are often skeptical and lack confidence to engage in groups and multiple sensitisation meetings must be held – and often these meetings need to be in evenings and weekends when youth are not working which has implications for staffing/operations.²⁷

Both the BoC program and the HIMO program in Cameroon found that high levels of youth migration and mobility presented a challenge – urban and refugee **youth move for work, for education, for marriage, to find suitable accommodation, and refugee youth in particular, often find themselves navigating between settlement areas and towns - this presents a challenge to mobilization and retention of youth members and challenges the vision of savings groups as something permanent** within a community/settlement (however they do take the knowledge gained with them and so it is important to consider the learning aspect of youth savings groups as a win for this particular demographic group, building their resilience beyond the group).²⁸

Finally CARE Cameroon under the HIMO program, found that **socio-cultural norms and customs dictating women’s place being within the home and reduced freedom of movement combined with early marriage practices where girls are married into families in other localities presented a barrier to the participation and retention of young women and girls in savings groups**. Although findings for the BoC program did not raise this as an issue, it is worth noting, as one-third of girls in Uganda are married before the age of 18 despite the existence of legislation against child marriage. This highlights **the importance of engaging with men and boys and ensuring dedicated programming resources and strategies for social norms change in parallel to women and girls’ economic empowerment work**.

²² Zimmerman, J.M, Arnold, J. 2013. ‘Hope or Hype: Obstacles to Mobile Money Innovations for Youth Financial Services’. Volume 8. Innovations.

²³ CARE Uganda. 2017. ‘Household Dialogue for Financial Empowerment of Women Manual’. CARE Uganda.

²⁴ Ibid.

²⁵ Rodway, F., Nussey, C., Harris, L. (2016) ‘Banking on Change: Gender, Age & Differentiated Participation’. EFR Consulting

²⁶ Cannon, M., Charyeva, Z., Nascimento, N., Namisango, E., Ddumba-Nyanzi, I. 2017. ‘Sustainable, Comprehensive Responses for Vulnerable Children and Their Families (SCORE) Mixed method Performance Evaluation’. Measure Evaluation.

²⁷ CARE, Barclays, Plan International. 2016. ‘The Banking on Change Youth Savings Group Model’. Barclays Bank PLC; CARE UK; Plan UK.

²⁸ Allen, B., 2018. ‘State of Practice: Savings Groups and the Dynamics of Inclusion’. SEEP Network.



Working in urban contexts

What aspects of the model have contributed to its success in urban contexts?

Drawing on over two decades of experience in rural areas, CARE Uganda is now developing approaches and strategies for women and girls' economic empowerment programming in urban areas such as under the SAVE UP project.²⁹

To date, CARE Uganda's experience under these programs, is that **the classic VSLA model is effective in urban areas and no substantive adaptations are needed to the standard methodology.**³⁰ This finding is similar to others such as CARE Burundi which, under the Ishaka program, established and supported 351 savings groups with adolescent girls in urban areas. Although Ishaka made adaptations to the standard VSLA model, these were related to reaching the youth target group, rather than to the urban context itself.³¹ CARE Ethiopia's Women for Women (W4W) project, which established 182 savings groups with 'economically active but below the poverty line' women in three sub-cities of Addis Ababa, demonstrated that **the VSLA model is highly relevant in the urban context and offers a pathway out of poverty for vulnerable (low-income and low literacy) urban women.** W4W found that **in urban areas there was 'more demand than could be serviced'** and that the model made significant changes in the lives of women when combined with interventions on enterprise skills development. W4W was successful in increasing poor urban women's access to informal and formal financial services, facilitating market linkages, and increasing diversification and expansion of business activities.³²

Despite there being minimal differences between urban and rural context in term of the model and therefore program design, there are some differences in terms of group quality, behaviours and function that are worthy of consideration for program implementation. For example, although demand for accessible financial services is high in urban areas, organisations need to **invest in the mobilization phase and be creative in the way they market and mobilise groups.**³³ Under the Ishaka program, CARE Burundi found that urban adolescent girls were much more difficult to mobilise compared to rural adolescent girls – this was attributed to the fact that young women living in urban areas are less networked, more mobile, have more economic opportunities and demands and are therefore less available and more time-constrained, and are more widely dispersed and with transportation challenges.³⁴

