

Discussion and recommendations

Discussion

- The individual stories in the Voices from the Frontline demonstrate the interconnectedness of all these SDGs and the enabling measures that unlock development progress in communities. Although presented as separate chapters above, in reality these challenges and enablers are completely interlinked in people's lives.
- People's initiative and resourcefulness, especially that of women and young people, leverages food security, promotes hygiene, health measures and good information; and inspires micro-entrepreneurship, within and across communities.
- The degree of effort and ingenuity is awe-inspiring. At the same time, especially during the later Voices from the Frontline stories in the series, we perceived individuals, households, and communities beginning to hit some limits to resilience due to the longevity of the Covid-19 pandemic and related economic crisis. For example, savings and loans associations' reserves became depleted, and individuals who had donated their own wages for a month to feed neighbours or buy supplies for the neighbourhood were unable to keep this up for the longer-term as an act of generosity.
- This points to the need not only for longer-term transformation in the provision of services in these underserved areas, but also, critically, for transformation in governance structures, processes and financial flows along with the trust and accountability that also needs to underpin them.
- Sarah Nandudu, national leader of the National Slum Dwellers Federation of Uganda, has observed, "The frontline funds are so limited that we can't go to scale. The thing we can do is precedent setting projects. Then we expect externals, like governments, to help us to scale up. Or we ensure other people hold our hands to help us go to scale. We want to join hands with partners on these initiatives that we have already created and driven, and we want to take [it] to scale. Our interventions may take 5-10%, but once we join hands with other agencies, we can go to scale." ([30 June 2021, Frontline Funds presentation](#))¹²⁹

What have we learned about what is working well, and which of these experiences provide real hope for the future?

- **The social capital in a community is a component of resilience:** Social institutions and networks, NGOs and civil society organisations are stepping in to fill the role of the state and private sector in providing hygiene information and products, for example. They are well placed, as they are situated in communities and embedded in community relations. We also note that while community responses to the pandemic have drawn on existing social capital, they have built new social capital, too.
- **Savings and Loans Associations have provided a source of survival funds:** In the short-term, these associations have been crucial in the fight against hunger/malnutrition – and some are still enabling small microenterprise start-ups. Where these associations have already been in place before the pandemic, they have proven instrumental in providing members with a financial buffer in the face of lockdowns and financial hardships.
- **Women are demonstrating new forms of leadership:** Women have often been at the frontline of communities' actions to combat Covid-related hardships. Furthermore, some women leaders have identified this crisis situation as an important opportunity to leverage female empowerment and intentionally prevent backsliding on women's human rights.
- **Communities are creating new spaces for development innovation:** Young people have often been at the forefront of countering misinformation about Covid-19 and its prevention – misinformation which has been enabled to spread even more readily than in previous eras due to social media. At the same time, young people have also been leaders in leveraging the power of digital technology for the creation or expansion of new markets. Innovation has existed on many other levels, too, not just in the increased use of information and communication (ICT) technologies. Community groups and businesses have come up with new work protocols for the pandemic context (as with the [Colombian waste pickers](#)¹³⁰ association) and have also innovated new products and services (as with the [Nepali youth start-up](#)¹³¹ to create value from waste).

Recommendations

Recommendations for external actors including central and state governments, external development partners, and international agencies are as follows:

Work quickly, responsively, and flexibly with local civil society organisations/community groups to meet immediate health and hygiene needs in the pandemic context.

- **Information.** Recognise these entities as well placed to counter misinformation and propagate accurate hygiene, sanitation information and its uptake – framed in ways (language, messenger, delivery) more likely to have traction in local contexts. Draw on the untapped potential of community members as health communicators.
- **Hygiene measures.** They have the person-power to directly implement hygiene measures such as sanitising water access points.
- **Hygiene products.** They have the human resources to distribute supplies.

Rethink civic partnerships between local government and civil society organisations.

Devolve decision-making to the local level as far as possible and support the local organisations to design and implement their ideas and to contribute to their own economic upliftment – but work with multiple and diverse local organisations so as not to privilege one group (e.g. older men) over another (e.g. younger women). Support women's and youth organisations, and take gender-responsive approaches.



Residents of informal settlements in Guwahati, India, worked together to spread awareness for responding to both Covid-19 and monsoon floods.
© Youth for Unity and Voluntary Action

Support and co-fund existing and innovative micro-finance mechanisms and similar vehicles to expand the reach and scale of relevant needs-driven finance for locally-led projects. The Village Savings and Loans Group, for instance, is a well-established microfinance mechanism in the informal economy of many developing countries, and there is an opportunity to support and scale the impact of these associations. One way would be to introduce technology and related training to improve the efficiency of administrative and financial management systems.

In addition to these self-help finance models, there is a need and opportunity for more **funds from public and private sources to be channelled to the local level**. Our research highlights the potential of the **profit-sharing model, subsidised inputs model and crowd-funding model**.

There is a particular need to **make finance more inclusive** for young people and women who may have few assets or collateral but who are highly motivated to invest for their own and their families' futures. There are two important recommendations flowing from this: (i) expand microfinance to these groups; and (ii) support **community-based organisations, especially women's and youth groups, to build their capacity** including their technical, administrative and financial management skills.

Invest in literacy, education and advocacy skills at the community level so that community members may articulate more effectively to policy-makers what they want and need. As [Sheela Patel of Slum Dwellers International \(SDI\) reminds us](#),¹³² "We haven't yet invested in making local communities make representations on what they want."



Dalit communities (also known as 'untouchables') in Kunni Kharka, Nepal, used collective savings and strengthened community bonds to tackle the Covid-19 crisis. © National Campaign for Sustainable Development, Nepal.