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Introduction

Women for Women International (WfWI) works with groups of marginalized women in conflict-affected countries to help them move from poverty and isolation to self-sufficiency and empowerment in economic and social domains. WfWI's Stronger Women Stronger Nations Program is a 12-month bundled investment, and includes (a) informational training on the value of women's work, benefits of saving, basic health education, rights and decision making, and an introduction to cooperatives and group formation; (b) building of numeracy, business, and vocational skills; (c) provision of resources including a monthly stipend of \$10 USD per woman, vocational resources, and referrals for services; and (d) connections to networks of local women and global supporters. WfWI delivers the program to groups of 25 women at a time and supports these women by helping them open formal savings accounts with financial institutions or by helping them establish savings and lending groups. WfWI has delivered this program to more than 80,000 women in Nigeria since 2001. Additionally, as part of an ongoing evaluation in Nigeria (2018-2021), WfWI provided six months of either individual, group, or mixed mentorship support to program graduates who were randomly assigned to these different mentorship components.

In Nigeria, the outbreak of the COVID-19 pandemic in 2020 and the associated policy responses, including nationwide curfews and state lockdowns that occurred from March to June 2021, have brought into light the role of women's institutions, including the women's groups supported by WfWI. The restrictions induced the closure of many business operations and led to reduced opportunities for informal workers (FGN, 2020). Although the Presidential Task Force on COVID-19 created exemptions for essential services (PTF, 2020), the lockdown caused major disruptions in social and economic activities across various states including Plateau, Kaduna, and Bauchi, where WfWI's program is

Key Takeaways

- **Membership in village savings and loan associations (VSLAs)** is positively correlated with economic resilience during COVID-19. VSLA trainings and group mentorship led to reduced losses in economic activity.
- A possible **tradeoff exists between domestic duties and activities outside of the home** during COVID-19: Women with more children were more likely to experience social activities and savings-group disruptions.
- **Graduated participants** fared worse than current members, which is likely due to weaker support networks.
- **Self-advocacy skills and women's participation in decision-making** are positively associated with stronger economic resilience during shocks.
- **Women in states with more stringent lockdown and mobility restrictions** had larger economic losses, compared to women in other states.
- **Women's groups** offer a unique opportunity to mitigate some of the negative consequences of crises and covariate shocks.

implemented. In Plateau, the lockdown led to reductions in farm output and reduced farm export revenue (Ogenyi et al, 2021). Studies have reported significant declines in household income, demand for goods and services and economic output after COVID-19 (Andam et al, 2020).

Women and girls' groups may have the potential to mitigate some of the negative economic consequences of COVID-19 (Briggs et al., 2020; de Hoop et al., 2020; Walcott et al., 2021). Evidence from past covariate shocks as well as COVID-19 suggests that the social, financial, and human capital generated through savings groups can help cushion the negative effects of economic and health shocks through various mechanisms (Walcott et al., 2021). For example, households with female savings group members in Nigeria had higher access to savings and credit during the pandemic, which likely contributed to mitigating some of the negative economic consequences of COVID-19 on food security (Namisango et al., 2021). Groups also facilitated access to recommendations on preventive behaviors, such as physical distancing, handwashing, and using face masks (Agene & Onyishi, 2020).

This study provides additional evidence on how women's group programs and specific program components contributed to mitigating some of the reported negative effects of COVID-19 on economic and social outcomes. Specifically, we identified how the WfWI women's group program and specific program components may have contributed to the resilience of group members and their ability to withstand and recover from external disruptions in business, social and savings groups activities. These findings can help inform key stakeholders, including program implementers, donors, and governments, on how women's group programs can better support current and future beneficiaries during and after widespread health and economic shocks, such as COVID-19.

Methodology

Research Questions

This study seeks to answer three main research questions on group member resilience after COVID-19 disruptions –

RQ1: How were **participant characteristics** associated with resilience during the COVID-19 shocks?; **RQ2:** To what extent were **current enrollees and program graduates** (who had completed and exited the program) affected differently by COVID-19?; and **RQ3:** To what extent did additional **training and mentoring activities** provide better support for business and savings groups activities against COVID-19 induced disruptions?

For all research questions, we used self-reported outcomes on women's ability to withstand external disruptions in business, social and savings groups activities to measure resilience.



