



Solidarity in Saving:

Amplifying Women's Voices in Time of Crises

Women (In VSLAs) Respond: Briefing, December 2024

Contents

| | |
|---------------------------------|----|
| Key Findings | 3 |
| Executive Summary | 4 |
| Recommendations | 7 |
| Introduction | 10 |
| Analysis | 14 |
| Data Dissemination and Data Use | 21 |



Key Findings



The impact of compounding shocks and crises are worsening livelihoods and food security.

5

The top five reported crises are food insecurity, water scarcity, droughts, conflicts, and pests destroying crops.



Livelihood is the highest reported impact at 79% and food security is second at 64%. Livelihood and food are also the most frequently prioritized needs.



Other top priority impacts for women are access to healthcare, water & hygiene, and safety concerns.



The top impact areas remain similar to findings during COVID-19; the main difference in this assessment is that more women are reporting safety concerns.



VSLA groups are trying to keep going, but key functions are facing challenges.



81% of VSLA members are continuing to meet; however, for 32%, the meetings are irregular.



48% of groups are still saving and 58% are still lending regularly; some groups reduced their regular savings and restricted loan amounts in response to the current economic and financial challenges.



Women are taking individual and group action to address and cope with the challenges they are facing.



Women are using their savings to provide for their families – 41% of women say their saving is supporting them to provide for their household.



They are trying to diversify their income to meet the growing livelihood challenges – 52% women are trying to diversify their income.



Women are more likely to eat less – 16% women compared to 9% men said they choose to reduce food intake as a coping mechanism.



VSLA groups in all countries are using social funds to support their members financially and to buy food.



VSLA groups are connecting with other actors – they are meeting with local government and other organizations for support.



VSLAs in all countries are leading actions for gender equality and addressing different social issues, for example, prevention of early marriage.

Executive Summary

In 2024, intensifying and frequent climate disasters, increasing conflict, and economic factors have caused hunger, displacement, increased infectious disease outbreaks, and further affected the lives of the most vulnerable by worsening poverty and limiting livelihood and market opportunities. Women face disproportionate impacts of crises, for example, conflict limits women’s mobility and exposes them to a higher risk of violence. Despite this, women are at the frontline in every crisis, using their knowledge and leadership to mobilize communities to prepare for, respond to, and recover from disasters.

Women (in VSLAs) Respond, an ongoing exercise conducted by CARE, listens to how women in Village Savings & Loan Associations (VSLAs) are affected by and responding to shocks and crises in their communities. From 2023-2024, CARE listened

to 3,822 VSLA member from seven countries, targeting VSLA groups in Burundi, Côte d’Ivoire, Colombia, Ethiopia, Mali, Niger and Vietnam. A further 3,535 VSLA members were surveyed only as part of a quantitative study in Nigeria and Uganda.

The findings in this report show similar trends in impact, compared to the previous Women Respond COVID-19 survey from 2020-2022. However, we now see an increase in impact on livelihood and food insecurity, as well as an increase in safety concerns. For example, **in Burundi we see a twentyfold increase in food insecurity**. This indicates that vulnerable communities are not adequately recovering from crises, and they are facing frequent and recurring crises, challenging their resilience and making their recovery more difficult.

Priority Crises

The top reported crises globally are food insecurity, lack of clean water, droughts, conflict, and pests destroying crops. An overwhelming majority of women (60%) report food insecurity as the most significant crises. In the qualitative interviews across all countries, respondents reported climate change impacts.

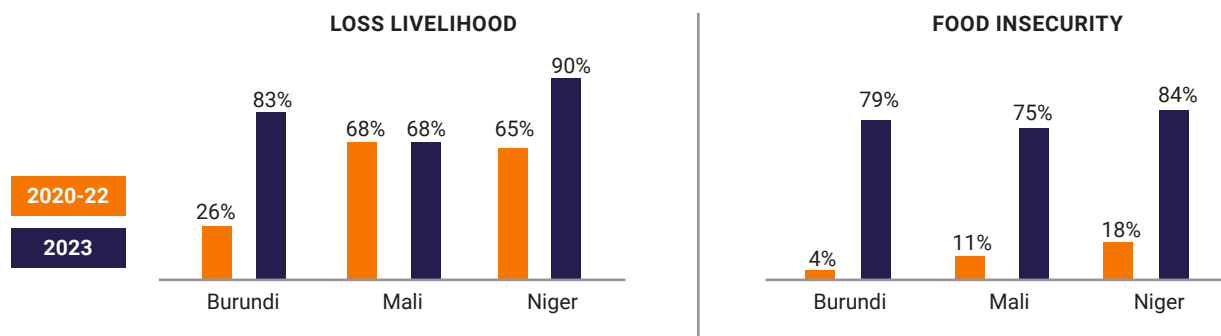
The crises are interconnected, and for many in farming communities, the lack of water, conflict and safety concerns, droughts, and pests destroying crops directly impact food and nutrition in the household and the availability and affordability of food in the market.

“The climate crisis is impoverishing the rural people, and that affects the value of our products. As farmers, we are not selling our products as before; we sell whatever we can, and it is affecting our income and our ability to cover household expenses.”

Female qualitative respondent, Colombia

“It’s one crisis after the other, and we didn’t fully recover from any of it. Thus, our income continues to decline, and our conditions are worse.”

Female qualitative respondent, Ethiopia



The voices of 3,822 VSLA members are included in Women (in VSLAs) Respond data.

** This comparison is between the Women Respond assessment conducted by CARE during COVID-19 (2020-2022) and the Women Respond assessment in 2023. In both surveys, the target groups are VSLA members. However, the 2023 survey offered respondents the option to select at least three impact areas, unlike the 2020-2022 survey, which only provided one choice option. Due to these differences, the data does not provide direct comparative results. However, considering the similarities of the target groups, the trend over the years offers rough insight into showing changes over time*

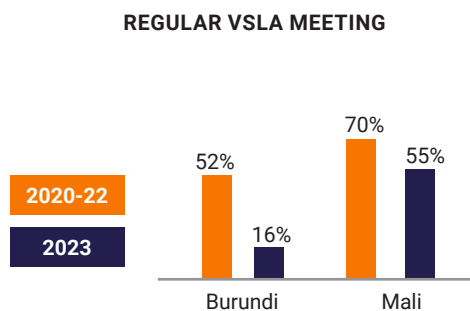
Despite these challenges, we see women in VSLAs continuing to save against the odds, as well as taking action to support their communities, including campaigning on gender equality.

Impact Areas

Livelihood and food are the top two impact areas for women, with 79% reporting livelihood and 64% reporting food and nutrition. Other areas include access to healthcare, water and hygiene and safety. Qualitative respondents highlighted that, due to climate disasters such as floods and droughts, they are not growing food as before, and due to market inflation and reduced livelihood, they are also unable to purchase it from the market. As a result, they are reducing food intake. A lack of access to clean water combined with recurring climate disasters is also affecting health.

Impact on VSLA Functions

On average 81% of VSLA members are continuing to meet in some form. However, in some countries such as Burundi and Mali, we see a significant decline in group regular meetings compared to the COVID-19 study. This shows increasing crises, and livelihood impacts further straining groups' ability to continue to meet, thereby affecting their groups' financial and social performances.



**This comparison is between the Women Respond assessment conducted by CARE during COVID-19 (2020-2022) and the Women Respond assessment in 2023.*

Across the seven countries 48% of groups are still saving and 58% are still lending regularly. Qualitative respondents said they understand the value of savings, however, most said immediate needs come before savings and they are prioritizing providing for their family with the limited income they have. The highest report of continuing to save as before is in Côte d'Ivoire at 66%.

