



Solidarity in Saving:

Amplifying Women's Voices in Time of Crises

Women (In VSLAs) Respond: Final Report, December 2024

Contents

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

Results by Country

Burundi 23
Colombia 28
Côte d'Ivoire 33
Ethiopia 38
Mali 43
Niger 48
Vietnam 53

Quantitative Findings: Nigeria & Uganda

Nigeria 60
Uganda 62



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.

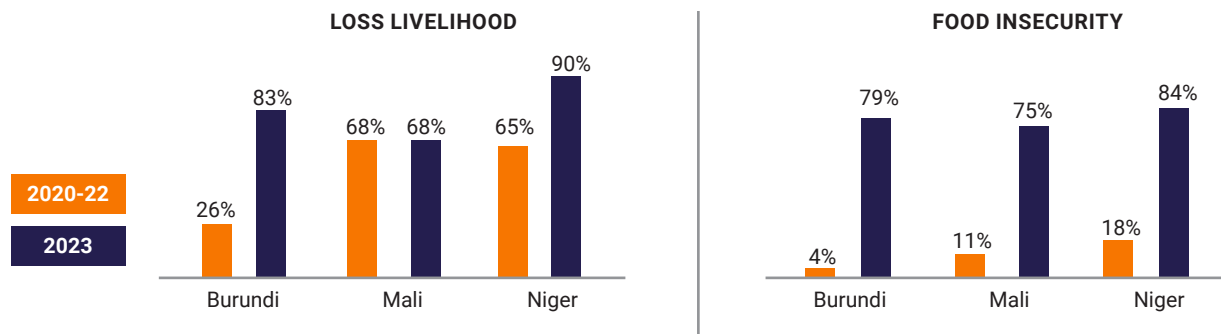
The crises are interconnected, and for many in farming communities, the lack of water, conflict and safety concerns, droughts, and pests destroying crops directly impact food and nutrition in the household and the availability and affordability of food in the market.

“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.

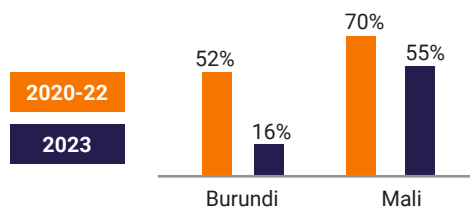
Impact Areas

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.

REGULAR VSLA MEETING



**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.

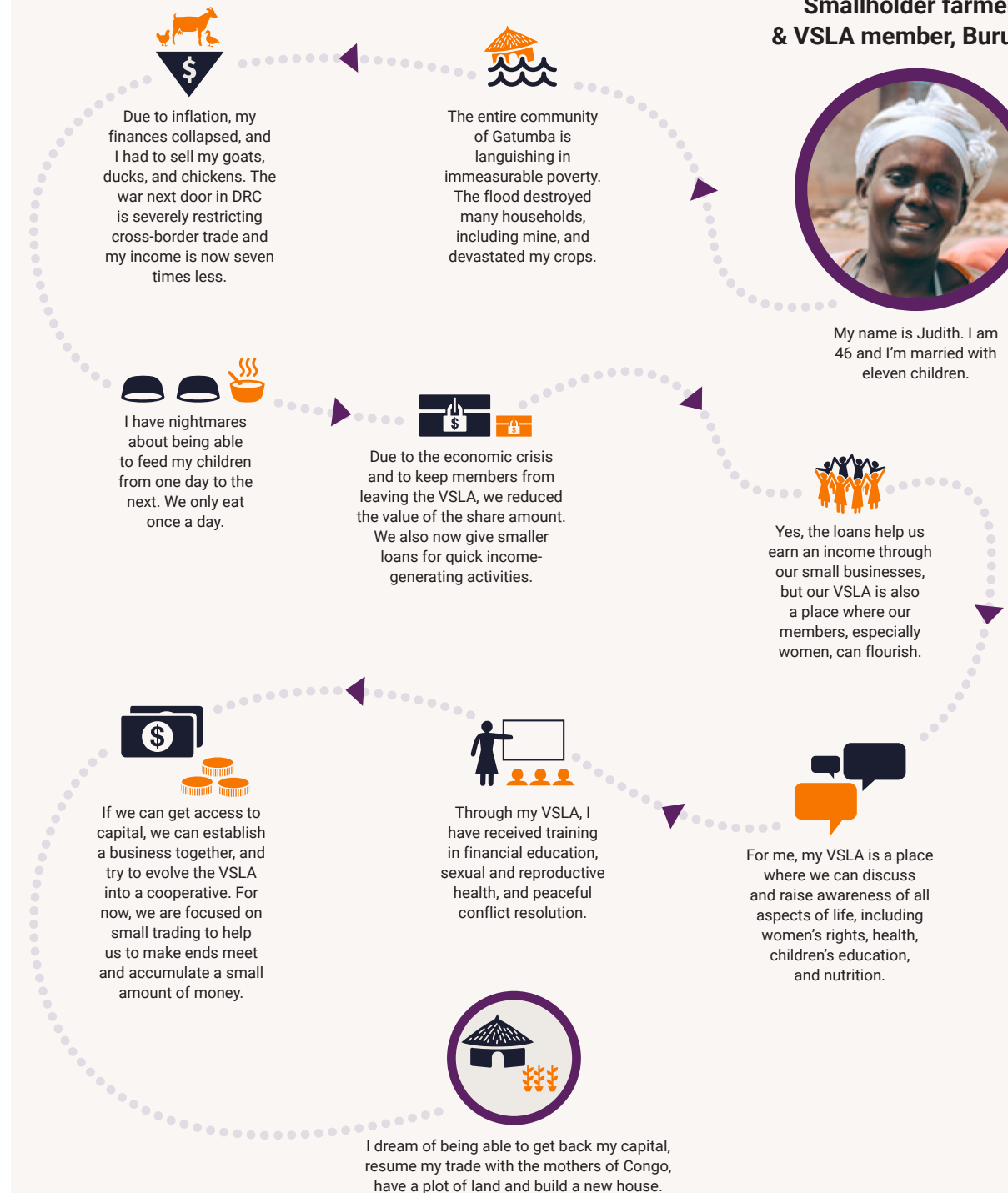
FIGHTING FOR SURVIVAL

Judith Nijimbere’s Journey

Smallholder farmer & VSLA member, Burundi

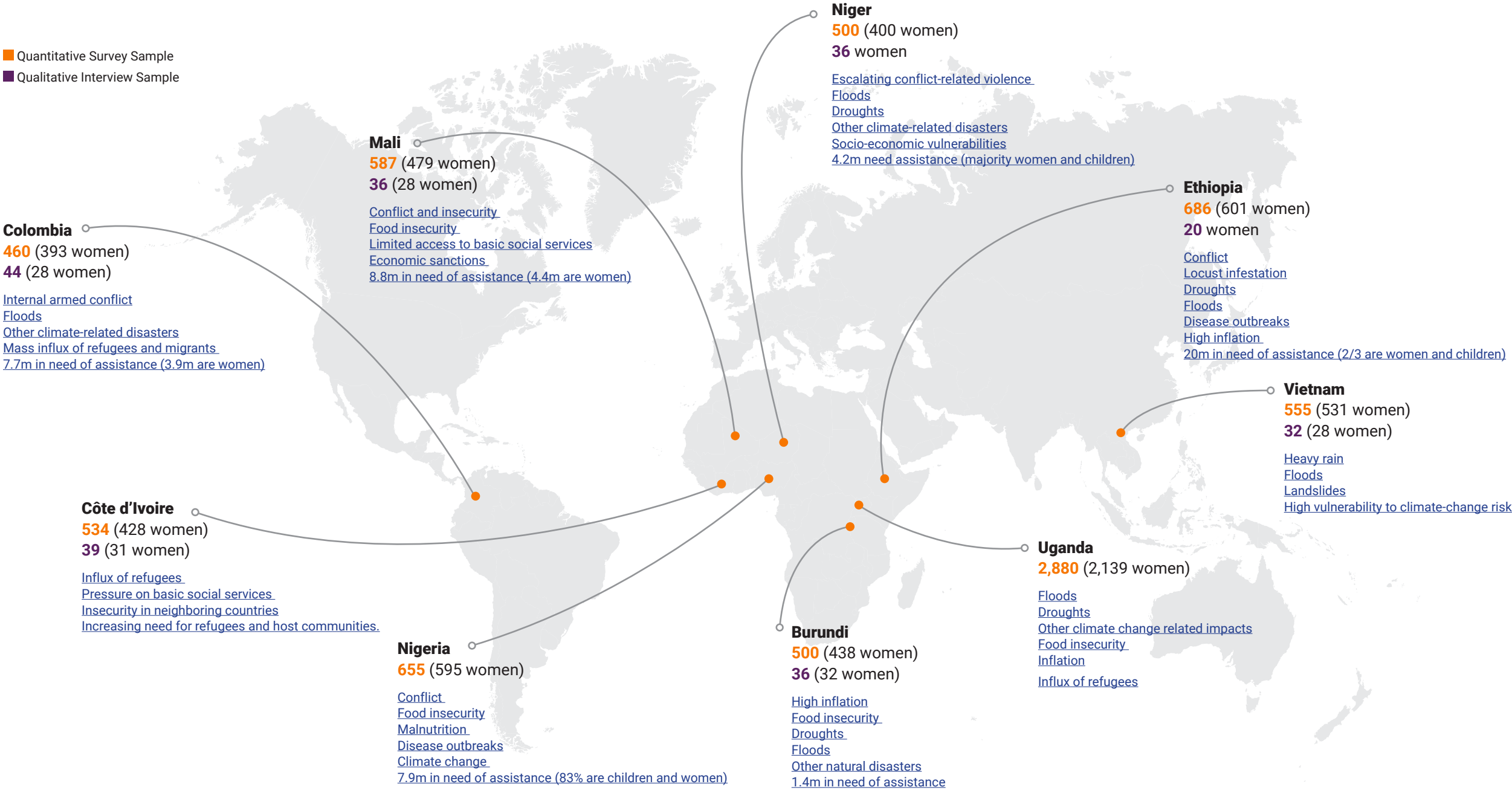


My name is Judith. I am 46 and I’m married with eleven children.