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Data

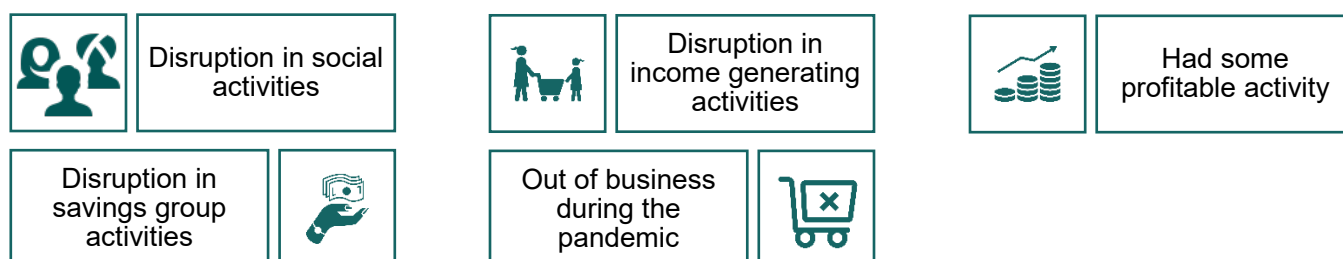
We used three data sources collected by WfWI and its data collection partner, Hanovia Limited, across the three participating states — Bauchi, Kaduna, and Plateau. Exhibit 1 summarizes the data used for this study.

Exhibit 1. Data summary

Data Source	Dataset Description	Sample Description
COVID-19 impact surveys	Survey of women on the impact of COVID-19 conducted in May 2020	WfWI participants; 85% current members and 15% graduates
Monitoring & Evaluation (M&E) data	M&E data at program intake in 2018, baseline (1 month post enrollment), follow-up in 2019 (11 months post baseline)	30% of core program members; current and graduated members
Randomized Controlled Trial (RCT) data	Baseline and midline RCT data from a study on the impact of programmatic variations, including local savings groups and mentorship	Graduated members who were part of a randomized controlled trial of the program.

- The first dataset includes responses to a phone survey administered by WfWI staff to a convenience sample of current members and program graduates to understand how COVID-19 affected their social and economic activities. We used these data to specify the key outcomes for this study. These key outcomes were based on self-reported responses to questions about the impact of COVID-19 (see outcomes listed in Exhibit 2). We also used these data to access information on program participation status (current enrollee versus graduated member).
- The second data source includes the M&E data, which are routinely collected by WfWI from 30% of all of program participants a few weeks before the program and a few weeks before graduation. We used these data to access information on household wellbeing, decision-making, income-generating activities, and other background characteristics prior to the pandemic.
- The third data source includes household data collected for an evaluation using a Randomized Controlled Trial (RCT). This data source includes information on participation in savings groups and mentoring activities, and other social and economic characteristics similar to those collected in the M&E data. WfWI commissioned an RCT to understand the impact of programmatic variations that were added to the 12-month core program in Bauchi and Plateau states. The variations include a follow-up individual or group mentorship for 6 months after women graduate from the training program. Within these groups, women were further randomly assigned to receive or not receive VSLA training and mentorship. We used the data from the RCT to assess whether the impact of COVID-19 differed across those who received (1) VSLA training; (2) Individual mentorship; and/or (3) Group mentorship.

Exhibit 2. Outcomes of interest



Analysis

To answer RQ1, we combined the COVID-19 survey with the M&E data and examined the correlation between participant background characteristics and respondents' self-reported effects of COVID-19 using multivariate regression analyses. To understand how current and past group members responded differently to the COVID-19 disruptions (RQ2), we compared the proportion of women reporting negative COVID-19 effects across the two groups of members. Answering RQ3 required us to merge the COVID-19 dataset with the RCT data to understand the impact of the specific components of the program variation on women's social and economic activities during the pandemic. While the three data sources cover a considerable number of program participants, the sample size for this study is small because of limited overlap between the different datasets which poses a limitation (we report sample sizes for each analysis with the findings).¹

Study Findings

RQ1: Participant Characteristics and Resilience

The next three subsections describe the correlation between participants characteristics and reported resilience against COVID-19 disruptions on women's social and economic activities in 2020.

Disruption in Social and Savings Group Activities

Compared to agricultural households, those in retail or wholesale, food, and other services were more likely to report disruptions in social and savings group activities. One possible explanation for this difference is that women in retail and other services sectors were more likely to have a high turn-over in their business and therefore, required and used the services of savings groups more. Women in retail and other services sectors were plausibly more likely to experience disruptions in the frequency of participation in group activities than agricultural households, because they were affected to a larger degree by business closures due to mobility restrictions.