Loans are a critical support for VSLA members, especially in crisis. Although VSLAs prioritize lending for productive purposes to encourage income-generating activities and ensure repayment, considering members' conditions, loans are often given out to meet basic needs, such as food and healthcare. The highest use of loans for basic needs was in Niger (66%). Qualitative respondents noted the quick and accessible nature of their VSLA loan, which is a lifeline for most members. However, respondents also fear taking loans, as their ability to payback is limited when they use it for consumption and with worsening livelihoods. The highest rate of groups suspending loans was in Ethiopia (19%). We also saw groups adapting loan repayments, for example by reducing or eliminating interest rates, with the highest adaptation rates on loans in Burundi (76%).

Actions Women are Taking in Response to Crises

Despite the various impacts and challenges, women in VSLAs are leading, coping, and supporting each other and their communities. They are trying to diversify their incomes, volunteering to support their communities, campaigning together, and providing loans and social funds to support their members in need. The situation, however, is dire; thus, some are resorting to other negative coping mechanisms such as borrowing outside of their VSLA, selling assets and eating less food, which affects their financial and physical well-being. We also see the negative impact of adaptations, such as diversifying income, with women reporting they now work longer and for less income, and time spent with their children is limited. Women are also resorting to using their savings to pay for day-to-day needs, which they recognize is not a sustainable solution.

We also see women leading and supporting community events; however, this was much higher during the COVID-19 assessment when women were heavily involved in education around preventative measures. VSLAs in all countries are leading action to advance gender equality and addressing negative social norms affecting women and girls. We also see women addressing child labor, reducing community tension around water scarcity, and rebuilding flood-affected houses. Women are also meeting with local government and other organizations to seek support.

Priority Needs

Livelihood support is the most frequently selected response as the most urgent personal need area across all the countries, with 75% reporting this as their top need. In most countries, food or nutrition is the most frequently prioritized need as the second and third most urgent personal need. Respondents highlighted an urgent need for immediate support from governments and NGOs to recover from the multivariate crises. Qualitative respondents articulate the need for livelihood support through cash and easier access with financial institutions. They noted the need for technical support, especially on climate smart agriculture techniques to help them adapt for current and future climate disasters. The majority hope to strengthen their farming and businesses and are seeking support to improve their resilience for recurring climate and market dynamics.

“I believe that we all have difficulties in our homes, we are all living with some economic deficit, but we have not let this be reflected here in the group. There is not a month that we do not save, there is not a month that we do not repay the loan we took, so this gives us strength and a solid group, and we are continuing.”

Female qualitative respondent, Colombia

Data Dissemination

Sharing the findings, internally within CARE and externally with national and local governments, community members, donors, and NGO partners, is an integral part of Women Respond. The dissemination aims to provide evidence to inform program design and adaptation, influence decision-making, and elevate the voices and experiences of VSLA members from local to global levels. Women VSLA leaders play a crucial role in disseminating the data, with many groups using the data to advocate for their needs with local stakeholders either directly or through local media. We are already seeing the positive impact of data dissemination, for example increased cash support for vulnerable women in Ethiopia through CARE's project, the establishment of a local gender office in Colombia to address issues around women's livelihood and safety, and women in Niger

hosting radio chat shows to discuss solutions to the challenges they face.

"The Women Respond data helped me, my group, and my community to understand and learn from each other and identify solutions to our collective challenges."

Rahil Amajaq, VSLA member, Niger

Recommendations

For the first time, in the seven countries, we asked VSLA members what policymakers, government, development and humanitarian actors should prioritize as their advocacy, program and policy action. Respondents prioritized livelihood recovery, food security, access to health services and safety as their top choices.



This report includes clear recommendations for governments, NGOs and donors on how to:



Support VSLA members to recover their livelihoods and address food insecurity



Address gender norms and support women's leadership



Prioritize women's safety and strengthen gender-based violence protection and services



Focus on women's voices, strengthen data collection, advocacy and dissemination

Recommendations

The findings show multiple compounding crises are putting immense pressure on women’s livelihood, food security, safety and access to services. The results also show that crises are affecting VSLA functions by disrupting the regularity of meetings and reducing savings and loans. However, groups are still maintaining their basic functions and supporting their members through loans and the social fund. VSLAs are also showing outstanding leadership despite the growing challenges and are supporting their household, members and communities. VSLAs continue to be a vital source of financial and social support.

Despite the growing impacts and needs, support is limited, and VSLA members continue to grapple with the impacts of multiple crises that test their resilience and sustainability. This demonstrates the need for immediate support from different actors to mitigate the growing negative consequences of food insecurity, climate change, conflict and market inflation.

For the first time, in the seven countries, in addition to asking about priority needs, we asked VSLA members what policymakers, government, development and humanitarian actors should prioritize as their advocacy, program and policy action. Respondents prioritized livelihood recovery, food security, improve health services and safety their top choices. Based on what women prioritized as their needs and advocacy priorities and the overall findings in this report, the following recommendations outline what adaptations and support can be offered by different actors.

What women want you to do now

- Support Income Generating Activity: **67%**
- Improve food, nutrition and agriculture support: **64%**
- Strengthen access to health service, including sexual & reproductive healthcare: **37%**
- Improve safety, including addressing gender-based violence: **30%**

1. Support VSLA members to recover their livelihoods and address food insecurity

| Government Actors | Non-Governmental Organizations | Donors |
|--|---|--|
| <ul style="list-style-type: none"> • Target VSLA members, particularly those in extremely vulnerable households, with mechanisms such as cash transfers, vouchers and food aid to support their urgent livelihood and food needs. • Support climate adaptation programs and build community capacity with agricultural techniques to build their resilience for current and future climate shocks. Strategically target women farmers. • Provide support to farmers to access improved agricultural inputs and equipment to enable them to cope with the increasing cost of agricultural inputs in the market. • Support financial policies tailored to vulnerable communities that improve access to finance and partner with financial institutions to make it a reality. • Expand financial inclusion programs and approaches like Village Saving and Loan Association in Emergencies (VSLAiE), tailored to the needs of vulnerable communities and emergency contexts. • Improve existing social protection and safety net programs to address existing and emerging crises. | <ul style="list-style-type: none"> • Strengthen livelihood programs through Savings Groups and focus on co-designing solutions and programs with VSLAs to support community-led recovery initiatives, with focus on women. • Integrate into programming mechanisms such as cash transfers, vouchers and food aid to support urgent livelihood and food needs. • Support farmers, particularly women, to access improved agricultural inputs, equipment and farming techniques. • Strengthen programs focusing on climate change adaptation. • Support agricultural activities and income-generating activities through community and market-led programs. • Partner with governments and financial institutions to support policies and action for improved access to finance that is tailor-made for vulnerable communities. | <ul style="list-style-type: none"> • Prioritize funding for programs that support community-led, women-centered livelihood recovery programs. • Increase funding that directly facilitates cash transfer at the community level. • Promote programs that balances livelihood recovery with actions that support immediate food needs. • Focus on climate change, and its connection with food insecurity, livelihood, displacement. etc. Ensure women are included in the climate change actions and support community-led initiatives to drive climate adaptation. • Prioritize programs and policies that advance access to financial services for the most vulnerable. |

2. Address gender norms and support women's leadership

| Government Actors | Non-Governmental Organizations | Donors |
|--|---|--|
| <ul style="list-style-type: none"> Strengthen policies to address gender and harmful social norms. Engage with communities and women and promote gender-inclusive policies and services that address the needs of women and girls. Actively partner with women leaders, and women-led organizations to improve women's engagement and recognize their role in addressing various crises. Formalize regular spaces and engagement for women representation in local and national response and recovery processes, committees and offices. | <ul style="list-style-type: none"> Strengthen recovery programs that address gender norms. Actively engage and partner with VSLAs, community groups, women's & men's groups, women & men leaders and local formal and informal institutions to facilitate gender norms reflection and dialogues. In emergency programming, ensure gender issues receive adequate attention and action and are integrated into any emergency responses. | <ul style="list-style-type: none"> Prioritize investments for recovery programs that address gender norms and actively partner with women leaders and women-led organizations. Advocate for gender-inclusive climate, market, and conflict recovery programs and policies at global and national levels. |