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

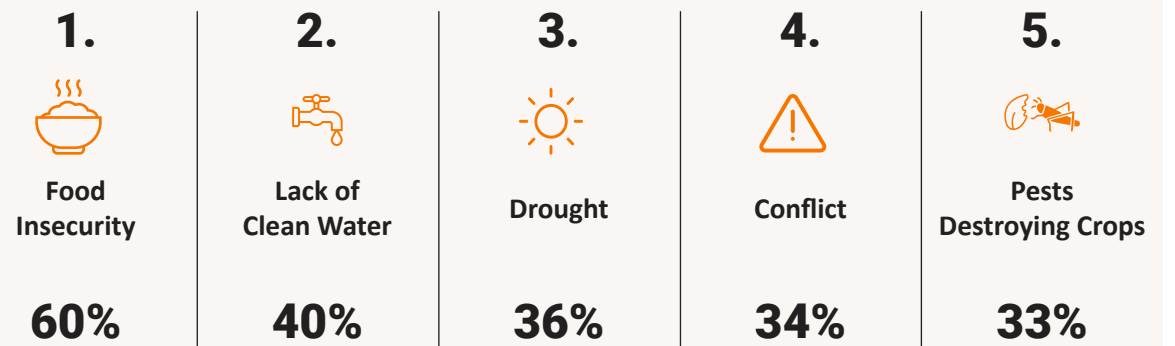
We asked women to rank the top three crises they are currently facing, the average results show the top reported crises are food insecurity, lack of clean water, droughts, conflict, and pests destroying crops. An overwhelming majority of women (60%) reported food insecurity as the most significant crises. 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

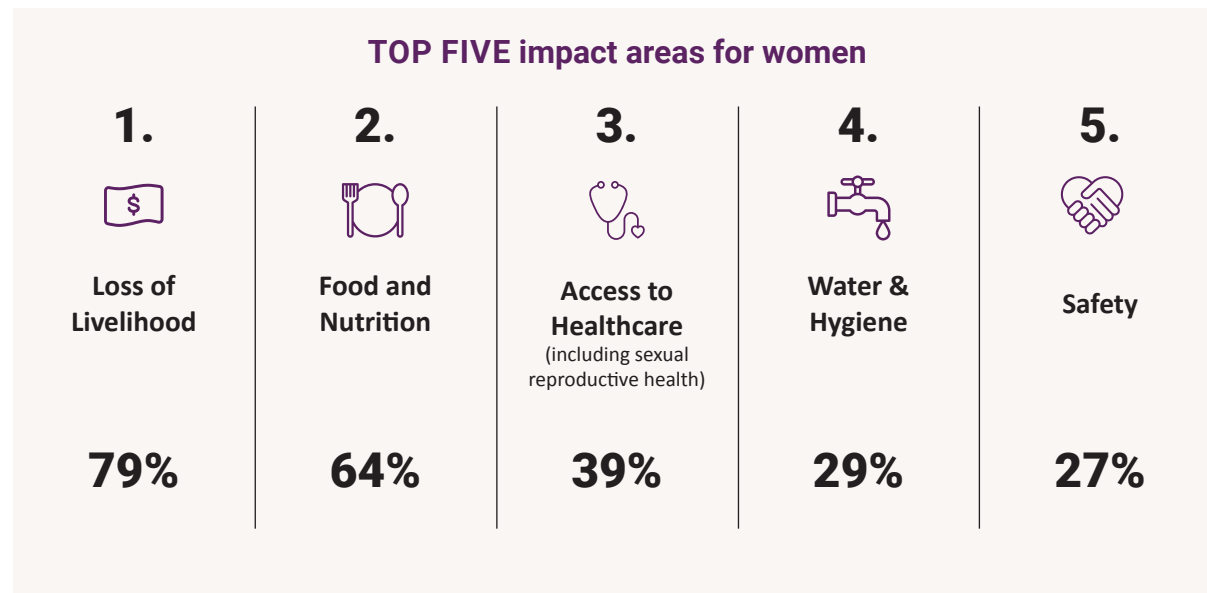
created a global crisis, which has significantly affected the most vulnerable communities. Furthermore, surging socio-economic needs generated by COVID-19 and conflict have disrupted markets and the price of goods and services, which has further strained people's capacity. In the qualitative interviews, 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

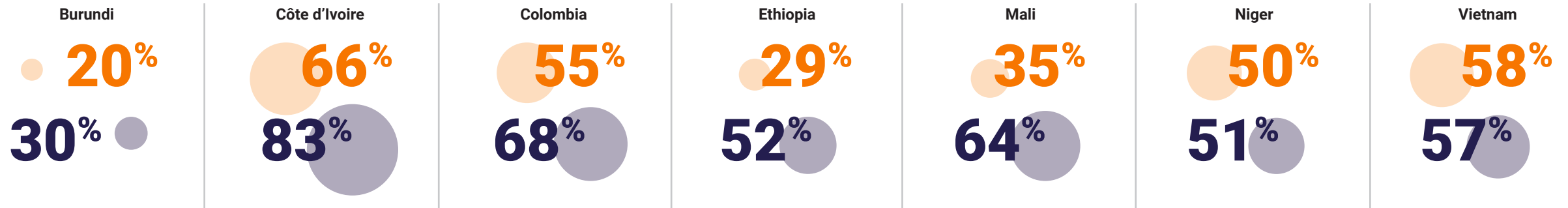
out loans as usual. The higher loan disbursement percentage compared to savings is mainly due to groups using existing savings and supplementing loans through their social fund. Some reported their groups were saving reduced amounts or giving lower loans to adapt to the economic challenges.

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

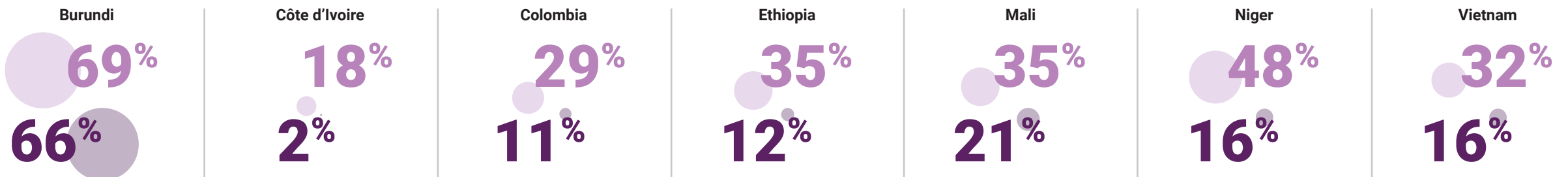
savings is their income, and with reduced income and livelihood and increasing market inflation, most members are struggling to continue to save as before. Qualitative interviewees also highlighted that while it is difficult for many members to continue savings as before, they encourage each other and 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

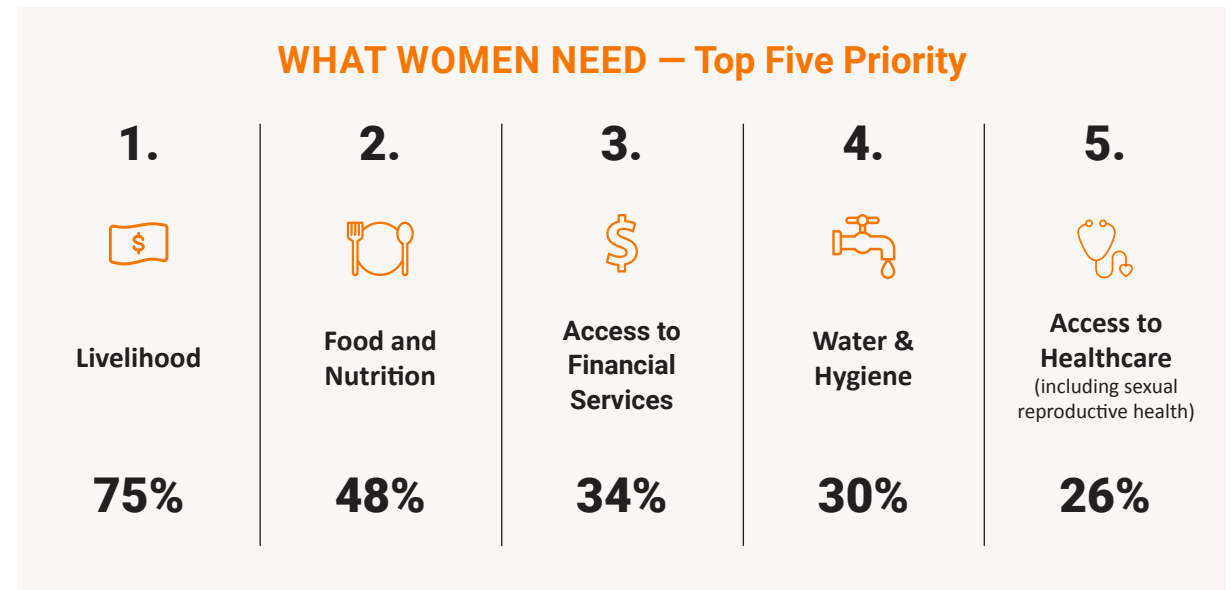
interviewees said as crises intensified, the size of the social fund has declined and, in some cases, completely depleted.