Under the SAVE UP program it was found that **in urban areas, group composition is an important predictor of group solidarity and sustainability – those groups formed along ethnic lines rather than location or profession/workplace were less likely to disintegrate** and were more likely to follow the group constitutions, rules and procedures.³⁵

Urban groups also tend to be smaller. This is not just a question of social capital being harder to come by in the city, but at least as much determined by how many people can crowd into a small room in a shanty-town/slum area.³⁶

Adapting the VSLA model for Urban Programming

- Model is **relevant to urban areas and offers a pathway out of poverty** for vulnerable (low-income and low literacy) urban women
- The **standard VSLA model and methodology are effective in urban areas**
- **Greater investment required in mobilisation phase** to build group commitment over time
- **Group composition is a predictor of solidarity and sustainability** – those formed along ethnicity or religion are more sustainable than those based on locality
- **Establishing smaller groups** minimises risk, creates flexibility for meeting spaces and promotes sustainability

²⁹ CARE Uganda. 2010. 'Urban VSLAs Study Report Prepared for SAVE UP Project'. Bill and Melinda Gates Foundation.

³⁰ Ibid.

³¹ Rushdy, S. 2012. 'CARE Burundi: Analysis of the Ishaka Experience'. PriAct Consulting.

³² CARE Ethiopia. 2018. 'End Line Evaluation Women for Women'. CARE International and H&M Foundation.

³³ Interview Hugh Allen, VSL Associates.

³⁴ Rushdy, S. 2012. 'CARE Burundi: Analysis of the Ishaka Experience'. PriAct Consulting.

³⁵ CARE Uganda. 2010. 'Urban VSLAs Study Report Prepared for SAVE UP Project'. Bill and Melinda Gates Foundation.

³⁶ Interview Hugh Allen, VSL Associates.



What have been the challenges of the model in urban contexts?

Urban savings groups face greater challenges than rural groups. **Sudden income shocks, difficulty in finding a location to meet and weaker community ties, all make it harder for urban-based groups** to flourish.³⁷ CARE Bangladesh and CARE Rwanda's experience was that **the mobilisation and outreach phase of the savings group model required greater investment and time** due to the fact that 'many people do not know each other and are therefore resistant to join'.³⁸

Urban groups tend to be made up of people who work in seasonal industries and therefore migrate in and out – **the urban poor represent a highly mobile population** which presents a challenge for the regular, weekly savings and loans activities of groups and the permanency of groups within a community. In addition, the experience of CARE Rwanda and CARE Bangladesh is that **urban groups demonstrate a preference for shorter cycles in order to provide start-up or working capital for their small enterprise activities**, the demand and rotation of capital on a day-to-day basis is seen to be much greater for urban groups and **a 12 month or even nine-month cycle in some cases, is seen as being too long until shareout**.³⁹

Urban groups compared to rural groups function differently in relation to time and livelihoods. Urban groups often do not want to meet weekly or even fortnightly. The large majority meet monthly.⁴⁰ The experience of CARE Bangladesh was that frequently (but not always) **urban groups meet less frequently because in the city there isn't time to attend weekly meetings** – people are engaged with their daily economic activities.⁴¹ Decreasing the frequency of meetings may negatively impact both savings amounts and members' ability to remember critical information from one meeting to the next.

Finally, urban groups tend to carry a greater risk of over-indebtedness compared to rural groups. Access to formal financial service providers, especially micro-finance institutions is much higher in urban areas and there is a greater risk that urban savings group members have multiple loans with other informal or formal lenders – this combined with the fact that social bonds are weaker in urban areas may increase the default risk for urban savings groups.

Working in humanitarian contexts

What aspects of the model have contributed to its success in humanitarian contexts?

Savings groups are an effective model to support refugees in accessing financial services and can be a foundation for developing and building social cohesion (both within and between refugee and host communities).