3. Prioritize women's safety and strengthen gender-based violence (GBV) protection and services

| Government Actors | Non-Governmental Organizations | Donors |
|---|--|--|
| <ul style="list-style-type: none"> Provide strong legal and policy protection for women and girls addressing violence and GBV, with specific attention on women in conflict. Strengthen existing systems to provide adequate psychosocial support, and GBV prevention and response services, including primary, emergency, and sexual and reproductive healthcare and legal reporting and protection services. Collaborate with communities and VSLA groups to strengthen local mechanisms to detect and respond to forced and early marriage. | <ul style="list-style-type: none"> Support local institutions through funding and training to strengthen their capacity to prevent and respond to GBV and early marriage. Ensure recovery programs are designed with capacities, resources and activities to support GBV prevention and response. Advocate for stronger policies on women and girls' safety. Extend support to provide safe spaces for women and psychosocial support. | <ul style="list-style-type: none"> Invest in recovery programs that address GBV prevention and response. Advocate for policies and measures to address women and girl's safety at local, national and global levels. |



4. Focus on women's voices, strengthen data collection, advocacy and dissemination

| Government Actors | Non-Governmental Organizations | Donors |
|---|---|--|
| <ul style="list-style-type: none"> Consistently collect sex and age disaggregated data at the community level, including qualitative insights, to serve as an early warning system. Data collection amongst government supported community level savings groups should include groups and individual savings status, access to credit, and other basic group functions to ensure sustainability and to identify trends. | <ul style="list-style-type: none"> Strategically invest in regular sex and age disaggregated quantitative data collection to listen to VSLA groups and community members' experiences, needs, savings status, and other relevant indicators by combining quantitative and qualitative research. Focus on regular data collection and assess trends of shocks and crises. Publish and share data with government, organizations, and relevant stakeholders and streamline advocacy efforts at the global and regional levels to influence decisions, policies and funding to efficiently and strongly address the needs of women and girls. Apply the findings to make data-driven decisions based on what women are asking and ensure the findings are supporting community-led and gender-responsive interventions for recovery. Ensure communities, especially women, actively participate in all processes of the data collection and provide appropriate access to the findings to communities and women to support their actions. | <ul style="list-style-type: none"> Invest in regular data collection to consistently collect and use quantitative and qualitative data in all responses so that we can elevate the voices of women. Demand gender assessment and analysis in any intervention. |



Introduction

Women (in VSLAs) Respond is an ongoing exercise, conducted by CARE, listening to how women in Village Savings & Loan Associations (VSLAs) are affected by and responding to shocks and crises in their communities, including conflict, climate change, food insecurity, pandemics, and more. From 2023-2024, CARE listened to 3,822 VSLA member from seven countries, targeting VSLA groups in Burundi, Côte d'Ivoire, Colombia, Ethiopia, Mali, Niger and Vietnam. A further 3,535 VSLA members were surveyed only as part of the qualitative study in Nigeria 655 VSLA members (595 women) and Uganda 2,880 VSLA members (2,139 women). However, as the study was adapted and qualitative data was not collected, their results are not integrated into the overall trend analysis and are included separately at the end of this report.

VSLAs are informal groups that save money together and take small, low-interest loans from those savings. VSLAs are also a powerful platform for collective action to empower women and girls, re-envision gender norms, and increase women's participation, resilience and response to crises and shocks. VSLA are central to CARE's strategy towards women's economic justice and collective community actions. By 2030, CARE aims to reach 50 million women and girls (62 million people) by [scaling VSLAs](#) in countries with the highest gender inequality and economic disparity rates. Understanding VSLA

members' urgent needs during multiple crises, supporting their actions, and responding to their priorities is central to the work of CARE. Given the nature of the community platform VSLAs offer economically and socially vulnerable women, saving group members have unique insights into how members and non-members are experiencing crises and shocks and how their needs are evolving.

This report is the final analysis of quantitative and qualitative data from 2023 and 2024 from seven countries. It builds on the quantitative findings published in [December 2023](#) and provides detailed analysis of the qualitative results. A trend analysis of key findings across the seven countries analyzes priority crises reported by respondents and individual impact. The report also assesses VSLA process changes around groups meetings, saving and loans due to the different crises they are facing. The report included recommendations based on the key findings and Information on how the data has been disseminated and used is also included. Individual country findings are included after the global analysis.

The History of Women Respond

CARE launched [Women Respond initiative](#) in 2020 at the onset of COVID-19¹ to put women's voices and experiences at the center of the pandemic response. After two years, the Women Respond initiative expanded to listen to women's experiences of different shocks and crises. Women Respond builds on CARE's [Rapid Gender Analysis](#) work, needs assessments, and our longstanding relationships with women leaders all over the world to better understand the unique

situation crises present so that we can adapt our programming and advocacy to meet those challenges. It puts women's voices at the center of response and provides unique insights into women's experiences as leaders, emergency responders and advocates at local, national, and global levels. The data generated through Women Respond is shared with participating VSLA groups so that they can advocate for their own needs and influence policies and humanitarian programming.



What is a Village Savings & Loan Association?

- Self-managed group of 15-30 individual community members
- Primarily made up of poor, rural women
- Meets regularly to save money, access small loans and obtain emergency insurance
- Critical engine for economic opportunity
- Source of social solidarity
- Safety net for many families in vulnerable situations
- Resilient and resourceful, often leading local response to crises

¹ The first full report, representing the views of 4,185 VSLA members, 'COVID-19 & Women: Saving for Resilience: Women (in VSLAs) Respond' is available [here](#).

Context

GLOBAL CHALLENGES

300 million in need of humanitarian assistance & protection

46.4 billion USD humanitarian funding needed

4 out of 5 people displaced by impacts of climate change are women and girls

By 2050 158.3 million more women and girls may be pushed into poverty

50% increase in women and girls living in conflict-affected countries

Women are at the frontline in every crisis and are critical to response and recovery

In 2024, nearly 300 million people are in need of humanitarian assistance and protection (OCHA, 2023). Intensifying and frequent climate disasters, increasing conflict, and economic factors that overlaps with conflict and climate disaster have caused hunger, displacement, increased infectious disease outbreaks, and further affected the lives of the most vulnerable by worsening poverty and limiting livelihood and market opportunities (OCHA, 2023). Despite the need, the amount of humanitarian funding available is not meeting the growing needs – the funding gap to meet financial requirements currently stands at 46.4 billion USD (OCHA, 2023). Ongoing and intensifying climate disasters and armed violence are more likely to continue to drive the number of people in need.

Women face disproportionate impacts of crises; estimates shows, 4 out of 5 people displaced by the impacts of climate change are women and girls (UN, 2022). Climate disasters also contribute to increasing women’s food insecurity and poverty. Estimate shows, by 2050 climate change may push up to 158.3 million more women and girls into poverty (16 million more than the total number of men and boys) (UN Women & UNDESA, 2023). Conflict further limits women and girl’s mobility, safety, rights, limits basic access to services, and expose higher risk to sexual violence. In 2022, more than 600 million women and girls lived in conflict-affected countries, a 50% increase since 2017 (UN Women, 2023). Gender inequality is both the root cause and consequence of the disproportionate negative impacts women and girls are facing in crisis settings. It further perpetuates their limited participation in decision-making and the already limited access and rights they have.