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](#).



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."

A light gray world map is visible in the background, showing the outlines of continents. The text "Results by Country" is centered over the map.

Results by Country

Burundi

Context

Burundi has been affected by various crises, including natural disasters, food insecurity, conflict in neighboring countries, and a high influx of returnees and refugees (CARE, 2023; OCHA, 2022). For a country with a long history of political upheaval, ethnic conflict, and unstable economic and financial conditions, current crises have significantly affected the most vulnerable (CARE, 2023). The country is very densely populated, and natural disasters such as floods are contributing factors to a high level of displacement in the country. Natural disasters and the high inflation rates are among the leading contributing factors to growing food insecurity in the country – in mid-2023, prices of basic food commodities increased by over 40% (CARE, 2023). Food insecurity worsened in the last quarter of 2023 and continues to remain high due to weather-related extreme events affecting crops and livelihoods (OCHA, 2024). El Niño effects on crops and livelihoods, persistent epidemics (a long-running cholera outbreak), inflation and shortages of basic commodities such as food, fuel, and agricultural inputs, the ongoing conflict in the DRC, and the closure of the border with Rwanda have put Burundi in a fragile humanitarian context (OCHA, 2024). The country has one of the

highest malnutrition rates in the world; between June and September 2023, an estimated 2.3 million people (almost 17% of the population) were reported to be suffering from severe food insecurity (CARE, 2023). The 2024 humanitarian outlook estimated that 2.7 million people are in need of humanitarian assistance (OCHA, 2023). The high influx of refugees and returnees is said to put pressure further and continue to drive basic needs (OCHA, 2024).

Women Respond in Burundi

In Burundi, CARE conducted Women Respond in 14 provinces from October 2020 to June 2022, focusing on COVID-19 impact on VSLA members in urban and rural areas. In 2023, CARE Burundi surveyed 500 VSLA members (438 women) in nine provinces, covering urban and rural areas of Gitega, Bujumbura, Bubanza, Kayanza, Kirundo, Ngozi, Muyinga, Rumonge and Karusi provinces. The quantitative survey was conducted remotely using SMS and phone calls and was completed in March 2023. The follow-up in-person qualitative survey in October 2023 interviewed 36 VSLA members (32 women). The findings below are based on the quantitative and qualitative data from 2023.






VSLA women after the work of tracing contour lines and planting of anti-erosion hedges

CASE STUDY

During the rainy season in 2023 on the Mubone hill in Kabezi Commune, Bujumbura province, lives were lost, many houses were destroyed, landslides blocked the roads, and the fields were washed away by erosion. VSLA members from various local groups came together to channel rainwater, draw contour lines and plant anti-erosion crops to prevent loss of life and protect their fields from erosion. Today, rainwater is well channeled, and the crops are protected against erosion.

Burundi: Top Reported Crises & Impacts

TOP FIVE Crises Women Reported

-  **1. Food Insecurity (77%)**
-  **2. Drought (69%)**
-  **3. Conflict (59%)**
-  **4. Pests Destroying Crops (41%)**
-  **5. Lack of Clean Water (37%)**

Respondents' most pressing crises are food insecurity, drought, and conflict. Respondents also reported pests destroying crops and a lack of clean water. In addition to the top five reported crises, respondents also reported floods as one of the crises affecting some communities. In the qualitative interviews, respondents identified a similar list of crises. Qualitative respondents said drought, conflict, lack of clean water, and plant diseases that affect rice and cassava are the main reasons for their reduced income and food insecurity. Qualitative respondents also noted due to these crises and increased prices of food and other basic items, poverty is increasing in their communities.

"I have been growing rice for 12 years now. Because of the flood last season, I lost all my production. This season, I needed to urgently sell what I produced to provide for the family. I had to make an agreement with a local trader to buy all my harvest. He gave me a very low price, but I didn't have any other option. I agreed to it so that I could pay my debts and feed my family. I didn't make the profit I expected."

Female qualitative respondent

TOP FIVE Impacts Women Reported

-  **1. Loss of Livelihood (83%)**
-  **2. Food Insecurity (79%)**
-  **3. Lack of Access to Clean Water, Sanitation & Hygiene (36%)**
-  **4. Growing Safety Concerns (30%)**
-  **5. Limited Access to Healthcare (including sexual reproductive health) (29%)**

The consequences of compounding crises enormously affected the community; the top two impacts are loss of livelihood and food insecurity. Respondents in the qualitative section said that most households are reducing their food intake. Because of limited livelihood, they cannot buy food, provide for their families, and pay for basic services such as health services. Respondents also reported water, sanitation, and hygiene impacts, safety concerns, and limited access to healthcare in their top five reported crises. In addition to the top five, respondents reported restricted access to education, financial services, and housing/shelter. Compared to the 2020-2022 Women Respond results on the impact of COVID-19, this survey shows that the impact on livelihood tripled, and the report on food insecurity increased by twentyfold, showing how conditions have worsened in the last two years.

The war in DRC has also created a challenging market environment. Most respondents are

engaged in agriculture and petty trading, and some used to cross to DRC to sell their crops, however due to border closures this stopped. When the border re-opened, travel documents such as passports become mandatory, and getting those is costly for most. Respondents also reported that due to all these challenges, brokers, loan sharks, and traders emerged, taking advantage of small farmers by reducing the price of products. Farmers are also seeing an increase in rent, with one female respondent saying: "The land we farm is a rental, and the owner increased the price from 900,000 Burundian Francs to 1,200,000. At this price, we are forced to borrow from my VSLA to be able to afford to rent the land, and our profit decreased." Respondents said the overall economic situation in the household is worsening, income has declined significantly, and the high cost of food, lack of fuel, and high taxes due to expansionary fiscal policies made the market volatile and challenging for most people depending on small farming and petty trading.

"I used to sell avocados in DRC and bigger markets. Due to the flood and closure of the border, I had to stop. My previous income was enough to sustain my family, and I used to work till 6 pm and still have time with my kids in the evening. Because of the flood, we had to rent a small room because our house still has stagnant water in it. I now sell peanuts in the village, and I can't stop working, I need money to afford the rent and basic food at home. By the time I get home, I am exhausted, and the kids are asleep so we don't spend time together. The border re-opened but they now ask us for a passport, which is both expensive and difficult to acquire, I can't afford that."

Female qualitative respondent

Qualitative respondents said because of the flood and lack of clean water and food insecurity, people are sick, especially children. Female respondents said that when children are ill, they are not able to afford health services and medication, and in extreme situations, they have to borrow informally to cover such urgent costs. Most female qualitative respondents said that they are engaged in two or three activities, and income for all is inadequate. Because of the livelihood challenge and household work, most respondents said they don't have any leisure time and don't spend enough time with their children. Others said they can't rest, and even when they don't have to work, they worry because they can't feed their children. Respondents said while relations and expectations between women and men didn't change in their households, they are observing an increased rate of gender-based violence in the community; respondents reported wife beating, rape, and forced marriage cases have increased in the community. Most of them said financial stress, poverty, and men using alcohol are major factors for the increased violence. Respondents also said the economic challenges are contributing to an increased rate of separation and divorce. Women and girls are the most affected, limiting their safety, mobility, freedom, and voice.

Qualitative respondents reported increased rate of gender-based violence – including wife beating, rape and forced marriage.



Burundi: VSLA Functions

Since 2006, CARE Burundi has implemented VSLAs to economically empower women and young people through VSLA participation, where they can invest in livelihood and income-generating activities and community-led actions. VSLAs play a key part in accessing knowledge and necessary tools to adopt more sustainable farming practices, addressing social norms, supporting sexual & reproductive health, family planning, and other program interventions. The current crises significantly affected VSLA members' ability to meet, save, and lend, disrupting basic group functions.

The percentage of VSLA members reporting to continue to meet, save, and lend regularly is significantly low. However, most respondents said they still meet irregularly and save and lend reduced amounts. In the qualitative survey, respondents said that because of the flood, displacement, and limited livelihood, groups are unable to continue their regular functions, but members said they don't want to stop their group functions. Thus, members save what they can, and they meet with available members. Because of the low savings and lending, members' financial access from their

VSLA is limited, but even the limited access is relevant for most, and the majority use their loans to provide for immediate needs and to fill the gap, such as to pay for rent or to sustain their business.

In the 2020-2022 Women Respond assessment, despite the challenges COVID-19 posed, most members were meeting, with more than 90% meeting regularly and about 55% to 60% of members saving and lending regularly. However, the increasing crises in the last two years has made it difficult for members to continue as before. Qualitative respondents also said, because of inflation, limited saving, and many members asking for loans at the same time, groups are often unable to meet demand. Respondents also reported that most members could not repay loans in time; thus, 41% said loan repayment had been deferred, and 67% said they changed payment arrangements by suspending or reducing interest rates. Qualitative respondents also highlighted how worried they are about their debt, not only from VSLAs, but also from other sources. Considering the conditions, they are not sure when they will be able to repay.

| | GROUP MEETINGS | GROUP SAVINGS | GROUP LOANS |
|-------------------|----------------|---------------|-------------|
| As before | 16% | 20% | 30% |
| Reduced / Adapted | 76% | 69% | 66% |
| Suspended | 3% | 6% | 2% |

Note: In addition, 59% of respondents said members are unable to save, creating irregularities in their group savings

Burundi: Taking Action

Individual Actions

Volunteering and supporting group continuity: at an individual level, respondents reported that they engage in different community awareness activities, capacity building and supporting groups, such as VSLAs and other community groups. 68% of women said they are volunteering in different community platforms, and 35% of women said they are supporting group continuity. Respondents said groups continued their effort to build awareness about hygiene. They are also supporting each other in the community, providing labor to rebuild houses, farming, and contributing what they can for social events and emergencies, such as illness in the family.