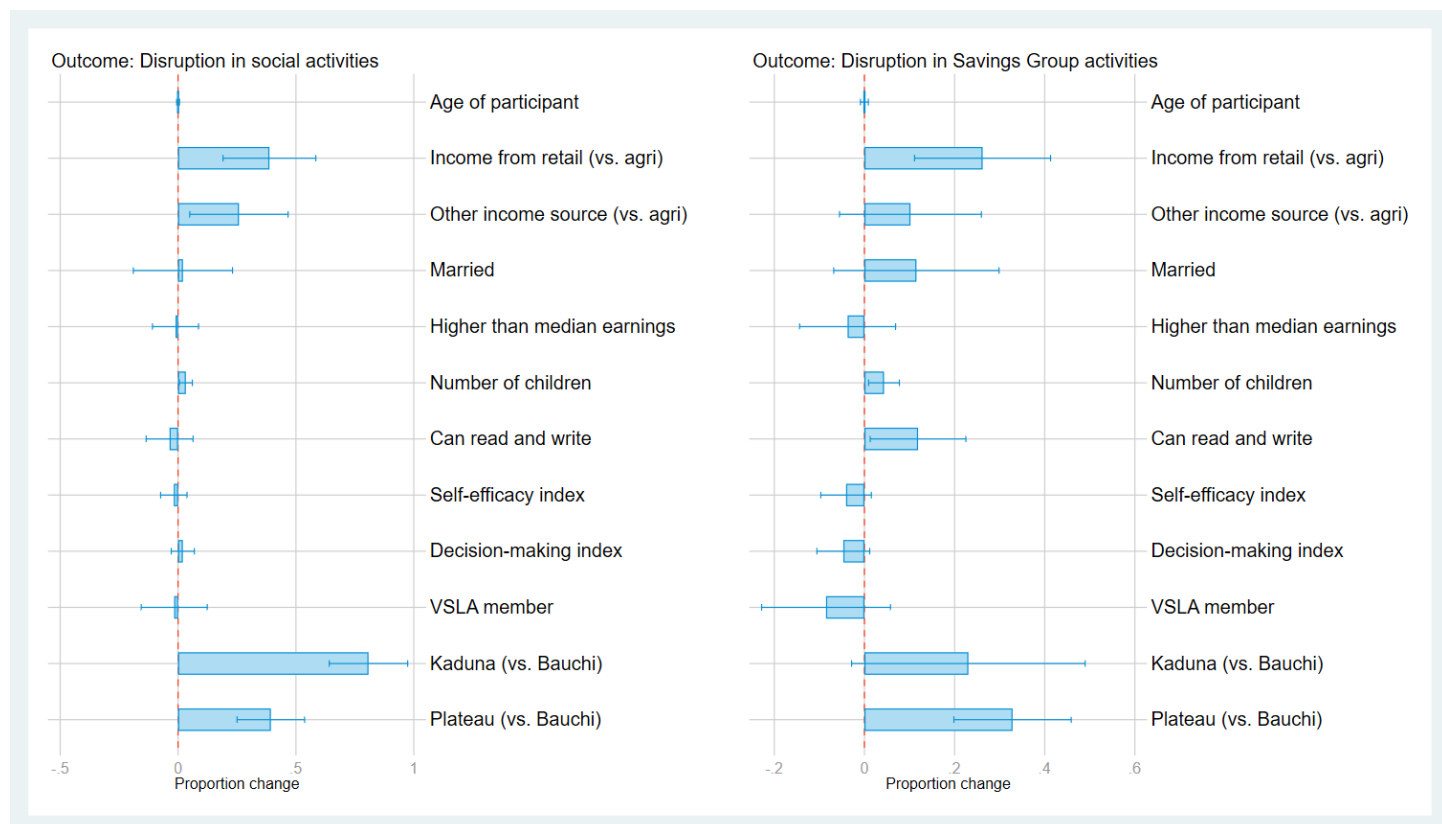
The number of children in the household was positively associated with disruptions in social and savings group activities. Because of school closures and competing caretaking activities at home, women with younger and dependent children likely reduced their attendance in group activities relative to other women. We also found that **literate women were 12 percentage-points more likely to report disruption in savings group activities.** A plausible explanation is that literate women had more information about health risks associated with COVID-19 and were therefore possibly more likely to restrict their movements in response to the lockdown. Finally, **compared to Bauchi residents, those in Kaduna and Plateau were more likely to report disruptions in social or savings group activities.** One possible explanation for this difference is that compared to the other two states, Bauchi experienced the shortest lockdown and had less stringent enforcements.²

Exhibit 3 shows the estimated regression coefficients, which indicate the correlation between each characteristic and the outcome.