Despite the limited access they have, women are also at the frontline in every crisis, they are first responders, and their knowledge and leadership are critical to mobilizing local communities to prepare for, respond to and recover from disasters (UNDP, 2022). In the face of unimaginable challenges, women, individually and collectively, are taking leadership to adapt to evolving crises and model resilience to support their households and communities.

Women in the seven countries we surveyed are facing a multitude of complex crises. The best way to understand the experiences of crisis-affected communities, especially women, and support their actions is by listening to their voices and experiences.

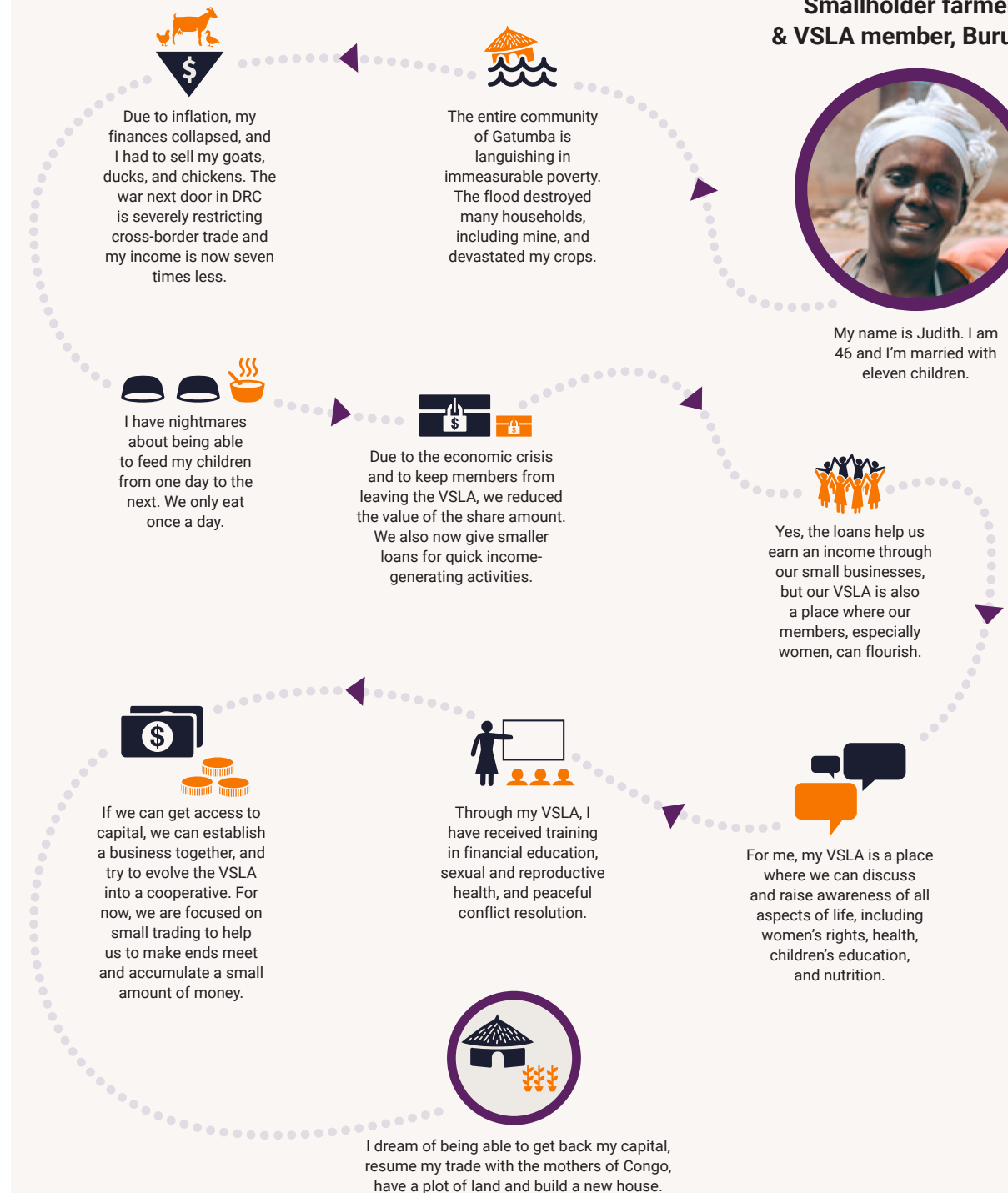
FIGHTING FOR SURVIVAL

Judith Nijimbere’s Journey

Smallholder farmer & VSLA member, Burundi

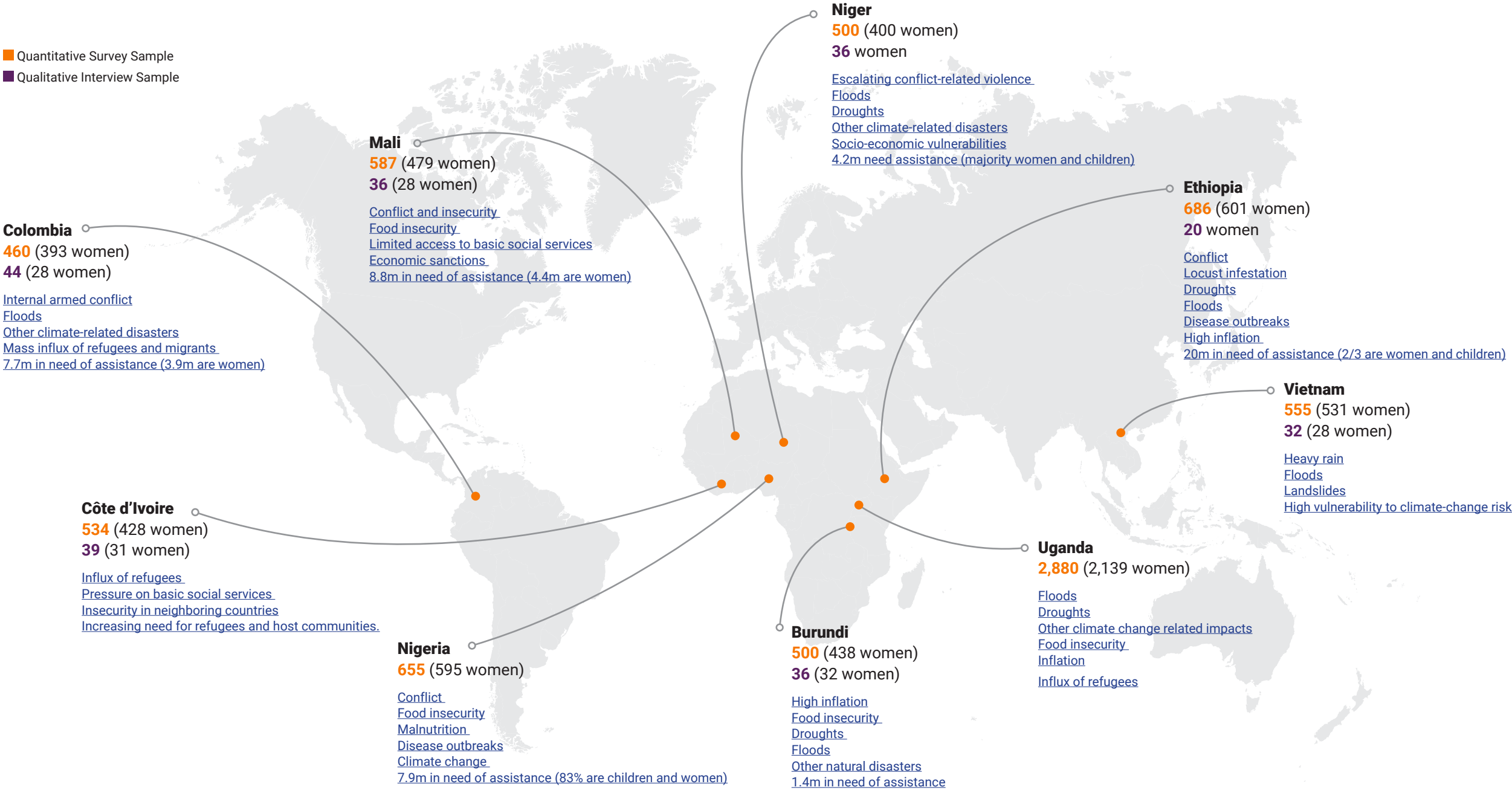


My name is Judith. I am 46 and I’m married with eleven children.



