



 **Care**® WOMEN RESPOND

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—Kansiime Bonny

Standing strong in the face of the pandemic

CASE STUDY Kansiime Bonny, Uganda



33-year-old Kansiiime Bonny is from South West Uganda where she has been in a Village Savings & Loan Association (VSLA) for the past ten years. She lives with her husband and three children.

Pandemic Impact

COVID-19 has impacted many areas of life in Kansiiime's community, as she explains: "The COVID outbreak brought economic hardship. Some families reduced the number of meals a day. I had invested a lot of money in buying coffee because it would bring good returns, but when COVID hit, the prices fell and I lost a lot of money."

The impact of school closures has also been widespread, including an increase in care giving. Kansiiime also explains that she saw a rise in teenage pregnancy and early marriage when schools were closed.

Gender equality

During the pandemic, Kansiiime and her VSLA peers have received Household Dialogue training which is designed to improve relations between men and women, increase equal decision-making and increase women's financial autonomy.

Kansiiime explains the impact: "Previously, men would say 'whatever is in this family belongs to me and a woman has no powers over anything'. Men would control women's agricultural produce and livestock, choosing when to sell them off and what amount to give the women after the sale. After the training, the men realized the importance of making decisions as a family and, together with their wives, they prioritized needs and set savings goals." Kansiiime adds that the training has also reduced domestic violence.



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Adapting to change

Kansiime and her group have also received training on COVID-19 prevention through the VSLA, which they pass on to others in the community, such as handwashing, mask-wearing and myth-busting.

During the pandemic, the VSLA temporarily stopped charging interest on loan repayments so that members could repay on time. Kansiime adds: “All members who had loans were able to pay because they took the loans they could afford to pay back. Our biggest achievement as a group is being able to continue saving when our livelihoods had been affected by the pandemic. Members have been together for ten years and love their group so it is difficult for one to default because of the social cohesion. Where a member is challenged we understand.” The group has also agreed to use the social fund, which is normally used for social events and activities, to support members in these challenging times.

The women in Kansiime’s group have shown great resilience and diversification in the face of COVID-19. “We have responded by getting alternative sources of income as opposed to depending on one source. I saved a little money on my phone which I used to buy livestock like a goat and chickens. I have also been making baskets to sell, running my retail shop and growing food for home consumption,” explains Kansiime.



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Digital saving

In order to address the financial needs of women, CARE has worked with PostBank to design a financial product specifically tailored for women. This enables users to designate their savings into one or more sub-wallets, such as school fees or medical emergencies.

Since the start of the pandemic, Kansiiime has been regularly using the platform from home and excitedly explains: “I use it to send money to the bank, I pay school fees, pay for electricity and television bills and buy airtime from my mobile money balance. Others ask me to teach them how to send money to their banks and that has made me friends and increased my social network. Now I don’t have to go and line up in the bank to deposit my savings. It helps me to save with a goal, I keep the money in the bank to avoid the temptation of diverting it from the set target.”

The Future

For the future, Kansiiime would like to see every member of her group being supported to sign up to the online savings platform, as well as receiving the household dialogue training.

The group has some clear investment ambitions and has collectively agreed to buy tents and chairs to hire out for functions. For herself, Kansiiime plans to rear more chickens and buy a motorcycle to earn an income. She adds: “With the coffee business I am now looking at how I can start again because it was a good business for me.”

Now that children have returned to school and businesses are picking up again, the total savings of the group has started to increase. Kansiiime concludes: “People have realized the importance of saving all the money they can after going through this hardship. Our members are now working hard to support their savings to be better prepared for any future pandemics.”

Kansiiime was interviewed in April 2021 as part of [CARE’s Women Respond initiative](#) – an unprecedented listening exercise, learning from women and girls to help CARE better understand the unique situation that COVID-19 presents, refine CARE programming and advocacy and elevate women’s voices and concerns to meet those challenges. The Women (in VSLAs) Respond sub-initiative is supported by the Bill & Melinda Gates Foundation.