Research shows that there is **currently a large and unmet demand for safe savings and small loans within the refugee settlement areas where WAYREP is implementing, particularly among women**.⁴² For example, under the ADA-funded Integrated WASH, Shelter and Protection Response project, for newly arrived refugees and host communities implemented in Bidibidi, Imvepi and Rhino settlements, women in Bidibidi and Rhino settlements reported poverty as the main reason for negative economic coping mechanisms such as early marriage and transactional sex, and a rise in domestic violence, and suggested that livelihoods support combined with savings groups could reduce those issues.⁴³

Many refugees already have experience with informal savings and lending, and therefore embrace savings groups when offered the opportunity to participate.⁴⁴ For example in Yumbe District (Bidibidi settlement) and Arua (Imvepi

³⁷ Ibid

³⁸ Webinar with Pascal Niyitegeka, CARE Rwanda., Jahangir Alam Basunia, CARE Bangladesh 2019. 'CARE VSLA Learning Event: Urban Programming'.

³⁹ Ibid.

⁴⁰ Interview Hugh Allen, VSL Associates.

⁴¹ Webinar with Jahangir Alam Basunia, CARE Bangladesh 2019. 'CARE VSLA Learning Event: Urban Programming'.

⁴² McSorely, B., Rule, A., Madigan, S., Sevume, C. 2018. 'Integrated wash, shelter and protection response to newly arrived south Sudanese refugees and host communities in Yumbe (Bidibidi), Arua (Rhino & Imvepi) and Moyo & Adjumanyi (palorinya) districts, Uganda. Internal Endline Evaluation'. Oxfam GB, CARE UK, Save the Children.

⁴³ Ibid.

⁴⁴ Ibid.



settlement), informal savings mechanisms are the most prominent financial service provider in refugee communities⁴⁵, and emerging evidence from others suggests that **savings groups perform just as well in refugee communities as in host communities.**⁴⁶ For example, CARE Jordan under its women's economic empowerment program, has established savings groups with over 1000 women members from the Jordanian and refugee communities (Syrian and Iraqi) and both types of groups (mixed refugee/host and either refugee or host) are performing equally.

Whilst there are significant challenges to implementing savings groups in the humanitarian context, **the model is an appropriate intervention – formal financial services are almost non-existent in these contexts and access to credit is difficult** as formal service providers consider refugees to be high-risk, and refugees rarely have the acceptable collateral to support loan applications. By contrast, **savings groups do not require legal identification, collateral, or investments in infrastructure. They are flexible and can be integrated with formal financial services and digital payment systems – but can also operate independently as well.**⁴⁷

Savings groups have the **potential to foster economic resilience among refugee communities in a way that other mechanisms cannot.** Incorporating savings groups into livelihoods programming builds capacity in good money management practices and allows refugees to save what little they have and eventually take loans—putting them in a better position to manage shocks and invest in their future. For example, CARE Niger under the 'Mata Masu Dubara' (MMD) program, found that women 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. Furthermore, women 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.⁴⁸

Uganda is a unique context with respect to its progressive refugee policies – with the right to work, cultivate land, move freely and access government-provided healthcare and education – refugees in Uganda are neither entirely dependent or self-reliant and therefore **there is an opportunity to combine income-generation activities and skills-development with savings groups methodology.**

Uganda's National Financial Inclusion Strategy (NFIS) for the 2017- 2022⁴⁹ period is structured around five main objectives, namely to: (i) reduce financial exclusion and barriers to access financial services; (ii) develop credit infrastructure for growth; (iii) build digital infrastructure for efficiency; (iv) deepen and broaden formal savings, investment and insurance usage; and (v) protect and empower individuals with enhanced financial capability.⁵⁰ **While the strategy does not specifically target (or mention) refugees, residents in rural areas (where the majority of refugees live) are – along with women and youth – among the priority groups.** Limited access to formal financial services as well

Adapting the VSLA model for Humanitarian Programming

- **Shortening or adapting cycle lengths and loans terms** as appropriate
- **Cash safety adaptations** such as using mobile money
- **Linkage to conditional and non-conditional cash transfer programs**
- **Mixed group composition for social cohesion** of host and refugee members
- **Savings group training combined with income-generation activities and small business development skills development** for increased resilience
- **Savings group training combined with gender-awareness training** or couple dialogues for gender equality and social norms change

⁴⁵ Microfinanza. 2018. 'Assessing the Needs of Refugees for Financial and Non-Financial Services – Uganda'. UNHCR., Sida., Grameen Crédit Agricole Foundation.