¹ We provide a technical appendix with details about the study methodology and data at <https://womensgroupevidence.org/our-work>

² Lockdown durations were as follows: Bauchi- April 2 to May 20, 2020; Kaduna- April 7 to June 11, 2020; Plateau- March 26 to June 9, 2020.

Exhibit 3. Participant characteristics associated with disruptions in social and savings groups activities



Note. N=197. Length of the horizontal bars show the size of the correlation between each characteristic and the outcome listed on top of the chart. Bars to the right (left) of zero suggest higher (lower) likelihood of realizing the outcome. Lines across the horizontal bars show 95% confidence intervals. The correlations are statistically significant when confidence intervals do not cross zero.

Disruption in Income-Generating Activities and Risk of Business Shutdown

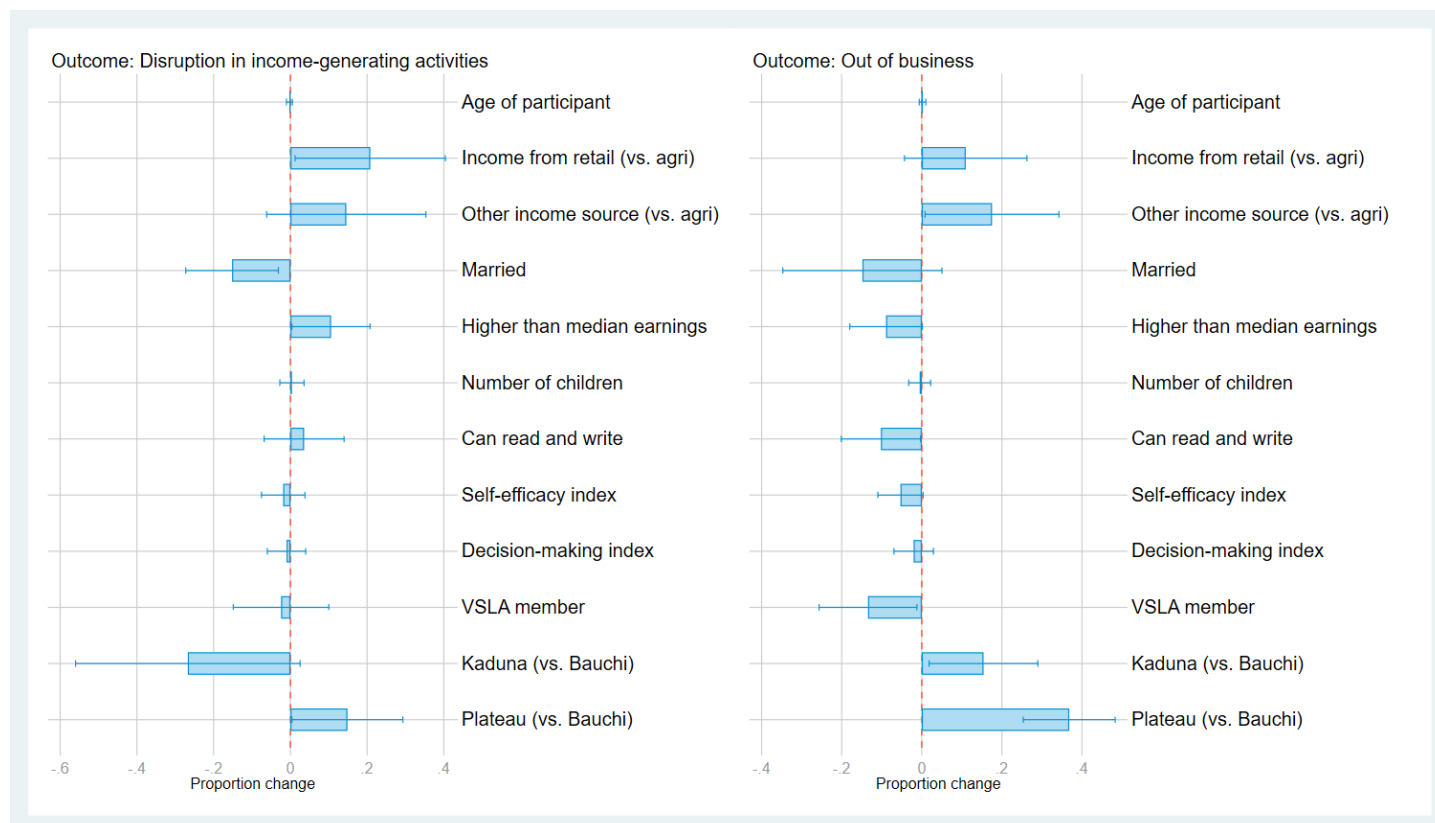
Women who earned their income from non-agricultural sources, specifically retail or wholesale services, were more likely to report disruption in income generating activities and going out of business, than women in agricultural households. It is likely that women from agricultural households continued farming activities during the pandemic, especially in cases where farmlands were close to home. While businesses were often clamped down by a government task force that enforced compliance with lockdown guidelines, farming activities were exempt from restrictions (Andam et al., 2020). In qualitative interviews, women reported visiting their farms at dawn and dusk, before and after the working hours of the government task force. Even with fewer reported disruptions, many women in agricultural households reported spoilage of crops from the limited access to their farms and reported suffering economic consequences as a result.