Efforts to diversify income: 47% of women said they are trying to diversify their incomes to provide for their households. The qualitative findings show almost all respondents changed their income-generating activities, adapting to what is available and what they can afford to conduct through petty trading. Those who own land but cannot afford to cultivate it reported renting their land. Respondents also reported using their savings, borrowing cash, and taking in-kind support to provide for their families.

Negative coping mechanisms: quantitative and qualitative respondents both highlighted a reduction in food intake (37% women). Qualitative respondents said they reduced food intake from three times a day to two or one. Women are more likely to reduce food intake because they prioritize feeding children and the family first, so they eat last and the least. Respondents in the quantitative also reported selling their assets (6% women and 5% men). Qualitative respondents reported selling

assets, including livestock and household items, however, that was at the beginning, now they don't have anything left to sell.

Group Actions

Using social funds to support members: respondents reported a change in the use of social funds, ordinarily reserved for social events and activities. Some groups are now using the social fund to provide loans to members without interest, and others use it to purchase food and agricultural inputs for members. 60% of respondents reported that their group used the social fund to support members financially, through interest-free loans or as a grant, depending on the member's situation. 57% also reported that some groups use social funds to buy food for members and agricultural inputs such as fertilizers and seeds, depending on the group's decision. Qualitative respondents said that since the various crises have intensified, the size of the social fund has declined or been completely depleted, meaning most members are not benefiting from it.

Meeting with local governments: 42% of members reported meeting with local government to get support for shelter and livelihood. Qualitative respondents said that VSLA members were active in different government meetings during COVID-19, and they used to be approached by the government, but now outreach by government and NGOs is limited. Respondents highlighted the critical need for different stakeholders to collaborate with VSLAs and for them to work towards supporting VSLAs through cash support, improved access to finance, and improved access to land - especially for those who are displaced or who have lost their farms or homes.



Burundi: Priority Needs

WOMEN'S Top Priority Needs

-  **Livelihood Support (65%)**
-  **Food & Nutrition Support (48%)**
-  **Clean Water (41%)**
-  **Access to Financial Services (29%)**
-  **Access to Healthcare (26%)**

Most respondents prioritized livelihood, food, clean water, and education as their primary individual areas of need. Respondents also listed access to finance and health care, including sexual & reproductive health and mental health, as well as safety needs. The qualitative respondents noted that food is their most urgent need, but they also stressed that supporting their agriculture through the provision of seeds, pesticides, and improved agricultural mechanisms is critical for their livelihood. Qualitative respondents said support in agriculture through automated irrigation systems and expert agriculture extension services that can enable them to build resilient farming techniques and mechanisms are important so that they can adapt to the changing climate context. Respondents also call out the need for improved access to finance and cash support to

recover their businesses; most said interest-free capital would be a great form of financial support. For most, access to clean water, healthcare and education are critical services for the well-being of their family, especially for their children's health and future.

For their VSLA groups, respondents identified the need for financial support from the government and other humanitarian agencies, training in livestock, and improved farming techniques and modern agricultural practices.

Sharing the Data

In Burundi, dissemination targeted local partners and the National Disaster Risk Management Platform. The dissemination engaged government security offices and advocated for women's safety and security in addition to addressing the urgent livelihood needs of community members. Women administrators, such as village and hill committee members, were specifically targeted in Burundi to support community-level dissemination, discussion, and action planning. A workshop with 30 women leaders, selected from the different provinces, was conducted, and women leaders and administrators plan to further coordinate to put findings into action.

Conclusion

Climate, conflict, and market crises contribute to Burundi's significantly deteriorating livelihood, food security, safety, and service access conditions. Results from 2023 show a significant negative change in respondents' livelihood, food security, and savings conditions compared to the results

from 2020. The combined effect of flood and other climate change impacts, market inflation, and conflict in bordering DRC are impacting the most vulnerable groups, especially women and girls. The crises in Burundi are also among those that have received the least attention globally [CARE, 2023], making support limited or even

unavailable. The need for immediate livelihood, food, and water support is critical. Government, humanitarian, and development actors must address immediate needs while supporting long-term development initiatives that center women, community members, and groups such as VSLAs as critical partners.



Burundi/CARE

Colombia

Context

Colombia has made progress in development and peacebuilding over the past decade. However, the country still faces overlapping and persistent humanitarian challenges (OCHA,2023). Internal armed conflict, climate disasters, and migration are among the main challenges. As a result, approximately 8.3 million people have been identified as facing urgent humanitarian needs in 2023, of which 50.4% are women and 30% are children (OCHA,2023). Colombia also hosts around 2.9 million Venezuelan migrants and refugees, requiring a focus on socio-economic integration and protection of migrants in the

country (OCHA,2023). Issues of armed conflict reported contributing to child recruitment, displacement, gender-based violence, mobility restriction, and access constraints. In 2023 alone, nearly 105,000 people were affected by conflicts and displacement (OCHA,2023). Colombia is also affected by various climate disasters, including El Niño, large-scale floods in various regions of the country, landslides, and tropical storms. And because of the La Niña phenomenon, 9.3 million people are at risk, with 2.9 million facing high risk of droughts, crop loss, and livestock reduction (OCHA,2023). These challenges compound

existing food insecurity concerns in Colombia, where 15.5 million experience moderate to severe food insecurity; among them, 7.3 million urgently require humanitarian assistance in agricultural livelihoods, food, and nutrition, with 2.5 million facing critical needs (OCHA,2023).

Women Respond in Colombia

CARE introduced the Women Respond survey in Colombia in 2023 and conducted two rounds of the quantitative survey and one round of qualitative interviews between August 2023 – March 2024. The first quantitative survey was conducted

in August 2023 with 460 VSLA members (393 women), and the second round was conducted in January 2024 with 458 VSLA members (393 women). The sample targeted through the survey was the same respondents in both rounds, and only two respondents dropped out in the second round. The qualitative survey was conducted in December 2023 with 44 VSLA members (28 women). The data covers Ipiales, Aldana and Carlosama municipalities in the Nariño region. These locations are mostly rural with a focus on farming activities. All surveys were conducted in person.













Colombia/CARE

Women Respond result discussion workshop with community leaders, local government, local organizations and key humanitarian representative in Ipiales Nariño Colombia, February 2024.











Colombia: Top Reported Crises & Impacts

TOP FIVE Crises Women Reported

| ROUND 1 | | ROUND 2 | |
|--|--|---------|--|
| 1.  Food Insecurity (76%) |  Food Insecurity (70%) | | |
| 2.  Conflict (41%) |  Drought (49%) | | |
| 3.  Lack of Clean Water (34%) |  Lack of Clean Water (47%) | | |
| 4.  COVID-19 (30%) |  Pests destroying crops (34%) | | |
| 5.  Migration (22%) |  Conflict (29%) | | |

In both survey rounds, respondents reported similar responses. Analyzing the two rounds of data showed that the most significant crisis of food insecurity persisted, with most respondents reporting food insecurity in their top three rank, making it the most reported crisis in both surveys. In the second round of data, which took place when communities were facing the El Niño climate phenomenon, the results show a trend towards climate-related crises (drought, access to clean water, pests destroying crops). This does not mean that conflict and migration have reduced. In the second round, most respondents (49% women) prioritized drought in their top three ranks, compared to only 19% of women reporting drought in the first survey round. The other shift in response is on pests destroying crops, which was reported by 24% of women in the first survey and increased to 34% of women in the second round. This was reiterated in the qualitative interviews when most respondents stressed the issue of food insecurity and highlighted that climate change, such as drought, lack of clean water, and damage to crops, are all contributing to growing food insecurity, making it difficult for families to feed their household as before.

TOP FIVE Impacts Women Reported

| ROUND 1 | | ROUND 2 | |
|--|---|---------|--|
| 1.  Loss of Livelihood (74%) |  Loss of Livelihood (55%) | | |
| 2.  Food Insecurity (55%) |  Food Insecurity (55%) | | |
| 3.  Growing Safety Concerns (49%) |  Growing Safety Concerns (49%) | | |
| 4.  Lack of Access to Clean Water, Sanitation & Hygiene (36%) |  Lack of Access to Clean Water, Sanitation & Hygiene (33%) | | |
| 5.  Limited Access to Education (24%) |  Limited Access to Healthcare (including sexual reproductive health) (29%) | | |

The ongoing crises have had a significant impact on livelihoods, food security, safety, access to clean water, and access to education and health services. The data from both rounds indicates that loss of livelihood continues to be the most affected areas of respondents' lives. In the second round of the survey, fewer respondents reported impact on livelihood compared to the first-round survey. This was primarily because the data was collected during the El Niño climate phenomenon, which caused droughts. As a result, more respondents expressed concerns about access to water sources and health compared to the result in the first survey. In qualitative interviews, respondents emphasized that the lack of both formal and informal employment makes it difficult for most family members to earn the necessary income to cover basic needs for their families.

The second most reported impact area in both survey rounds is food security. Respondents stressed that due to climate change, farming and indigenous communities are facing a high risk of food insecurity. Farmers are producing less, which affects household

consumption and their ability to generate income from selling their products. Additionally, respondents highlighted that inflation affects their ability to buy agricultural inputs, which in turn affects their production and their ability to buy food in the market. They also said that their livelihood and food security are connected and that these two factors also affect the health of the household. Most qualitative respondents mentioned that inadequate and less nutritional food affects their health, especially for children. One respondent stated, "Rising food prices limit my ability to buy food such as meat, eggs, and dairy products, so we no longer buy them for the household."