⁴⁶ Allen, B., 2018. 'State of Practice: Savings Groups and the Dynamics of Inclusion'. SEEP Network.

⁴⁷ United Nations Capital Development Fund. 2017. 'The power of savings groups in refugee contexts providing access to finance, Tanzania'. UNCDF.

⁴⁸ Madigan, S. 2019. 'Women's Economic Empowerment in Emergency Contexts: Niger: A case study'. CARE Niger, CARE UK.

⁴⁹ Bank of Uganda (BoU) and Ministry of Finance, Planning and Economic Development. 2017. 'National Financial Inclusion Strategy: 2017- 2022'. Government of Uganda. 3

⁵⁰ The NFIS builds on the 2011 Financial Inclusion Program, which focuses on the areas of (i) financial literacy, (ii) financial consumer protection, (iii) financial innovations, and (iv) data and measurement. Furthermore, with regard to the first area, the 2013 Financial Literacy Strategy targets the provision of financial education especially to youth (through school and universities) and rural communities as well as through the workplace and the use of media.



as limited availability of infrastructure and access channels in rural areas are identified as among the most important gaps. Targets include increasing the use of formal financial services (including mobile money) to 80% by 2022.

Experience demonstrates that **protection outcomes can be delivered through savings groups by reducing negative economic coping mechanisms and providing psychosocial benefits**. For example, CARE Niger under the MMD program, women reported that their contributions to household needs via their access to credit and income had improved relationships with their husbands by alleviating stress in the home which in turn reduced domestic violence. Both women and men reported that women members of savings groups are seen as more independent, more equal to their husbands, and as having a greater say in household decision-making. In addition, women reported that 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 and that these regular meetings also allow 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.⁵¹ During consultations with women in Omugo settlement, women reported similar experiences, stating that they had formed their association as a way to 'keep busy' and relieve their 'psychological torture'.⁵² CARE and UNFPA have anecdotal evidence from monitoring visits, of a reduction in the risk of suicide for refugee women who found emotional support within their VSLA group.

Finally, **savings groups can improve social cohesion and relations between refugees and host communities**, while improving the wellbeing of all involved. For example, CARE Niger under the MMD program, established savings groups in refugee settlement areas where there was initial fear of displaced people by the host community because 'they were unsure of their real identity'. In addition, increased strain on limited resources created tension as new arrivals settled on land that was previously used for farming by the host community, or gathered water, wood and straw also needed by the hosts. However, both men and women interviewed reported that MMD 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, met weekly to give contributions and receive trainings, which encouraged 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.⁵³

What have been the challenges of the model in humanitarian contexts?

The experience of CARE Niger and others is that the **high mobility of refugees** means that they are more likely than other populations to suddenly move – even in the middle of a savings group cycle – this challenges some of the basic principles and operational norms of savings groups. A common response **to address the risk of mobility is to shorten both savings groups cycle length and loan terms – but this also comes with a cost**: shorter loan terms come at a cost because credit takes time to produce meaningful outcomes – shorter loan terms may actually undermine the effectiveness of the model in supporting the establishment/sustainability of small enterprise; shorter cycles means cash boxes have less money to lend and borrowers have less time to invest and repay borrowed funds. Thus, group capital and loans sizes are smaller and individual returns are reduced.⁵⁴

In the humanitarian context, the self-selecting nature of the traditional savings group methodology (the members themselves choose to be in a group together and transact together) becomes a challenge in two ways. Firstly, **in humanitarian contexts with vulnerable populations, in order to meet donor criteria, implementing organisations such as CARE, are much more involved in setting the vulnerability selection criteria⁵⁵, which means CARE defines what vulnerabilities the project, and therefore the new savings groups will target.** This can sometimes be at odds with the traditional VSLA model where all savings groups are formed by self-selection. **Secondly**, CARE Uganda under the SAVE UP program found that it can be **challenging to create group solidarity amongst members** who may represent multiple

⁵¹ Ibid.