Surveyed Countries and Contexts

■ Quantitative Survey Sample
■ Qualitative Interview Sample



Methodology

This report represents quantitative data from Burundi, Côte d'Ivoire, Colombia, Ethiopia, Mali, Niger and Vietnam. All seven countries collected their first-round survey data between February and August 2023. In each country, the sample of respondents ranged between 460 and 686 and surveys were conducted in a combination of rural and urban settings. In total, we interviewed 3,822 VSLA members, 85% were women, and men were included for comparison. In some countries, responses from men are included to support comparison. However, in Colombia and Vietnam, findings from men respondents are not included due to their limited number.

In Colombia and Vietnam only, a second-round survey was conducted between January and February 2024 with the same respondents. In the global trend analysis, the data results are from the seven countries' first-round data only; however, for the Colombia and Vietnam country sections, the second-round survey findings are also presented.

Respondents were given ranking options to identify the most significant crisis they are facing, the impacts they faced, their individual actions and priority needs. Respondents were asked about the status of their VSLA functions, including their meeting regularity and their savings and loan capacities, to further understand the challenges they faced, and adaptations required to continue their VSLA functions. The survey further asked what collective actions they took to support their members and communities. In Burundi, the quantitative data was collected via SMS text message; in all other countries, the quantitative data was collected in-person.

In each country, a qualitative interview was conducted after the first-round survey; a total of 239 VSLA members (203 women) were interviewed. The qualitative interviews were conducted between October 2023 and February 2024. Each country interviewed between 36 to 44 participants, except for Ethiopia and Vietnam. In Ethiopia, due to security conditions, the interviews were conducted via phone; thus, the number was limited to 20 women. In Vietnam, due to challenging weather conditions, the number was limited to 28 women. All interviews were conducted in-person, except Ethiopia. Qualitative respondents in all countries were sampled from the respondents who completed the first-round quantitative survey. The qualitative questions build on the quantitative tools and provide elaborated insights on crises communities are facing, the impact they are experiencing, and their actions and responses. The tools identify economic, social, and VSLA changes, challenges, and needs throughout the assessment.

In addition to the seven countries covered in this report, CARE Nigeria and CARE Uganda also incorporated six key Women Respond questions into their existing assessments to identify top crises and impacts, needs, impact on VSLA functions, and individual and group actions. The integration was only in quantitative surveys, and because of the limited and adapted survey questions, findings from Nigeria and Uganda are not included in the overall trend analysis in this report and are presented at the end of this report as the standalone country-specific analysis. The survey in Nigeria covered 655 VSLA members (595 women), and in Uganda, 2,880 (2,139 women).

Methodology

- **Timeline: February 2023 – February 2024**
- **Data collection: Burundi, Colombia, Côte d'Ivoire, Ethiopia, Mali, Niger, and Vietnam**
- **Additional: Nigeria and Uganda integrated key Women Respond questions in existing quantitative surveys, covering 3,535 VSLA member (77% women).**
- **Focus: women and girls* in VSLAs**
- **3,822 VSLA members (85% women) interviewed**
- **One round of quantitative surveys in Burundi, Ethiopia, Côte d'Ivoire, Mali, and Niger**
- **Two rounds of quantitative surveys in Colombia and Vietnam**
- **One round of qualitative interviews in seven countries**
- **Participants selected using stratified and systematic random sampling techniques**

**8% of respondents in Ethiopia were aged 13-17. All the other respondents globally were 18+*



kumi media/CARE

Analysis

This section presents the key findings observed across the seven countries, with some country-specific differences highlighted. Findings and trends for individual countries are included towards the end of this report.



Côte d'Ivoire/CARE

Priority Crises and Impact Areas

Significant crises & shocks women are facing

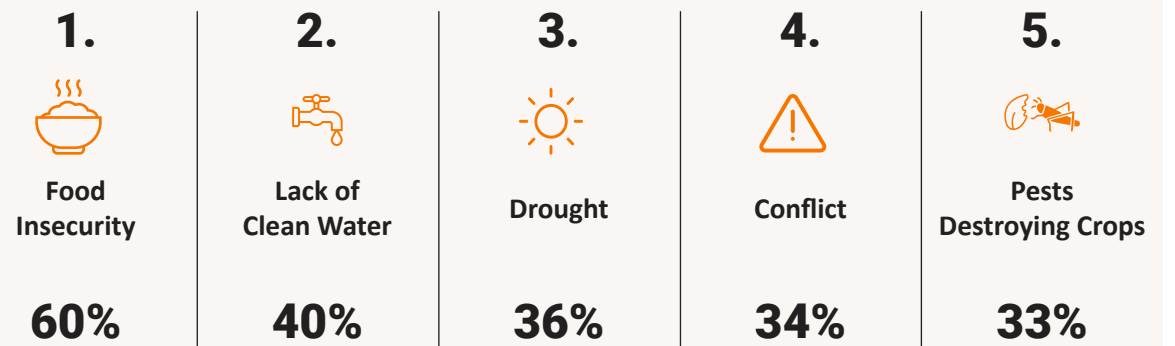
We asked women to rank the top three crises they are currently facing, the average results show the top reported crises are food insecurity, lack of clean water, droughts, conflict, and pests destroying crops. An overwhelming majority of women (60%) reported food insecurity as the most significant crises. The top five reported crises show climate change and conflict are the main challenges. While the results do not show a significant difference in the crises women and men reported, we observed minor differences around the reporting of drought, pests destroying crops, and conflict.

Although flooding is not in the top five reported crises in the global average (23%); in Mali and Niger, floods are in the top five. Additionally,

qualitative respondents in Burundi, Ethiopia, Côte d'Ivoire, Mali and Niger highlighted the losses they are experiencing due to flooding.

The crises are interconnected, and for many in farming communities, the lack of water, conflict and safety concerns, droughts, and pests destroying crops directly impact food and nutrition in the household and the availability and affordability of food in the market. In the qualitative interviews, across countries, respondents reported climate change impacts, including droughts, floods, abnormal heat, pest destroying crops etc. Respondents also noted, while the crises affect their livelihoods and incomes, market inflation is further reducing their ability to buy food and agricultural inputs.

TOP FIVE priority crises for women



* Respondents were given a list of options to rank crises that are significantly affecting their lives right now, including: COVID-19, Drought, Food Insecurity, Pests Destroying Crops, Conflict, Lack of Clean Water, Floods. They could also add other non-listed crises.

Impacts women are reporting because of crises

Respondents were asked to rank the top three significant impacts they are personally experiencing due to the shocks or crises they had reported. Respondents' top priority impact areas are livelihood (reported by 79% of respondents), food and nutrition (64%), access to healthcare, water and hygiene, and safety. Impact on livelihood significantly affects other aspects of people's lives, including access to food and basic services. Qualitative respondents highlighted that they are not growing food as before, and due to market inflation and reduced livelihood, they are also unable to purchase it from the market. As a result, qualitative respondents reported reducing food intake.