"It is now more difficult for us to stretch what we have, particularly what to feed our children. Previously we used to feed them different foods like fruits and vegetables, but now we struggle to provide nutritious food for them."

Female qualitative respondent

"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

The main difference observed between the two rounds is the report on access to education and health services. We see a significant increase in those reporting limited access to healthcare with 43% of women listing this in the second round, compared to 24% of women in the first round. In the qualitative interviews, respondents highlighted that due to the season (the El Niño phenomenon) and food insecurity, family members, especially children, are facing health problems, making access to health a priority for most, compared to the first-round survey. Qualitative interviews revealed that it is especially difficult for women, as they take on more paid work, work double shifts for less money, and are still required to attend to household and care work. With this added burden, most qualitative respondents mentioned that exhaustion and mental health issues are increasing among women in their communities.

Growing safety concerns, such as robbery, were also reported by qualitative respondents. Protection mechanisms are limited, and interviewees mentioned that unemployment, growing food insecurity, and high migration influx are contributing to insecurity. Qualitative respondents also mentioned that livelihood conditions are contributing to fights between spouses, and the lack of work may also contribute to women’s economic dependency, putting women at a higher risk of gender-based violence in the household.



Colombia/CARE

“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: VSLA Functions

CARE Colombia implemented a pilot VSLA project in the municipality of Ipiales, Nariño region in 2022. The pilot led to the formation of 39 VSLA groups with the objective of enhancing women’s financial and economic empowerment and reinforcing the country office’s efforts towards gender equality and the prevention of gender-based violence (GBV). The humanitarian situation in Colombia remains complex, and programs focusing on VSLAs aim to build resilience in the most vulnerable communities, support socio-economic improvements, and empower groups to lead community-focused initiatives promoting gender equality and GBV prevention and mitigation. As the groups were formed in the last two years during ongoing crises, their function has been minimally disrupted, and the majority of VSLA groups are continuing their activities. However, overall climate, livelihood, and market challenges are affecting some group functions.

In both survey rounds, most groups are still regularly meeting, saving, and providing loans. However, some respondents reported disruptions,

including irregular group meetings, high absentee rates, and suspended meetings. Additionally, some groups have reduced their saving rates and suspended savings. Regarding loan disbursement, some groups have restricted the amount of each loan or made other adjustments, such as reducing interest rates or deferring loan repayment. A small percentage of groups have also suspended loan disbursement. The number of respondents reporting suspended meetings and savings almost doubled in the second round, which is linked to the El Niño phenomenon. In qualitative interviews, respondents mentioned that despite the crises, they prioritized continuing with their group functions because they can use loans to meet their families’ needs, including food and payment for basic services, and they see their savings as essential for future personal and household investments. However, interviewees noted that when livelihood is difficult, not all members can continue to save, and some may not be able to contribute, leading to withdrawals or reduced savings by certain members.

| | GROUP MEETINGS | | GROUP SAVINGS | | GROUP LOANS | |
|--------------------------|----------------|---------|---------------|---------|-------------|---------|
| | Round 1 | Round 2 | Round 1 | Round 2 | Round 1 | Round 2 |
| As before | 61% | 61% | 55% | 55% | 68% | 68% |
| Reduced / Adapted | 23% | 12% | 29% | 3% | 24%* | 24% |
| Suspended | 16% | 23% | 9% | 21% | 8% | 8% |

Note: 14% in the first round and 17% in the second round said their group members are unable to save.

Colombia: Taking Action

Individual Actions

Volunteering and supporting group continuity: respondents reported volunteering their skills to support community-led activities, 36% of women in the first round and 18% of women in the second round reported volunteering in different community activities. The team observed that the decline in women’s volunteering in community-led activities is due to the impact the El Niño climate phenomenon on agriculture. The drought affected women’s livelihood, and more women have to look for other source of income, which reduce their volunteering time to engage in community-led activities. The majority of the qualitative interviewees said they support creating awareness around gender equality in their communities. Additionally, 31% of women in the first round and 28% of women in the second round reported supporting group continuity. In the qualitative interviews, respondents said they shared their learnings from VSLA training with different community members.

Efforts to diversify income: in both survey rounds, most respondents stated that their focus was on finding alternative ways to earn income in order to support their households. In the first survey, 66% of women reported this, while in the second survey, the figures rose to 72%. During qualitative interviews, respondents mentioned taking on different jobs, with some relocating to urban areas for seasonal work. It was also noted that employed women may work additional shifts to increase their earnings, however opportunities are limited despite their efforts. Furthermore, 44% of women in the first round, and 61% of women in the second round, reported using their savings to support their families.

Negative coping mechanisms: in the initial survey, 19% of women said they reduced their food intake, while in the second survey, these numbers increased to 26% of women. Interviewees explained that they ate less to ensure there was enough food for the household and often opted for cheaper, less preferred food, limiting access to nutritious options, especially for children. Additionally, respondents reported selling their assets and borrowing money or receiving in-kind support from outside their VSLA. In the first-round survey, 7% of women reported selling household assets, and 15% of women n reported borrowing outside of their VSLA. In the second round, these numbers increased to 16% of women reporting selling their assets, and 23% of women reporting borrowing outside of their VSLA. The second-round survey revealed a higher number of women reporting reduced food intake, selling assets, and borrowing outside of their VSLA compared to the first round. This increase is linked to the El Niño phenomenon and market inflation, further impacting food security in the country.

Group Actions

Using social funds and loans to support members: the main action taken by the groups is to use the social fund to support its members. In both survey rounds, 49% of respondents reported using the social fund to support members financially. 20% repurposed the social fund to provide loans, and 8% used the fund to buy food and non-food items for members. In both surveys, 34% of respondents mentioned that, despite VSLAs prioritizing loans for productive purposes, their group also provides loans to meet basic needs such as buying food. This was seen as critical in addressing the

financial needs of members. In the qualitative responses, participants highlighted that making loans available was a key form of support from their group, and most of them also supported using the social fund to meet critical needs of members.

Meeting with key stakeholders: respondents reported that their group is actively seeking support from organizations for their communities. In both surveys, 16% of respondents stated that they are engaging with various organizations to address issues such as climate change, food insecurity, and safety concerns within their

communities. They are looking to gain support from both local and international organizations. In the qualitative interviewees, they mentioned that they have not received any support yet, however, some group members, particularly leaders, have been representing their communities in various meetings.










“The VSLA helped me; I have the option to take out a loan and it enabled me to farm again. I didn’t have any money to continue working and the loan made it possible and helped me.”

—Female qualitative respondent



Colombia/CARE

Colombia: Priority Needs

| WOMEN'S Top Priority Needs | |
|---|---|
| ROUND 1 | ROUND 2 |
|  Livelihood Support (73%) |  Livelihood Support (57%) |
|  Food & Nutrition Support (64%) |  Food & Nutrition Support (51%) |
|  Mental Healthcare (38%) |  Clean Water (33%) |
|  Education (32%) |  Education (38%) |
|  Protection & safety (26%) |  Access to Financial Services (29%) |
|  Access to Financial Services (24%) |  Access to Healthcare (27%) |

In two rounds of surveys, respondents were asked to rank their top three immediate needs. In the first round, the top reported needs were livelihood, food and nutrition, and mental healthcare, followed by education, protection and safety, and access to financial services. In the second survey, livelihood and food and nutrition support remained in the top two, while clean water was the third most reported need. Mental health was still reported in the second round, but the percentage of respondents who reported needing mental healthcare decreased from 38% of women in the first round to 25% of women in the second round. More respondents also reported the need for access to physical healthcare, including sexual reproductive health, in the second round.

The results indicate similar reports of need, with some changes in the percentage of respondents. Livelihood and food remain the most urgent and top priorities, but the reduction in the percentage of people prioritizing these needs is due to respondents now focusing on other areas such as water and health concerns. Respondents highlighted reduced food leading to various health issues in their households, which may have contributed to more prioritization of physical healthcare in the second round. Protection & safety were still reported as needs in the second round, with 22% of women mentioning these. According to qualitative responses, livelihood is the most urgent and pressing need, especially for farming communities in rural areas who are most affected by food insecurity. Female respondents highlighted limited water access, the burden it creates, and the shortage of clean water combined with limited food, which increases health risks, especially for children. Qualitative interviewees also emphasized the need for education, safety, and mental health support. They also believe that improved access to financial services, cash, and livelihood support can enable affected community members to recover quickly.

“When we need medical services, we face longer waiting times. By the time we get the service, it is sometimes too late. So, we would like to see improvements to health services.”

—Female Qualitative Respondent

Sharing the Data

In Colombia, data dissemination was conducted through a series of workshops with different partners. Dissemination targeted the Development Institute of Economics, the Secretary of Planning, the Coordination Office for Victims of Armed Conflict in Ipiales and included other government offices in the municipality such as the Mayor’s Offices, Social Action Secretariat, Secretary of Community Development, Family Police Station and Coordination of the Ipiales Women’s Roundtable. The workshops also included international

NGOs, such as World Vision, Norwegian Refugee Council, Jesuit Refugee Service, S.O.S., World Food Program, and U.N. Women. Reflections focused on addressing climate change and sustainable agriculture. Based on the Women Respond findings, 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. Workshop participants also noted the need to continue Women Respond by targeting other regions, such as Ella Alimenta al Mundo, considering current food insecurity in the area. Participants in the workshop emphasized the importance of the She Feeds the World project, which is currently being carried out in Nariño. The project focuses on providing food and nutrition support. They pointed out that the Women Respond results confirm the necessity of continuing and expanding projects like She Feeds the World, which aim to address food insecurity. VSLA members who engaged in the Women Respond assessment also participated in community workshops and discussed the results.