⁵² Focus Group Discussion with women leaders in Omugo Settlement (07/09/2019)

⁵³ Ibid.

⁵⁴ Allen, B., 2018. 'State of Practice: Savings Groups and the Dynamics of Inclusion'. SEEP Network.

⁵⁵ Webinar with Barack Kinanga and Magda Moussa CARE Yemen. 2019. 'CARE VSLA Learning Event: Humanitarian Programming'.



nationalities, ethnicities and languages and in the case of refugee settlements, no permanent residency or sense of belonging.⁵⁶ This experience is similar to CARE Yemen and CARE Syria, both programming in Type 3/4 humanitarian contexts where, due to conflict, internally displaced populations now number in the millions meaning, ‘essentially you don’t know your neighbor, don’t know her/his activities and don’t trust her/him with your money, and in addition to that, you all are facing the same vulnerabilities. You can share food, you can share a roof but money is something else. You do not share money with people you do not know. Building group trust and solidarity is a significant challenge’.⁵⁷ Community building efforts or initiatives that encourage the development of social cohesion go a long way in building the trust and rapport needed to launch savings groups. These efforts can be programmed around health, governance or livelihoods.

Related to this, the **cost of implementing savings groups in humanitarian contexts is generally much higher due to the investment required for mobilisation and to bring populations to a level where they are stable enough to engage in any type of savings activity. Programs that focus on these populations have to look at ways of supporting these individuals by providing cash transfers** or supporting them through initiatives that provide opportunities for employment or entrepreneurship. **This in turn affects the timing of the savings group formation and the ability for the members to reap its benefits.** The experience of CARE Yemen is that it can take up to three months to mobilise a group and another three months to support them (through sustained cash transfers) to a point where they are able to start saving.⁵⁸ Using the well-known analogy of a ladder, it is as if these individuals have to take at least two steps up the ladder before they can reach a point where they can be active, contributing savings group members.

Linking conditional or non-conditional cash transfers to savings groups is becoming more widespread and is based on the theory that having both access to basic financial services and skills development in budgeting, saving and investing can maximise the benefits of money for recipients of cash transfers. However, **evidence still remains thin regarding the complex interactions between savings groups and cash transfers.** Nevertheless, the experience of CARE Uganda under the Promoting Village Savings and Loans Association to Augment Cash Transfers (CAST) project was that cash transfers have a greater positive impact in terms of income-generation where savings groups are operating.⁵⁹ Meanwhile CARE Niger under the MMD program, found that **although unconditional cash and cash for food were considered as the most useful type of assistance by refugees, savings groups that provided small business 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. Women felt that the provision of unconditional cash in conjunction with savings groups was important. **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.⁶⁰

There are **security concerns and theft of cash** in settlement areas and a recent study undertaken in Gulu and Arua towns, and Omugo refugee settlement, noted that receiving or carrying cash greatly increases the occurrence of theft and fraud.⁶¹ Cash safety adaptations used by savings group members have included a strong preference for mobile money which offers many benefits as discussed earlier, however it should be noted that digitisation of savings groups can also limit the potential social connection and cohesion benefits offered by savings groups.⁶²

⁵⁶ CARE Uganda. 2010. ‘Urban VSLAs Study Report Prepared for SAVE UP Project’. Bill and Melinda Gates Foundation.

⁵⁷ Webinar with Ayham Taya CARE Syria and Barack Kinanga CARE Yemen. 2019. ‘CARE VSLA Learning Event: Humanitarian Programming’.

⁵⁸ Webinar with Barack Kinanga and Magda Moussa CARE Yemen. 2019. ‘CARE VSLA Learning Event: Humanitarian Programming’.