The disruption to agriculture due to climate change and recurring and intensified natural disasters has

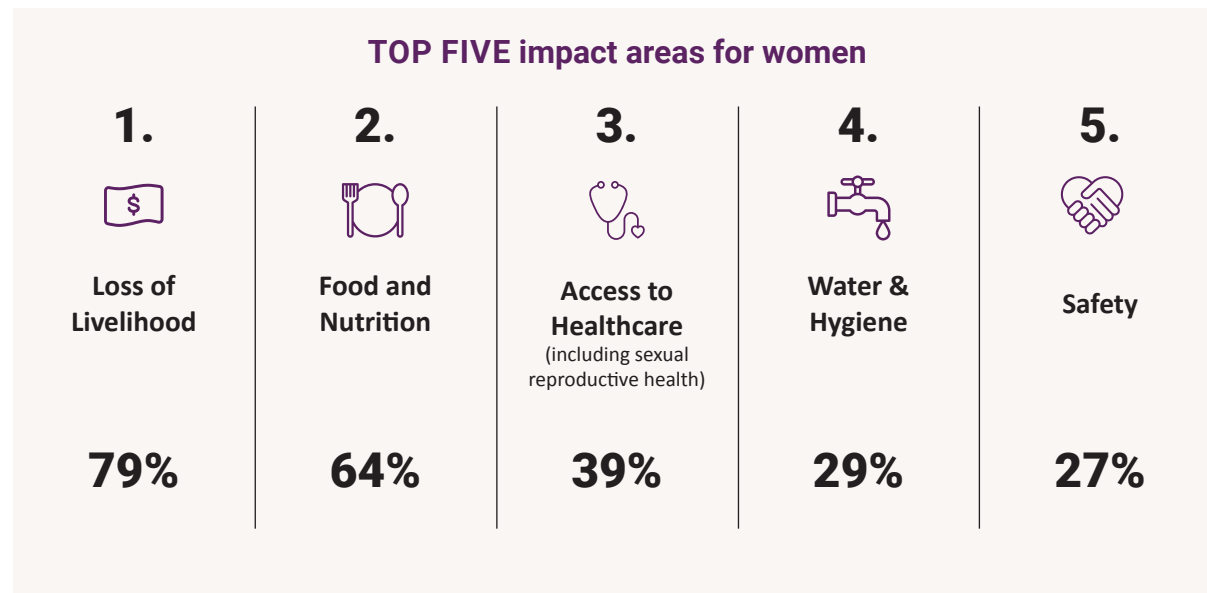
created a global crisis, which has significantly affected the most vulnerable communities. Furthermore, surging socio-economic needs generated by COVID-19 and conflict have disrupted markets and the price of goods and services, which has further strained people's capacity. In the qualitative interviews, respondents highlighted that food insecurity and lack of clean water, combined with recurring climate disasters, are affecting people's health, especially children.

According to qualitative respondents, children are more vulnerable to illness due to limited access to food and clean water, which results in frequent infections. Respondents noted that children are more likely to experience severe health issues compared to adults. Women often

serve as the primary caregivers for children, and when children fall ill, this burden increases, leaving them with less time for their productive activities. Most of them also reported difficulty accessing or affording healthcare. Qualitative respondents also noted impacts on mobility, mainly due to high transportation costs and safety concerns. Respondents also noted that the crises are exposing women and girls to different safety risks, including, robbery at the community level, gender-based violence at home and in the community, and forced and early marriage. The results show a strong connection between the impact areas and crises reported.

When we look at the [2020-2022 findings collected during COVID-19](#), we observe similar trends of

impacts. However, the main difference in this assessment is that more women are reporting safety concerns due to crises. We also see an increase in those reporting impact on livelihood and food insecurity. For instance, in Burundi, respondents who reported livelihood impact tripled, and in Niger, report on livelihood impact almost doubled compared to the COVID-19 assessment in 2020. In Burundi, respondents who reported food insecurity increased by twenty times, in Mali by six times and in Niger by four times compared to the 2022 result. This indicates, communities are not adequately recovering from crises, and they are facing frequent and recurring crises, making their recovery and resilience difficult, hence, a worsening livelihood and food security conditions for the most economically vulnerable households.



Impact of Crises on VSLA Functions

Village Savings & Loan Association (VSLA) members were the focus of this assessment. In addition to individual impacts, respondents were asked to reflect on how crises affected their group meetings, savings and loans.

Group meetings

The average data of the seven countries shows that 81% of VSLA members are continuing to meet in some form. 49% of VSLA members continue to meet regularly and 32% of respondents reported that although their groups are gathering, their meetings are irregular. In Côte d'Ivoire 70% reported their group continues to meet as before, but in Burundi this is down to 16% and in Ethiopia it is 26%. In Burundi, the impact of flood and market inflation, and in Ethiopia, drought, security concerns, and market inflation have contributed to the disruption of group meetings. In Burundi and Mali, we see a significant decline in regular group meetings, compared to the COVID-19 assessment

– a drop from 52% to 16% in Burundi and a drop from 70% to 55% in Mali. This shows increasing crises and livelihood impacts are further straining groups' ability to continue to meet, which affect their groups' financial and social performances.

Respondents also reported that high absentee rates affect the regularity of group meetings. Qualitative respondents said, the main factor for regular meetings is members' saving capacity, and most members will miss meetings if they are unable to save. They also said irregularities of meetings affect group functions, decision-making, discussions and learning on different social and economic topics. In addition, respondents reported displacement and safety affecting their regular group meeting; for instance, conflict affected meeting regularity in Ethiopia and Mali, and displacement due to flood affected meetings in Burundi.

81% of VSLA members are continuing to meet in some form.



Group savings and lending

The results show that groups are doing their best to continue meeting, saving, and providing loans and they are making adaptations by reducing saving and loan amounts and reducing interest rates in response to members livelihood and financial conditions. However, dire economic and livelihood situations and safety concerns disrupted essential group functions, especially in Burundi, Ethiopia, and Mali.

Although there are country-specific variations, the average data of the seven countries shows that 48% of VSLA members are regularly saving in their groups, and 58% said their groups are giving

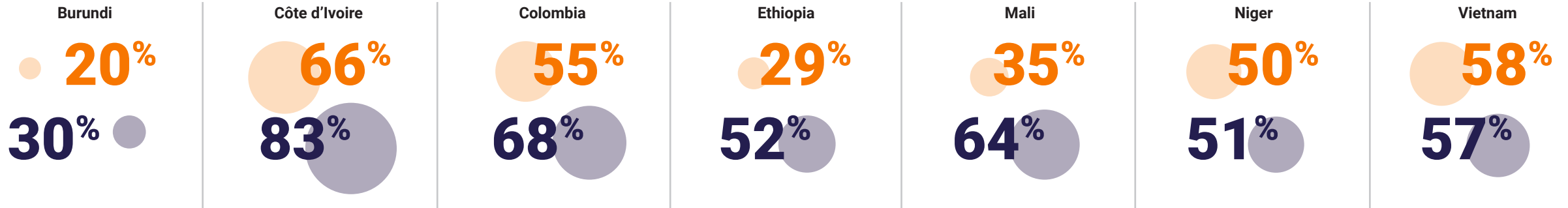
out loans as usual. The higher loan disbursement percentage compared to savings is mainly due to groups using existing savings and supplementing loans through their social fund. Some reported their groups were saving reduced amounts or giving lower loans to adapt to the economic challenges.