Conclusion

Food insecurity and climate change, further fueled by years of armed conflict and regional migration influx, have led to multiple challenges for vulnerable communities in Colombia. The growing impact of climate change burdens communities, especially communities in rural areas that depend on agriculture. The majority of respondents focus on the need for livelihood and food support, followed by other services such as clean water, education, health and safety, and protection. Balanced interventions that address livelihood support and provide support for preventing and mitigating conflict are important to support immediate needs and longer-term development goals. Government and humanitarian and development actors should partner with communities, especially women, to support community-led initiatives to support the market, community dialogue, and livelihood interventions.

Côte d'Ivoire

Context

Côte d'Ivoire continues to be affected by the ongoing conflicts in the Sahel. The ongoing insecurity in neighboring countries has resulted in an influx of refugees, mainly from Burkina Faso ([UNICEF, 2023](#)). In the regions of Tchologo and Bounkani, where the majority of refugees are hosted, there is a growing need among refugees and the local/hosting population, which includes limited access to drinking water, food supply in the markets, medical care and education ([UNICEF, 2023](#)). Due to the ongoing insecurities, estimates show that 300,000 Ivorians and 44,000 refugees are displaced ([IRC, 2024](#)). Ongoing climate crises are also a critical challenge in Côte d'Ivoire, especially for the most vulnerable farmers. Rising temperatures and unpredictable weather patterns are resulting in the degradation of coastal areas, flooding, and pollution, affecting the livelihoods of millions in the country. The pressing challenges of climate change are said to have a negative impact on over a decade of economic growth, especially on the key sectors of cocoa and energy ([World Bank, 2023](#)). The overall regional security challenges, combined with climate change and global market crises, affect economic activities and result in higher food prices and transportation costs ([AU, 2024](#)).

Women Respond in Côte d'Ivoire

CARE Côte d'Ivoire engages and listens to communities and VSLA members using different assessments and program monitoring. CARE introduced the Women Respond survey in Côte d'Ivoire in 2023. The in-person quantitative survey was conducted from July to August 2023 with 534 VSLA members (428 women), covering 12 urban and rural regions. The follow-up in-person qualitative survey was conducted from November to December 2023 with 39 VSLA members (31 women).

CASE STUDY

Educating the Community



Yolande Ebah Kouassi, from the Marahoue region, is the President of her VSLA. She is married with four children, and cares for her three nephews whose father passed away. She runs her own small business selling 'attieké', a local food that she makes from the cassava she grows. She has mobilized and inspired 150 women to join VSLA groups in her community.

Yolande talks enthusiastically about how her VSLA helped her to revive her business, she explains: "My business was starting to fail, but through my VSLA I learned how to restart my activities and get out of debt. My VSLA taught me how to save and leverage credit and the entrepreneurship training allows me to have good business management."

After receiving training through her VSLA on the impact of child labor, Yolande has become a powerful community advocate for children's education, particularly for girls. Previously, the community faced issues with the local school being too far away. Yolande explains that the VSLA groups and the community came together to build a village school. Her own business expansion has helped her to send all her children to school. She now employs 40 women from her community who are all now able to send their children to school.

The community continues to face other challenges, such as the increasing price of goods & services, including agricultural inputs, which is affecting VSLA members' businesses, including her own. The increasing cost of food means that many in her community, including Yolande, are forced to reduce food portions, and eat less diverse foods. Despite these challenges, Yolande explains the situation is bringing people together, and they take turns working in each other's fields to reduce labor costs. VSLA members also donate food each month for other members who are most in need, helping those who can't keep up with increasing food prices.

To address increasing market prices, Yolande's VSLA has invested in a tricycle for collectively transporting their goods to avoid expensive transportation costs. They also plan to rent the tricycle out to generate an income and recover the initial cost of the bike. Yolande explains their other plans: "We want to acquire machines to process some of our products before selling them, as processed products have a higher market value than raw products." For her own business, she wants to expand her cassava processing business and employ more people in her community.

Côte d'Ivoire: Top Reported Crises & Impacts








| TOP FIVE Reported Crises | |  |  |
|---|-----|---|---|
| 1.  Lack of Clean Water | 45% | 33% | |
| 2.  Food Insecurity | 33% | 39% | |
| 3.  Pests Destroying Crops | 31% | 47% | |
| 4.  Drought | 31% | 37% | |
| 5.  Conflict | 18% | 21% | |

In Côte d'Ivoire there is a mix of crises which are fairly evenly reported, including a lack of clean water, food insecurity, pests destroying crops, drought, and conflict. In the qualitative survey, the responses were similar, with most of them listing climate change, pests affecting cocoa trees, and lack of clean water as the main challenges. Some qualitative interviewees also said that frequent floods in lowland areas are a critical challenge, especially for farmers. They said that rain cycles are unpredictable, which makes it difficult for most farmers to produce. Qualitative respondents noted that the most pressing challenge for them is market inflation, talking about high cost of living and its impact on their business and livelihood. Most of them said that due to the high costs of basic items and transportation, their business is slowing down, and they cannot afford basic items.

“The land is exploited by gold miners and is no longer arable. Drought and climate change are also reducing our production. The household basket is becoming more and more empty.”

Female qualitative respondent

Ongoing climate change and market challenges are affecting respondents' livelihoods; an overwhelming majority reported a loss of livelihood and income due to declining productivity and the increased cost of living. Qualitative respondents highlighted that there are challenges in accessing land, and even for those who do have access, land degradation and exploitation is resulting in a lower yield than before. Qualitative respondents also noted that their community has not adapted to the constantly changing climate; most said rainy seasons are changing, pests affect crops, and flooding has become more frequent. Their limited capacity to grow food as before, combined with the increased price of food items, also affects their access to food. Some qualitative respondents also mentioned that due to the high cost of transportation and poor road infrastructure, their access to bigger markets is limited, affecting their household income. **Poor road infrastructure in rural areas is also impacting access to hospitals.**

| TOP FIVE Reported Impacts | |  |  |
|---|-----|---|---|
| 1.  Loss of Livelihood | 86% | 88% | |
| 2.  Food Insecurity | 59% | 63% | |
| 3.  Limited Access to Education | 30% | 39% | |
| 4.  Limited Access to Healthcare (including sexual & reproductive health) | 30% | 29% | |
| 5.  Lack of Access to Clean Water, Sanitation & Hygiene | 28% | 25% | |

Most respondents highlighted that education and health services are costly, and with reduced income and growing market inflation, their ability to afford these services is limited. Qualitative respondents also reported that the lack of clean water in their communities contributes to disease, especially for children. With limited financial capacity to access health services, this is a critical challenge for the community.

“The high cost of living here is a real problem because the little money I earn does not allow me to deal with household needs and emergencies. The lack of road in the commune is also a real problem to the extent that when there is a woman who is about to give birth or a person who is very ill, it is difficult to take them to the hospital.”

Female qualitative respondent

Both women and men reported feeling worried and stressed that they could not provide for their families. A male respondent said, ‘I have difficulty earning money today because my agriculture production declined. I have difficulty taking care of my family - it makes me feel like I am failing as a father’. These sentiments were shared across the qualitative respondents. While the majority of them shared feelings of fear and stress, some also shared their frustration. They highlighted that they have the capacity to grow more, but infrastructure and market challenges limit them. A female respondent said, ‘I am frustrated because we can grow more crops, but we are limited by road constraints and transportation costs, making it difficult and expensive to access markets.’

Côte d'Ivoire: VSLA Functions

Since 2006, CARE VSLAs have supported women and men in Côte d'Ivoire to build financial capacity and social solidarity. CARE works with farmers, especially cocoa farmers in Côte d'Ivoire, with VSLAs serving as a platform for collective social and economic change. The majority of VSLA groups are continuing their functions, however, the overall market and livelihood challenges are affecting some group functions.

The majority of groups are still meeting regularly and only a few respondents reported that meetings are disrupted or stopped. Most respondents are still saving regularly. Where groups are struggling to save, they have reduced the saving share amount to help members cope with financial challenges. In the qualitative interviews, 25 out of 39 said their saving is lower and they must reduce their saving share. They said some members struggle

to save regularly, thus even when meetings are happening regularly, savings are not regular for some members. A female respondent said, "Before I used to have three to four shares, now I can barely manage one". Most who reported lower savings said providing for their family had to come before savings, and with growing market prices they are spending more to buy the same or even fewer basic items. All of them said they know the value of saving, and they understand how critical it is for their future, but immediate needs come before future plans.

The majority reported their group regularly provided loans, only a few reported loan suspensions. Qualitative respondents also shared similar trends, with most saying that so far they are getting loans from their VSLA group.

| | GROUP MEETINGS | GROUP SAVINGS | GROUP LOANS |
|-------------------|----------------|---------------|-------------|
| As before | 70% | 66% | 83% |
| Reduced / Adapted | 9% | 18% | 2% |
| Suspended | 11% | 1% | 10% |

Note: In addition, 12% of respondents said members are unable to save, creating irregularities in their group savings.

"I feel very sad when I am unable to save as before. I see some people still saving as before and I feel like they are evolving, and I am going backward."

Female qualitative respondent



Côte d'Ivoire/CARE

Côte d'Ivoire: Taking Action

Individual Actions

Efforts to diversify income: 55% of women and 47% of men said they are trying to diversify their incomes to provide for their households. Some qualitative respondents reported that some people in the community are renting out their land, as they cannot afford the inputs to farm it themselves.