⁵⁹ Oxford Policy Management. 2015. ‘Evaluation of the Uganda Social Assistance Grants for Empowerment (SAGE) Programme’. OPM.

⁶⁰ Madigan, S. 2019. ‘Women’s Economic Empowerment in Emergency Contexts: Niger: A case study’. CARE Niger, CARE UK.

⁶¹ Adroit Consult International. 2019. ‘The feasibility study on multi-purpose cash transfers (MPCT) linked to V/YSLAs’. CARE Uganda

⁶² Webinar with Christian Pennotti. 2019. ‘CARE VSLA Learning Event: Digitisation of CARE’s Work’.



Programming Implications for WAYREP

Research demonstrates that savings groups have improved both women's economic empowerment and women's participation in decision-making at the domestic and community level, and in some cases paved the way to more gender equitable relations. At the same time savings groups have been used effectively to build resilience and increase protection within crises - refugees must take small steps in moving towards economic resilience and savings groups are a key tool to facilitate savings (which are key to resilience) where formal financial services are not an option. Savings groups mobilize refugees' resources, create support networks, and empower members to better plan and manage their financial lives. Improving access to capital while participating in a network of like-minded (usually mostly women) with similar goals makes refugees less vulnerable as they start small businesses, grow these businesses, and manage their money more efficiently. Savings groups activities when linked to a range of skills-development packages including financial literacy, small business management, vocational skills development are key to enabling long-term income generation and reducing dependency on humanitarian support. As such, savings groups are an intervention which, implemented appropriately under WAYREP, can deliver some of the ambitions of the humanitarian-development-peace nexus.

WAYREP intends to establish both VSLAs and YSLAs as the main platform for building social and economic capital amongst its target groups. Working with refugee and national young women, girls and youth through savings groups will contribute to: Outcome 1, 'Enhanced safe, sustainable and dignified livelihoods/incomes for women and female youth', specifically their increased capacity to engage in economic activities and access financial services; and Outcome 3, 'Enhanced psychosocial support for survivors of GBV and abuse and exploitation', specifically in building their confidence and hope for the future.

Based on this meta-analysis, programming implications for WAYREP to consider as it refines its implementation approach include:

Maintain the savings group model principle of self-selection but draw members from existing collectives: the VSLA model was originally designed for small village populations in rural settings where social bonds and connections have traditionally been strong, making self-selection based on trust possible. By comparison both refugee resettlement areas and urban areas are generally characterised by multiple nationalities, ethnicities and languages with weaker community ties and sense of belonging which presents a significant challenge to building trust and group solidarity. Therefore, WAYREP in establishing savings groups with *any* of its target groups should seek to maintain the principle of voluntary participation and self-selection but draw members from existing 'collectives' where there is a pre-existing source of social capital and trust. Examples of 'collectives' in the WAYREP context may refer to religious faith-based groups, local market vendor groups, mother's groups/union, women's spaces, and in the case of youth, youth safe spaces, youth centres, sports clubs, theatre centres, health clubs. This has implications for sequencing of activities under WAYREP, beginning with PSS (which could include adult literacy and/or business skills training) and cash transfer (a Cash + approach) and encourage participants to join VSLA/YSLA on graduation.

Allocate greater resources (time, human, financial) for the mobilisation phase of savings group formation: experience shows that the group mobilisation phase for *all* of WAYREP target groups is likely to require greater investment in terms of time – firstly, youth outreach takes longer and requires greater effort to engage youth who are sceptical and lack confidence and to gain family/spousal support; whilst refugee communities often require community building efforts to encourage social cohesion and the trust and rapport needed to then launch groups. Secondly, whilst there is demand for savings groups among both youth and refugees, they are also challenged to follow the weekly savings and lending policies of the standard savings group model. Both target groups will take longer to reach the point where they are able to engage in any kind of savings activity. Thus, for the target groups of youth and refugee women and girls, addressing their low and irregular income through sustained cash transfers and/or initiatives such as vocational skills training and opportunities for entrepreneurship must happen before or at least in parallel to mobilisation. The time invested will have implications for the cost of implementing savings groups with the more vulnerable WAYREP target groups (compared to the classic savings group model which is recognised for being low-cost) and resources should be allocated accordingly.