Women who could read and write were 10 percentage-points less likely to go out of business during the pandemic, compared to other women. **VSLA members were 13 percentage-points less likely to be out of business during the pandemic,** despite pauses in attending VSLA meetings or making any contributions. While our analysis cannot make causal claims, this finding is in line with previous research showing that savings groups allow for access to credit and financial services, as well as social support, during crises induced by covariate shocks (Namisango et al., 2021; Walcott et al., 2021). Finally, similar to previous findings,

Kaduna and Plateau residents were more likely to go out of business than Bauchi residents. The shorter lockdown in Bauchi may have contributed to this difference. Google mobility data indeed show the largest drop in mobility in Kaduna, followed by Plateau, and significantly lower drops in Bauchi.³

Exhibit 4 shows the estimated coefficients from the regressions that explain how disruptions in income-generating activities and business shutdown are correlated with participant characteristics.

Exhibit 4. Participant characteristics associated with income disruptions and business shutdown



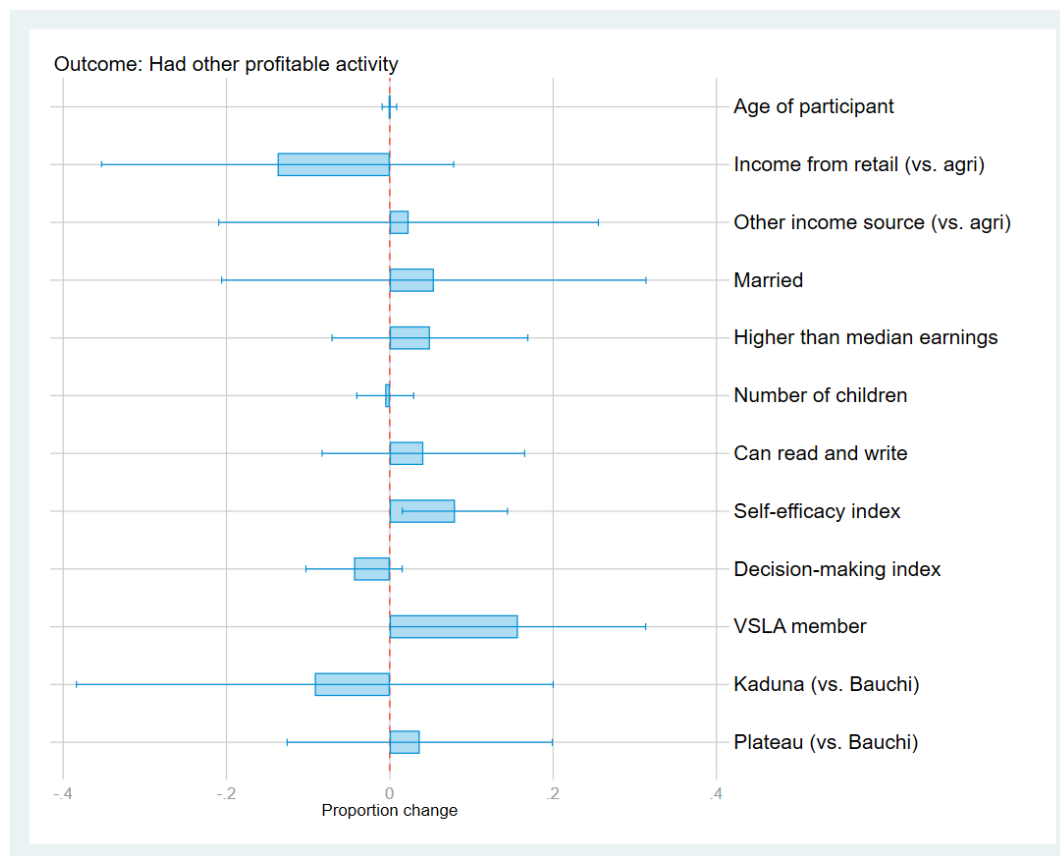
Note. N=197. Length of the horizontal bars show the size of the correlation between each characteristic and the outcome listed on top of the chart. Bars to the right (left) of zero suggest higher (lower) likelihood of realizing the outcome. Lines across the horizontal bars show 95% confidence intervals. The correlations are statistically significant when confidence intervals do not cross zero.