Using savings: respondents reported their individual and group savings are critical resources, supporting them to cope with the financial challenges. 47% of women and 42% of men said they relied on their savings to provide for their families. Qualitative interviewees highlighted that their savings enabled them to cover basic needs. However, most of them are worried, as they know their savings are not sustainable sources to support their households.

Volunteering: respondents reported volunteering in their communities; 15% of women and 17% of men said they were volunteering to disseminate information and create awareness in their communities, topics included addressing child labor and encouraging school attendance. Qualitative respondents also said community members were helping each other by providing free labor to reduce costs.

Negative coping mechanisms: qualitative respondents highlighted that one of the main coping mechanisms they adopted is reducing food intake and eating less preferred food. In the quantitative survey, 8% of women and 12% of men reported reducing food intake because of the different financial challenges. The qualitative findings show women are more likely to say they eat less preferred food, and they are more likely

to eat less and last, as they prioritize feeding their families first. Respondents also reported borrowing cash or accepting in-kind support, with 19% of women and 26% of men reporting this.

Group Actions

Leading community awareness: respondents reported their groups play a key role in creating awareness in their communities. 14% reported that their group engages in different community events, including those focused on addressing child labor, children's education, gender, and deforestation. Qualitative respondents highlighted that VSLAs are critical sources of information, especially in addressing child labor in the cocoa sector, and the majority of groups sensitize farmers to send their kids to school.

Using social funds to support members: since most of the group members surveyed are still disbursing loans, the majority of them said they didn't have to repurpose their social funds. The majority are using them for their original intention of supporting members in different emergencies such as sickness and other social events. However, a few respondents (9%) said they are using the social fund to provide loans to members. In addition, 7% said, their group used the social fund to support members with dire financial needs, and 6% reported that their group used the social fund to buy food and non-food items to help some of their members.

Supporting one another: In the qualitative interviews, respondents highlighted that both formal and informal support from their VSLA group and its members are critical. Qualitative







interviewees said it is common practice to provide support to other members in distress which could be in the form of providing food or lending cash to each other. Respondents also said members lend each other farming equipment and provide free labor to support during harvest. A female respondent said, "During challenging times, my women organize themselves for cleaning or harvesting in the fields of members, who also lend each other money."

VSLA linkages with other VSLAs to pool funds: creating networks and pooling funds between different VSLAs in the same village is one of the actions some respondents said their groups are taking. 18% of women and 17% of men said their VSLA group is connected with other VSLA groups in the community, and they pool funds to support their businesses. The main objective is to provide broader financial access to members.



Côte d'Ivoire/CARE

Côte d'Ivoire: Priority Needs

| TOP PRIORITY NEEDS | |  |  |
|---|------------|---|---|
|  Livelihood Support | 77% | 68% | |
|  Clean Water | 38% | 27% | |
|  Access to Financial Services | 34% | 33% | |
|  Education | 29% | 35% | |
|  Access to Healthcare | 28% | 28% | |
|  Food & Nutrition Support | 25% | 25% | |

When quantitative respondents were asked to rank their most immediate need, they ranked livelihood as number one, clean water as second, and access to finance as third. The top three needs are followed by improved access to education, healthcare, and food and nutrition support. The reported needs are in line with the reported impacts respondents are facing. Qualitative respondents also supported the quantitative findings, with the majority reporting the need for financial and cash support, and livelihood support such as material and technical support to strengthen their farming and business. Qualitative respondents clearly outlined the need for the community to adapt to the changing climate and market. To cope with these evolving challenges, they need to diversify their production and income-generating activities. Respondents said modernized and climate-smart production to produce cassava, rice, and other products is what they need to revive their livelihood. To achieve that, they ask for financial and training support to enable them to adapt their farming to modern and climate-smart systems and have the capacity to process and add value to their agricultural products to earn more money.

For their VSLA groups, qualitative respondents believe that they need support for group businesses with improved collective income-generating activities and strong linkage with microfinance institutions. Respondents also wanted more engagement from local government to help address infrastructure challenges.

We want to set up a pig breeding business as a group. This is a priority so most of our group discussion is focused on that – we want to increase our income and savings, that is why this group business idea is a priority. We assessed the business ideas because pig breeding requires water, and we talked about how we will manage it in dry seasons. Water scarcity is an important issue, and we are considering approaching the authorities to talk and find solutions together.

- Allah Mogbo Leontine, aged 55, VSLA Secretary, Côte d'Ivoire.

Sharing the Data

In Côte d'Ivoire, the results were shared with local partners and the government, with a specific focus on the cocoa sector. The Women Respond results were presented at the International Workshop of Financing Ideas in the field of the cocoa sector; the dissemination specifically focused on the results linked to health and identified solutions such as community-based financing to effectively support health services for VSLAs and its members through supporting income-generating activities and market access, thereby empowering the community. The ongoing community dissemination through the VSLA leaders and networks is a testament to the positive impact of CARE's cocoa focused projects.

Conclusion

The results show respondents in Côte d'Ivoire prioritize livelihood, food security and access to basic services as impact areas. The majority of the challenges highlighted are connected to climate change, market inflation, and lack of basic services such as roads, schools, water, and health services. For farming communities in particular, the impact of climate change affects all aspects of their lives, including their livelihoods and food security. The majority are asking for livelihood support, and VSLA members, especially women, are actively leading community initiatives. It is important to address these challenges early on to build resilience among community members. Community members, Government, and development actors should prioritize support that addresses gaps identified by women and collaborate with community members to support sustainable community-led actions.

Ethiopia

Context

Ethiopia has been affected and continues to face a major humanitarian crisis caused by various shocks including conflict, locust infestation, disease outbreak and climate-related shocks, and the situation is further aggravated by economic and financial challenges ([UNFPA, 2023](#); [OCHA, 2024](#)). The conflict in northern Ethiopia and severe droughts in different regions have resulted in nearly 20 million people in need of assistance in 2023 across the country ([UNFPA, 2023](#)). Ethiopia is also among countries identified as high concern hotspots for critical levels of acute food insecurity ([FAO, 2024](#)). Due to accelerated climate change, the frequency and duration of droughts and floods have been increasing in recent years. Combined with the conflict and market challenges, the humanitarian conditions and negative impacts are compounding for many who still have not fully recovered from the humanitarian shocks of the past few years ([OCHA, 2024](#)).

“It’s all connected; we now face a lack of fertilizers due to the conflict, and this reduced our agricultural productivity, leading to food insecurity. And because of a lack of transportation, we have very limited movement, which limits our market access, so it is hard to do small trading as we used to.”

Female qualitative respondent

Women Respond in Ethiopia

CARE has been surveying Ethiopian women in VSLAs via Women Respond since 2020. The first dataset was collected in the Oromia Region between October 2020 and June 2022 and focused on adolescent girls. This report includes data collected in the Amhara Region, where there is ongoing insecurity. An in-person quantitative survey was conducted in February 2023 with 686 VSLA members, including 549 women, 52 adolescent girls, and 85 men. The follow-up qualitative survey in December 2023 was significantly delayed due to ongoing insecurity, resulting in phone surveys with 20 VSLA women members. Because the different time frames included entirely different respondent groups in different regions of Ethiopia, with highly different contexts, this report does not use that data to draw conclusions about trends over time. Conclusions about changes over time are drawn from qualitative findings where participants reflect specifically on the changes they have experienced.



CASE STUDY

“Before the conflict [2021], I fattened sheep and goats and sold them three times a year. I would sell at Christmas, New Year, and Easter. I took the profit and started sending my kids to school. I started building a better house with the money that I earned. During the conflict, I lost 25 chickens. That was all the chickens I had. I also lost 1 of my three sheep. We just gave the soldiers anything they asked for. We didn’t even keep anything back to feed our children. Savings was one of the most important things we had during the conflict. But we would give that up if we had to. We gave the soldiers every resource we had and never questioned them. Money is not more important than our lives.”

—Mestayet, VSLA member, Amhara Region, Ethiopia






Ethiopia: Top Reported Crises & Impacts

| TOP FIVE Reported Crises | |  |  |
|---|-----|---|---|
| 1.  Drought | 58% | 35% | |
| 2.  Conflict | 51% | 55% | |
| 3.  Lack of Clean Water | 51% | 48% | |
| 4.  Food Insecurity | 44% | 32% | |
| 5.  Pests Destroying Crops | 38% | 53% | |

The reported crises from respondents aligned with the key crises and shocks reported in Ethiopia [UN, 2024]. The majority of respondents tend to rank drought, food insecurity, and lack of clean water as the top three crises, with most of them highlighting these challenges as critical and time-sensitive for their survival. However, respondents stressed how conflict, insecurity, and floods affect their ability to grow food, access markets, and support their livelihood. This was supported by qualitative interviewees who further highlighted how market inflation is now becoming the most pressing issue affecting most community members. The interviewees emphasized that recurring climate crises, such as floods and conflicts, have a significant impact on markets. As a result, community members often struggle to access and afford essential items. Many are unable to purchase food and other basic necessities for their households.

Ongoing crises are heavily impacting communities' living conditions; the majority of respondents reported a loss of income, saying that due to the worsening impacts of drought and conflict, their income declined significantly. As well as the impacts listed in the table, respondents also listed impacts on access to and use of financial services, education, and housing/shelter. Adolescent girls are more likely to prioritize the impact on education.