Balance homogeneity and heterogeneity in savings group composition: experience shows that for the WAYREP target groups whether they be in urban or refugee settlement areas, group composition is an important predictor of group solidarity and sustainability, with homogenous groups being more stable (e.g. youth exclusive savings groups where members share similar ages and life stages or in urban/refugee settlement areas groups formed based on similar ethnic and religious characteristics). However, experience also shows there are advantages of mixed groups composition in terms of mentoring for youth groups and social cohesion for refugee groups. Therefore, for youth WAYREP could consider balancing homogeneity with mentoring through the village agents – typically adults that in addition to providing training on savings group processes and procedures, can also play a mentoring and coaching role whilst maintaining the peer/safe space young women and girls in particular may wish for. While interactions between refugees and host communities are generally, positive there is increasing pressure. Therefore, for resettlement/urban refugee WAYREP could consider, where possible, interventions aim for approximately 70% refugee members and with the remainder from low-income host members, noting that this may not always be possible due to the physical distances between communities.

Savings groups should be central to WAYREP Protection, GBV and Psychosocial support interventions: as part of a protection strategy, savings groups can reduce the economic drivers behind negative coping mechanisms such as the reduction of food consumption, early/forced marriage and transactional and commercial sex and other forms of abuse, exploitation, including GBV. However, the psychosocial benefits should not be underestimated as savings groups provide solidarity and support through a social network, and give women and girls 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. WAYREP should consider the delivery of VSLA/ YSLA trainings through youth/women community spaces to allow for integration with trainings on GBV/ SRH and leadership (for further details on youth/women’s spaces please see Knowledge Model Paper on Women and Girl’s Leadership).

Targeting and integration of interventions: the ability of WAYREP to achieve its overall objective and outcomes will depend on an effective targeting strategy that delivers an integrated and comprehensive suite of interventions to the same cohort of direct beneficiaries to ensure they work in a complementary way reinforcing the outcomes of individual activities. WAYREP should consider savings groups as a core intervention (though not necessarily the first intervention) which can ‘unlock’ and maximise the potential of other WAYREP targeted trainings and activities. For example, for refugee and non-refugee youth in urban areas WAYREP could seek to deliver YSLA (and potentially cash transfers) + financial education and enterprise development + vocational skills development. For refugee women and girls in settlement areas WAYREP may seek to deliver Women’s Spaces/Youth Safe Spaces + Psychosocial support + VSLA/YSLA + cash transfers + financial education training and enterprise development.

Develop a WAYREP Learning and Communication System: the WAYREP program represents a unique opportunity to achieve deep impact at significant scale and therefore the production of knowledge and a strong learning agenda should be at the heart of its implementation. Developing a clear and focused learning and communication system around a set of core learning themes (based on assumptions and knowledge gaps) to generate evidence will support this. Core learning themes in relation to women and girls’ economic empowerment could include: 1) understanding the interaction between multi-purpose cash transfers and savings groups and their effectiveness in facilitating investment in income-generating activities and increased resilience 2) piloting and documenting the advantages and disadvantages of different digital solutions such as e-wallets as a way to improve access to financial services in refugee settlements and 3) understanding and developing a savings group model tailored to urban contexts which would involve documenting the advantages and disadvantages of adaptations such as shorter cycle lengths; loans tenures and altered meeting patterns.



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2. Youth Skills Development
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CARE INTERNATIONAL

CARE is an international humanitarian aid organisation fighting global poverty, with a special focus on empowering women and girls to bring lasting change to their communities. CARE International has implemented development and humanitarian assistance projects in Uganda since 1969, targeting the most vulnerable communities, with a special focus on poor women and girls, who are the most at risk of rights' abuse and exploitation. Reaching 705,000 direct beneficiaries to date, our three programs, across 62 districts, consistently address the key drivers of poverty and social injustice in Uganda, namely prevailing gender inequality, widespread corruption and poor governance, and lastly the growing threat of climate change.

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SEPTEMBER 2019



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