Access to Other Profitable Activities

Women who scored higher on a self-efficacy index prior to the pandemic were also statistically significantly more likely to report having other profitable activities during the pandemic. Additionally, **VSLA members were 16 percentage-points more likely to report some profitable activity, compared to women who were not VSLA members.** Exhibit 5 presents the correlations between participant characteristics and business outcomes.

³ Based on data accessed from <https://www.google.com/covid19/mobility/>

Exhibit 5. Participant characteristics associated with having some profitable activity



Note. N=197. Length of the horizontal bars show the size of the correlation between each characteristic and the outcome listed on top of the chart. Bars to the right (left) of zero suggest higher (lower) likelihood of realizing the outcome. Lines across the horizontal bars show 95% confidence intervals. The correlations are statistically significant when confidence intervals do not cross zero.

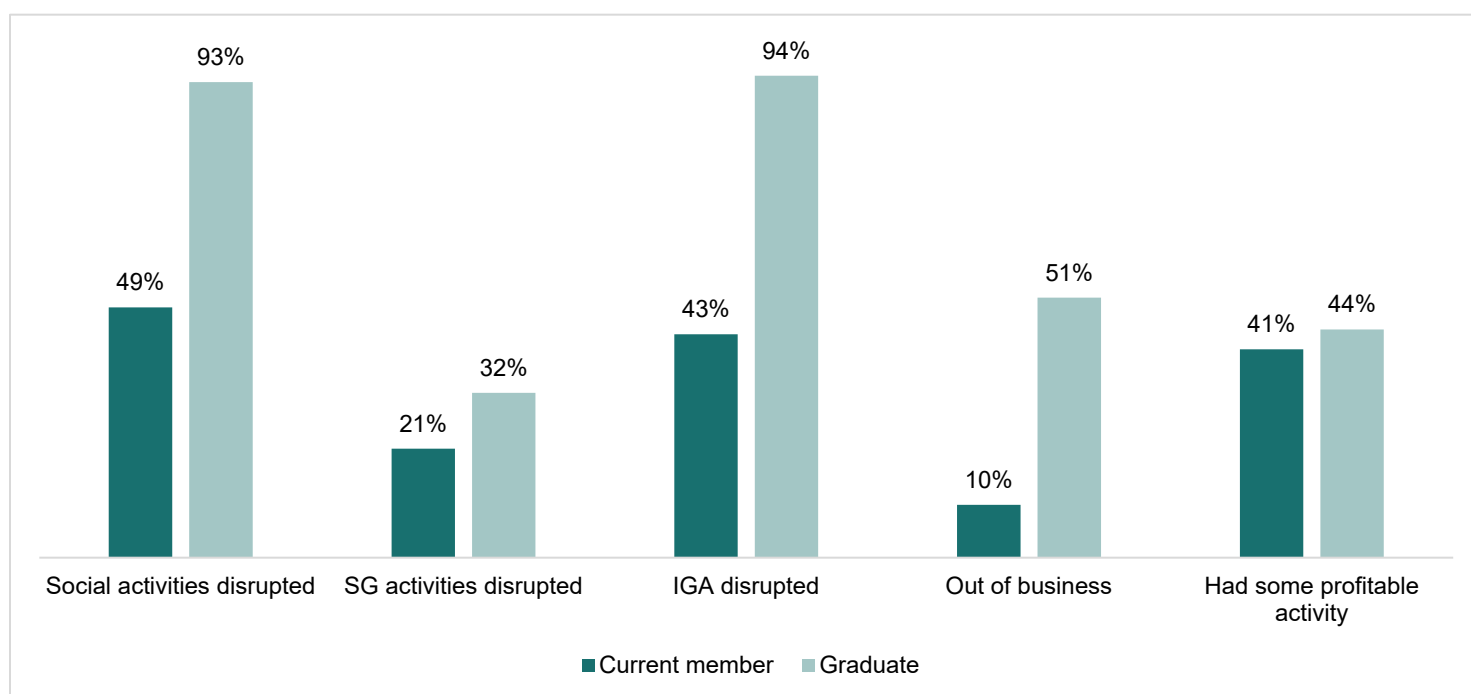
RQ2: Differential Impact on Program Graduates and Current Enrollees