In Côte d'Ivoire, Vietnam, Colombia, and Niger, more than half of all respondents reported that their group savings continue without any changes. However, in Burundi, Ethiopia and Mali, less than 35% are continuing as before and the majority try to save reduced amounts. Qualitative respondents highlighted the main factor that drives their

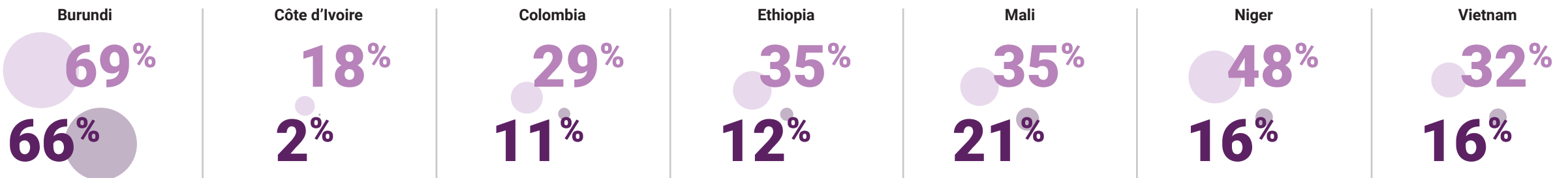
savings is their income, and with reduced income and livelihood and increasing market inflation, most members are struggling to continue to save as before. Qualitative interviewees also highlighted that while it is difficult for many members to continue savings as before, they encourage each other and groups are flexible and understanding, for example reducing the share amount. Qualitative respondents also noted that they understand the value of savings and they have seen its benefits, however, most of them said immediate needs come before savings and they are prioritizing providing for their family with the limited income they have.

**In all seven countries
48% of groups are
still saving and 58%
are still lending
regularly.**

Regular Savings and Loan Still saving regularly (no change) Loan are being given out as usual in our meetings (no change)



Lower Savings and Loan Members save reduced amount Groups restricted the amount to be loaned out



When it comes to lending, on average 58% of respondents said their groups are offering regular loans to members. The highest is Côte d'Ivoire with 83% saying groups offer regular loans. In Burundi, where high inflation is slowing down businesses across sectors, and repeated climate shocks are affecting agricultural production, only 30% said loan disbursements are standard, while 66% reported that groups offer lower loan amounts to members. Loans are a critical support for VSLA members, especially in crisis. Although VSLAs prioritize lending for productive purposes to encourage income generating activities and ensure repayment, considering members' conditions, loans are often given out to meet members basic needs, such as food and healthcare. The highest use of loans for basic needs was in Niger (66%). Qualitative respondents noted the quick and accessible nature of their VSLA loan, which is a

lifeline for most members. However, interviewees also shared their fear of taking loans, as their ability to payback is limited when they use it for consumption and with worsening livelihoods.

Despite the growing concerns about the saving power of members, most groups are not suspending savings; the highest report of saving suspensions by VSLAs is in Ethiopia, with 15% reporting saving is suspended because of the security and livelihood situation, followed by 9% in Colombia, 7% in Mali and 6% in Burundi. Similarly, we were told that groups had suspended their loan disbursements: Ethiopia (19%); Mali (18%); Côte d'Ivoire (10%); Colombia and Niger (8%). To help members, some groups adapted loan repayments, for example by reducing or eliminating interest rates. The highest number of respondents reporting changes to payment arrangements on loans is in Burundi (76%).



Actions Women are Taking in Response to Crises

Despite the various impacts and challenges, VSLA women are leading, coping, and supporting each other and their communities. They are trying to diversify their incomes, volunteering to support their communities, campaigning together, and providing loans and social funds to support their members in need. The situation is dire; thus, some are resorting to other coping mechanisms such as borrowing outside of their VSLA, selling assets and eating less food, which affects their financial and physical well-being.

VSLAs in all countries are leading action for gender equality and addressing negative social norms affecting women and girls.

Diversifying income: The majority of women and men respondents, 52% and 54% respectively, said they are trying to earn extra by attempting to diversify their income to help them with their household expenses. Women in Colombia (70%) were most likely to prioritize earning income in different ways. Women diversifying their income further adds to their household and caring responsibilities, with most women in the qualitative study reporting they now work longer and for less income, and time spent with their children and to rest is limited.

Using savings to provide: Respondents are using their savings to provide for their families; 41% of women and 38% of men reported using up their savings as the main choice to meet their essential needs. Women in Côte d'Ivoire, Colombia, Vietnam, Mali, and Ethiopia were more likely to prioritize using their savings to provide for family. Qualitative respondents noted that as their income reduced, they were forced to use their savings. They acknowledged that this was not a sustainable option to address their needs.

Negative coping mechanisms: Despite the resilience, leadership, and adaptations VSLA members are showing, critical livelihood and food needs also force them to adopt negative coping mechanisms. They eat less food, sell their assets, and borrow, which affects their nutrition, health,

and mental health and increases household debt, further impacting their future. Women were more likely to choose reducing food intake as a coping mechanism than men (16% of women vs. 9% of men), with women prioritizing feeding children and family first. Both women and men reported selling their assets (12%) and borrowing money or in-kind (16%) to make ends meet. Women in Niger and Ethiopia were more likely to report selling their assets to meet basic needs, compared to women in Ethiopia, Burundi, and Colombia who were more likely to report reducing their food intake as their coping mechanism.

Women were more likely to choose reducing food intake as a coping mechanism than men (16% of women vs. 9% of men).



ACTIONS AND COPING MECHANISMS WOMEN ARE TAKING



Diversifying incomes



Selling their assets



Pooling resources



Using savings and borrowing money to provide for families



Eating less food



Volunteering to lead community action

Supporting their communities: VSLA members reported that their group is engaged in leading and supporting community events, the highest engagement was in Niger at 31% and the lowest was in Burundi at 3%. During the COVID-19 assessment women in VSLA's engagement in community events was much higher, as COVID-19 sensitization was critical at the time. Qualitative respondents in Niger, Mali, Burundi, and Ethiopia noted security and livelihood challenges limit their engagement, thus, crises are contributing to reduced engagement in community events, especially for women. VSLAs in all countries are leading action for gender equality and addressing negative social norms affecting women and girls, such as the prevention of early marriage. In Côte D'Ivoire, VSLAs further engage in addressing child labor. In Burundi, VSLAs support as a group to rebuild houses affected by flooding. In Mali, VSLAs provide support in their communities to address tension and conflict due to water scarcity by providing consultation and serving as a mediator to address water related conflicts between community members. Other issues being addressed by VSLA groups include children's education, hygiene practices and sharing farming techniques.

Social Fund to support members in need: In all the countries, respondents are using the social fund of their VSLA - ordinarily reserved for social events and activities - to support members in coping with the crisis. On average, 40% of respondents reported using social funds to support members financially; the highest usage (60%) was in Burundi, Ethiopia, and Niger. The lowest is Côte d'Ivoire and Colombia, with less than 10% reporting social fund used to support members. Solidarity is the underlying foundation of VSLA, and this shows how VSLAs use their limited funding to ensure those in immediate need are supported. Qualitative

