

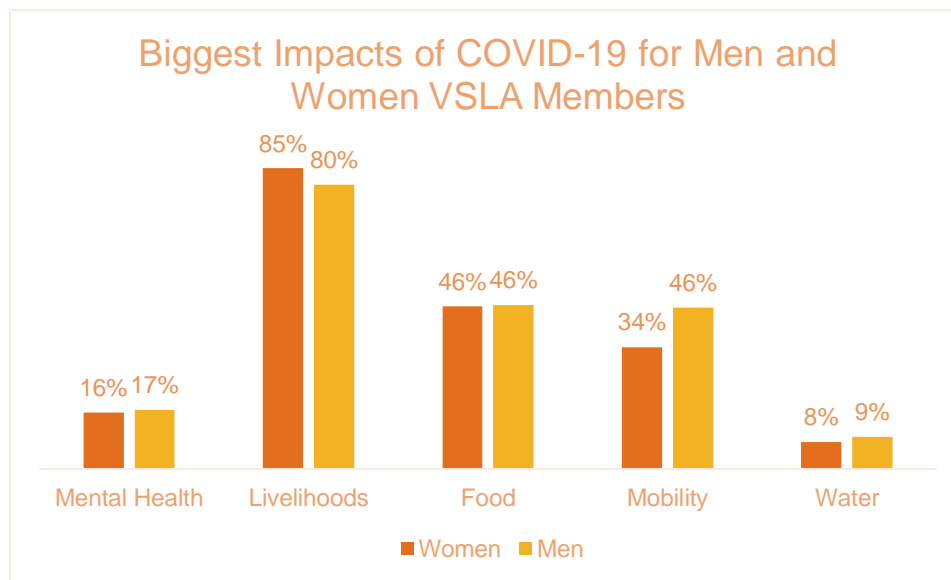


# Saving Cash, Saving Lives

## The Experiences of Haitian Savings Groups during COVID-19

**Context:** In June 2020, CARE conducted interviews with savings group members and leaders to understand their experiences of COVID-19, and how it was changing their lives. The survey included 545 women and 331 men, for a total of 876 respondents. This snapshot from June will be followed up with a second round of data collection in September to understand how trends evolve over time. What did we find so far?

### Immediate and broad impacts on basic needs



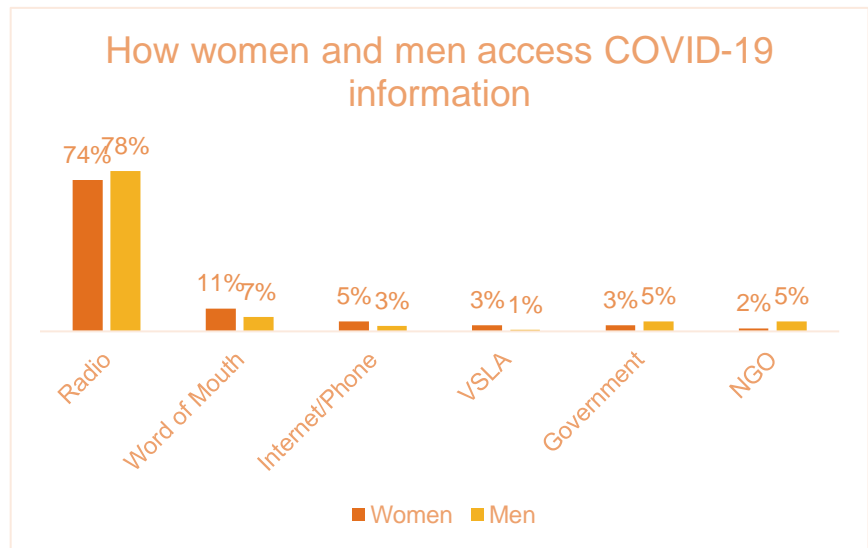
By June, COVID-19 had already created massive impacts for women and men in savings groups. In general, men and women in these groups were reporting similar challenges across the sample. 85% of women and 80% of men were reporting impacts in their livelihoods, and nearly half of people were worried about food access. Men were more likely than women to report concerns about mobility and how that affected savings groups and the ability to host meetings. In an interesting

contrast to global data, where women are more likely than men to report increased stress and fear and issues around water, both men and women in Haiti report stress and access to water as among the most important impacts COVID-19 has had in their lives.

## Savings were already slipping

Based on reporting from January through March, savings groups were already saving less by late March. This was especially true for the poorest people who had been saving the least. In January, the minimum savings was an average of 4,414 Haitian Gourdes (\$41 USD). By March, that number was 4,159 HTG (\$39 USD). That's a 5% drop in savings even before the worst of the pandemic and resulting economic consequences began. Interestingly, men were saving less than women in the first quarter of 2020, even before the crisis.

From January through March 2020, male VSLA members were saving about 70% of what women were. It requires further research to understand why this is true, and if it has continued throughout the COVID-10 pandemic.



## Most people can access information

99% of people had access to information and knew about COVID-19 and how it was transmitted. Most people were accessing information through the radio or word of mouth. Those two methods are the primary information sources for 85% of people. Women are more likely to depend on word of mouth (11% of women compared to 7% of men), and men are more likely to have access to official information sources from the government or NGOs (5% of women compared to 10% of men). This also bears out global trends, where women have less access to formal information sources, and depend much more on personal networks to get information. That is especially challenging for women in COVID-19, because social distancing measures and quarantines compromise many of these informal networks. Official channels should do more to reach out to women, and all people aiming to share information about COVID-19 should invest in radio time.

## People are taking precautions

Savings groups are proactively trying to reduce the spread of COVID-19, with 93% of members reporting precautionary measures. The most common way to lead is to sensitize others on how to stay safe from COVID-19, and 34% of people are engaged in proactively training others. 29% of people are adopting hygiene measures for their meetings, like increasing handwashing. 21% of groups have stopped meeting in order to slow the spread of COVID-19, and 6% are practicing social distancing at their meetings. This may be one of the key reasons that savings had already fallen by March. Wearing masks was not a very common behavior in June, with only 1% of people reporting this as a way they were trying to reduce the spread of COVID-19.

## Members are struggling to maintain savings groups

Even in June, groups were reporting challenges to continue saving. Leaders and members had different concerns. 39% of group leaders were most concerned about not being able to hold group meetings, but only 14% of members were concerned that this would be a problem. On the other hand, for 64% of group members, the biggest concern was economic factors—either not having enough money to save, or the fact that their economic activities had stopped altogether. That was only a concern for 41% of group leaders. This may be partly a result of the gender gaps between leadership and membership in savings groups. While 73% of savings group members in the survey were women, only 45% of savings group leaders are women. The other 55% are men—which may be driving some of the differences between priorities. As groups continue to find ways to operate and adapt to the COVID-19 situation, it is important to understand these gaps in priorities, and help groups find ways to support everyone's needs—both members and leaders.