Overall, **program graduates fared worse than current enrollees during COVID-19**. Graduates lack access to the monthly stipend and may have had less access to social networks compared to women currently enrolled in the program. Exhibit 6 presents the descriptive differences across multiple outcomes for program graduates and current enrollees.⁴

- **93%** of graduates and **49%** of current members reported disruption in social activities
- **32%** of graduates and **21%** of current members reported disruption in savings group activities
- **94%** of graduates and **43%** of current members reported disruption in income-generating activities
- **51%** of graduates and only **10%** of current members reported going out of business

⁴ The reported differences for program graduates reduce slightly but remain large and significant after controlling for participant characteristics in different regressions, despite the reduced sample size (because program background data were only available for women whose data were available in both COVID-19 surveys and M&E data). See the technical appendix at <https://womensgroupevidence.org/our-work> for detailed results.

Exhibit 6. Program graduates versus current enrollees



Note. N=557. SG=Savings Groups. IGA=Income-Generating Activity.

RQ3: Training/Mentoring Activities and Resilience

Considering programmatic variation in post-graduation mentorship, we found that **group mentorship led to a 20 percentage-point higher likelihood of having some profitable activity** during the pandemic, but individual mentorship had no statistically significant impact on any resilience-related outcomes. A component of the group mentorship program that required mentors to check on participants' progress, taught them how to better manage their businesses or overcome challenges as a group and women sharing success strategies among each other may have contributed to business continuation during the pandemic. These findings suggest that having access to a support and network system could be crucial in maintaining economic stability. Additionally, we found that **VSLA trainings led to a 21-percentage-point lower likelihood of disruption in savings group activities**. Based on the groups' collective decision, participating groups could extend the first savings cycle, which typically lasted for 9-12 months, to another cycle. The extension may have accounted for the continuation of savings groups activities compared to women who did not receive the trainings. A potential limitation of the RCT analysis, however, is that the findings are based on a sample size of 81 women who participated in both COVID-19 surveys and the impact evaluation.

Conclusion and Moving Forward

Our findings point to important relationships between women's group program components and the ability of beneficiaries to be resilient during economic downturns, which have implications for policy and research. Particularly, VSLA membership and VSLA and group trainings were strongly associated with women's resilience during covariate shocks. We present the following recommendations:

- Implementers in Nigeria can harness VSLAs and group mentorship programs to improve women's resilience during and after large nationwide shocks. VSLAs and group mentorships can create support systems for women to achieve economic independence. Additional life skills training as part of VSLAs in Nigeria may also affect women's self-efficacy, which can contribute to resilience during similar covariate shocks. Importantly, however, groups may require additional support to limit dissolution. Additional support for marginalized group members could facilitate the sustainability of groups (Namisango et al., 2021; Walcott et al., 2021).
- Implementers of women's group programs should ensure that past members have access to a continued support system beyond graduation or program exit. Graduates could, for example, maintain their assigned program groups or form new groups to create an accountability structure. Without such support, the resilience of graduates from group programs is likely limited during and after large negative shocks.
- Future research should seek to capture the long-term effects and roles of women's programs and specific components of women's group programs on resilience during negative shocks as well as uncover the underlying mechanisms of effects. This is important because it will shed more light on how women recover from shocks. Additional rounds of data collection related to existing RCTs and quasi-experimental studies, such as the RCT of the WfWI program, will likely offer the opportunity to determine longer-term effects of VSLAs and other women's group programs after COVID-19.

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