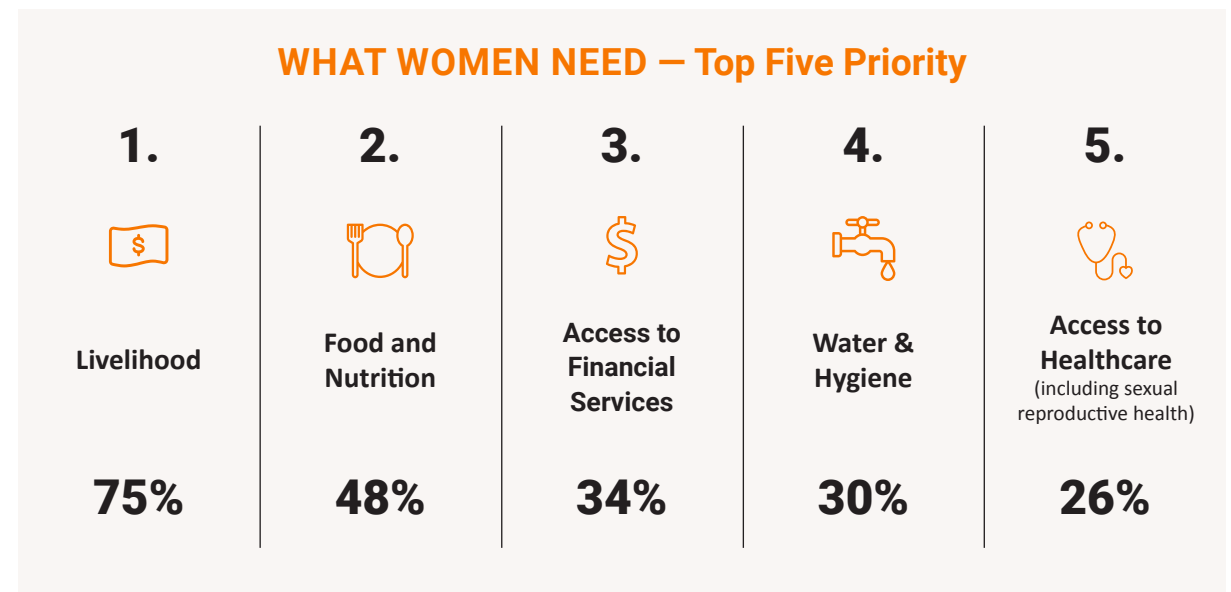
interviewees said as crises intensified, the size of the social fund has declined and, in some cases, completely depleted.

Groups are asking local government and other organizations for support: VSLA members reported trying to link with other organizations and meeting with local government for support. The highest report on this are Niger and Ethiopia, 21% and 19% respectively, followed by 16% Colombia. Qualitative respondents noted that support from government and other organizations is limited. Despite this they are persisting, for instance in Burundi respondents said VSLAs are meeting with government to get support for shelter and livelihood, especially for those affected by flood. In Colombia, VSLAs engage with various organizations to address issues of climate change, food insecurity and safety concerns within their communities. In Vietnam, VSLAs are pushing local governments to construct water tanks and pipes.

Priority Needs

Respondents highlighted an urgent need for immediate support from governments and NGOs to recover from the multivariate crises. Respondents ranked the three top priority needs they currently seek, which are consistent with the impacts reported; livelihood is the most frequently selected response as the most urgent personal need area across all the countries. In most countries, food or nutrition is the most frequently prioritized need as the second and third most urgent personal need. In most countries, livelihood, food, clean water, health, and education needs are a priority for women; in Côte d'Ivoire, Ethiopia, and Mali, women reported access to financial services in their top selection of priority needs. In Colombia, mental health need was reported in the top three ranked need areas.

In the qualitative interviews, respondents articulate the need for livelihood support through cash and easier access to financial institutions. They noted the need for technical support, especially on climate smart agriculture techniques to help them adapt for current and future climate disasters. The majority hope to strengthen their farming and businesses and are seeking support to improve their resilience for recurring climate and market dynamics. Qualitative respondents also noted, especially in the case of Burundi, Colombia, Ethiopia, Mali and Niger, there are immediate needs such as food, that should be prioritized along with livelihood recovery.



Data Dissemination and Data Use

CARE is sharing the findings from the study internally within CARE and externally with national and local governments, community members, donors, and NGO partners. This was done through webinars, in-person workshops and through the media. Sharing the findings is an integral part of Women Respond. This is done through standalone events and activities, by working with CARE partners and, and through leveraging other CARE programs. The dissemination aims to provide evidence to inform program design and adaptation, influence decision-making, and elevate the voices and experiences of VSLA members from local to global levels. Women VSLA leaders play a crucial role in collecting and disseminating data. Through CARE programs, partners and women leaders have discussed how they can implement the data to strengthen support for agriculture, livelihood, and women's voices.

Several countries ran workshops with different partners to share the Women Respond data. In Colombia following a workshop, the Mayor's Offices of Puerres, Aldana, and Carlosama municipalities decided to set up a gender office to address key issues arising, such as women's livelihood and safety challenges and the Mayor's Office of Ipiales shared their commitment to support women's entrepreneurship. Furthermore, workshop participants recommended targeting other regions with high food insecurity to better understand the challenges they face and so that appropriate support can be offered. A national workshop with government partners in Mali resulted in clear recommendations to government offices and NGO partners. In Mali, the Women Respond findings were also shared on television and in Niger, CARE used community radio platforms to share findings with community members. In Ethiopia, in response to the Women Respond findings, CARE decided to provide cash support totaling \$200,400 USD to improve the economic conditions of 300 community members (85% women). The data dissemination process will continue to monitor actions based on the data and its impact.

All Women Respond data is available via our [Women Respond platform](#).

CASE STUDY

Voice to her people



Rahil Amajaq is a widow, a mother of six, and a grandmother of nine children. She has been a VSLA member for the past 20 years. She runs a small business selling firewood and sweets in the local market. She explains her VSLA has exposed her to different agriculture, livelihood and gender training. She says: "I am Tuareg [a minority ethnic group in Niger], we live in remote, isolated hamlets and villages, with limited access to most things, including information. Because I studied up to primary school level and lived in towns, I have different exposure, and my VSLA brought further knowledge and opportunities, so the group brought a big change in my life."

Rahil lists water scarcity, food insecurity, climate change, and security concerns as the main crises that affect members' incomes and their ability to save. She explains that weather changes are difficult, the heat is becoming unbearable, and particularly this year, the high cost of necessities like millet and maize affected most households in her community. Despite the challenges, her group continues to meet, with some members saving lower amounts. She mentioned that her group is well-known for their peanut processing business and community engagement.

Rahil is also a source of information and a voice in her community. During the 2020-2022 Women Respond assessment, Rahil noticed a considerable gap and highlighted that most COVID-19 messages are not disseminated in her local language, Tamasheq. She therefore volunteered at her local community radio to support information dissemination and share learnings from the Women Respond data to inspire collective action.

Rahil continues to host a radio show every week and now focuses on topics such as rainy season information, disease prevention, and gender awareness. She said, "During my broadcasts, I receive calls from listeners; they discuss topics or problems in the commune or village, and we discuss solutions." She said the Women Respond data helped her, the group, and the community to understand and learn from each other and identify solutions to their collective challenges.

Rahil is proud of her radio show, and it makes her happy that she can reach her tribe who often have limited access to information. She hopes to continue as a radio host; she adds, "It is my passion to raise awareness, inform my community, and be accountable to my listeners. I feel useful doing this work for my community."

The full report is available [here](#).

Acknowledgements

This report would not have been possible without the inspirational leadership of VSLA members, and the women leaders we serve.

This report and *Women (in VSLA) Respond* benefited from the insights, leadership and support of CARE colleagues around the globe including, but not limited to: Josee Ntabahungu, Nicedore Nkurunziza, Serkadis Admasu, Tewodros Negash, Nina Negash, Rose Yadiguem Dolo, Abdoulaye Moussa Toure, Oumar Diarra, Idi Mahaman Moutari, Safoura Mahamane Doby, Daouda Diarrassouba, Leonard Taki, Mamadou Traore, Nadia Arevalo, Luisa Vega, Andrea Nazate, Juan Albornoz, Huong Ngo Thi Thanh, Robert Suuna Kato, Edton Babu Ndyabahika, Melch Muhame Natukunda, Isaac Ishaya Audu, Vidhya Sriram, Emily Janoch, Grace Majara, and Laura Tashjian.

Author: Kalkidan Lakew Yihun
 Editor: Emma Langbridge
 Design: Luz Design

See the Women Respond dashboard at
care.org/womenrespond

To find out how you can support or collaborate on Women Respond, please contact:

Kalkidan Lakew Yihun
 Program Coordinator | Women (in VSLAs) Respond
kalkidan.lakewyihun@care.org