Qualitative respondents specified that the disruption due to the conflict is the major push factor that is affecting their livelihood and income and that the compounding impact is reducing their productivity. 19 out of 20 qualitative respondents said there is a food shortage at home, and their economic situation is worse compared to the past two years. Those engaged in agriculture said that after the challenges they faced during the pandemic, things were getting better, but as they prepared for their farming season, the conflict restarted, and the occurrence of a flood last year destroyed their ability to recover.

| TOP FIVE Reported Impacts | |  |  |
|---|-----|---|---|
| 1.  Loss of Livelihood | 66% | 61% | |
| 2.  Food Insecurity | 47% | 31% | |
| 3.  Lack of Access to clean water, sanitation & Hygiene | 47% | 47% | |
| 4.  Growing Safety Concerns | 36% | 31% | |
| 5.  Limited Access to Healthcare (including sexual & reproductive health) | 26% | 39% | |

“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

All of the qualitative respondents reported that they felt stressed and overwhelmed by the ongoing crises. One female respondent said, *“The crises are beyond our capacity to shoulder; therefore, we all are stressed; we don’t know how to get out of all these challenges.”* They shared how fearful they are about their future, and due to the insecurity, highlighted increased safety concerns with a spike in robberies, which are impacting women more than men and are significantly affecting women’s mobility. Respondents said they talk about the safety challenges in their VSLAs, especially the impacts on women, and try to address this through community leaders. However, the majority of them said due to the conflict, formal reporting systems are weakened. A worsening livelihood situation also affects community engagement and relations at home, with qualitative respondents saying that couples fight over money and overall livelihood conditions.

Ethiopia: VSLA Functions

The impact of the crises also affects VSLA group functions. Since 2010, CARE VSLAs have supported women and girls in Ethiopia to build solidarity. They are remarkable engines for social and economic changes. However, despite their strength and social solidarity, compounding crises and multidimensional challenges are affecting VSLAs' regular functions.

VSLA meetings have been affected due to safety concerns, limitation of movement, and the inability of members to save regularly. Livelihood disruption was also reported to significantly impact group savings. Qualitative respondents said that most groups reduced the amount of savings; for example, one group reduced the amount of one share from 15 Ethiopian birr (27 cents USD) to 10.

However, most members struggle to maintain their group savings even with the lower share. Most of them highlighted that it is impossible to expect people to continue to save when they cannot meet most of their basic needs at home. Despite the challenging conditions, all qualitative respondents stressed how valuable their VSLA savings are.

Many groups are adapting the way in which they disburse loans, and qualitative respondents explained that this was so they don't add further burdens and worries to members. Respondents added that the small loans from their VSLAs were a lifeline for most of their needs and businesses. However, they added that if savings continue to decline, groups may no longer be able to provide loans regularly.

| | GROUP MEETINGS | GROUP SAVINGS | GROUP LOANS |
|-------------------|----------------|---------------|-------------|
| As before | 26% | 29% | 52% |
| Reduced / Adapted | 39% | 35% | 46% |
| Suspended | 27% | 15% | 19% |

Note: 21% of respondents said members are unable to save, creating irregularities in their group savings.

“The group has been a great support system, we share ideas and support each other on any issue a member is facing, giving advice from our experience.”

Female qualitative respondent



Ethiopia/CARE

Ethiopia: Taking Action

Individual Actions

Volunteering and supporting group continuity: at an individual level, respondents reported that they engage in different community awareness creation – for example raising awareness on early & forced marriage and female genital mutilation, capacity building and supporting groups, such as VSLAs and other community groups. 27% of women and 44% of men said they are volunteering in different community platforms, and 31% of women and 47% men said they are supporting group continuity. These findings show that, compared to the study conducted during the pandemic from 2020-2022, women have reduced their leadership on community engagement, compared to men. Qualitative respondents explained this was due to the conflict and women’s limited mobility.

Efforts to diversify income: respondents are trying to earn income in different ways to provide for their households. 54% of women and 51% of men said they are trying to diversify their incomes. Most qualitative respondents said, when their farming production reduced, they engaged in petty trading to make ends meet. They also reported using their savings, borrowing cash, and taking in-kind support to provide for their families.

Negative coping mechanisms: qualitative respondents clearly highlighted resources are scarce. As a result, 15% of women and 19% of men said they sold household assets in the past year, such as goats and sheep. Furthermore, 29% of women reported reducing food intake, compared to 13% of men. The majority of qualitative respondents said they, and others in their communities, had reduced their meals to once a day, instead of three.

Group Actions

Addressing Social Norms: VSLAs continue to lead community engagement, with 22% saying their group supports different community events and activities. The majority reported their groups were leading community awareness on early & forced marriage, sexual reproductive health, and gender-based violence. While there had been a decline in forced marriage in recent years, qualitative respondents highlighted that, due to the livelihood challenges and conflict, young girls now face a higher risk of forced marriage, a particular issue in the Amhara region. VSLA groups are therefore coordinating with community leaders to address this and are serving as watchdogs to report forced marriages being organized in secret.

Using social funds to support members and communities: 46% reported using their group’s social fund to support members. Qualitative respondents said even with limited funds, they prioritize support for members facing health issues and other critical emergencies, for example supporting expectant mothers to travel to towns to access health services. 14% said they have also used their social fund for members to buy food items. 23% reported using their social fund to support community members that are in dire needs, even when they are not part of the VSLA group. Respondents also reported using social funds to bolster the group’s loan fund, although this is not a common practice. In addition to formal group support, respondents said members support one another by borrowing food, money, and seeds. However, with members being from the same socio-economic background, the material support they can offer is limited. Despite the material

challenges, members said their groups members are there for emotional support and to give advice.


Meeting with key stakeholders: because of their group platform, VSLA members often represent their communities in different meetings. 19% said their group connects with different local and international organizations to get support for their group and community, and 15% said they meet

with local government offices. Respondents said existing support is not enough, but some reported receiving grains such as wheat and oil from the government. A few also reported receiving cash support from CARE programs. Those who received support said it helped them to have food at home, and to have cash to support their business and farming.



Ethiopia/CARE

Ethiopia: Priority Needs

| TOP PRIORITY NEEDS | | Female | Male |
|---|------------|------------|------|
|  Livelihood Support | 69% | 67% | |
|  Access to financial services | 44% | 38% | |
|  Clean Water | 41% | 56% | |
|  Food & nutrition support | 37% | 28% | |
|  Access to healthcare | 32% | 35% | |
|  Protection & safety | 21% | 22% | |

When quantitative respondents were asked to rank their most immediate need, they rank livelihood as number one, food, and nutrition as second, and clean water as third. However, qualitative respondents highlighted that if they can recover their livelihood, they will be able to address their essential needs. Thus, most respondents reported that access to finance and cash support would be their priority. This demonstrates that they need support to recover their livelihoods, but that **they are thinking about sustainable solutions to build their own capacities and address their own needs**. Some respondents also highlighted that they need fertilizers, training on smart agricultural practices, and business advice to operate in this context and keep up with the impact of the crises.

For their VSLA groups, they asked for structured financial support so that they can start group businesses. Respondents also felt a legal recognition of VSLA groups could enable them to access better financial support and job opportunities – as one female respondent stated, *“Support should focus on enabling both individual members’ and the groups’ capacity through financial support and training. Getting financial support would increase the groups’ functionality, training would enhance our business skills and how we can operate in this changing environment.”*

Sharing the Data

In Ethiopia, dissemination of the Women Respond data targeted the Ministry of Women and Social Affairs, the Ministry of Health, and local government partners at the district level. Based on the data findings, CARE Ethiopia also provided cash support for 300 community members (85% women); this was conducted during the BERHAN project closeout. A total of \$200,400 was distributed to improve the economic conditions of women and girls by enhancing livelihood opportunities. Due to security challenges, community-level data dissemination was limited in Ethiopia.

Conclusion

The challenges faced by people in Ethiopia are complex and interconnected, including conflict, climate change, and market fluctuations. These multifaceted challenges require a holistic intervention to manage risks, address immediate needs, and support long-term development strategies. Livelihood, food and nutrition, safety, and access to basic services are critical needs for Ethiopian respondents. With women being disproportionately impacted by the crises, it is crucial to ensure women’s meaningful participation in the recovery process and to strengthen collaboration between communities, governments, and aid organizations to support vulnerable groups. VSLA groups have the potential to lead community initiatives that can support resilience and recovery.

“Out of all my critical needs, financial support is my priority; it will address some of our temporary needs and stabilize the situation.”

Female qualitative respondent



Ethiopia/CARE

Mali

Context

Mali continues to face complex crises fueled by insecurity, conflicts, climate change, and lack of access to basic social services. The overall situation is causing dire humanitarian need, with an estimated 7.2 million people (32% of the population – 23% women and 54% children) in need of humanitarian assistance and protection (OCHA, 2024). Conflict-affected areas in northern and central Mali are significantly affected and face access constraints and displacement that exacerbate vulnerability. Due to the escalating violence, acute food insecurity is expected to increase further in Mali in 2024; approximately 1.3 million people will be acutely food insecure (OCHA, 2024). Due to the volatile security conditions and displacement, high levels of protection incidents are reported – displaced people, especially women and girls, are particularly vulnerable to sexual violence and abuse (OCHA, 2023).

People are also facing a heightened risk of disease due to limited access to basic services and lack of clean water. Over one million people are expected to face increased epidemics and water-borne diseases in 2024 (OCHA, 2023). Schools are also closed in most conflict-affected areas due to insecurity, or the school spaces are used as shelters. Thus, many children are out of school. The dire humanitarian conditions in the country were further strained by the economic sanctions

imposed by the Economic Community of West African States in 2022, worsening existing living conditions and reducing the government’s ability to provide social services (OCHA, 2023). The overall situation has resulted in restricted humanitarian operations, limiting people’s ability, especially the vulnerable, to access the help they need the most (OCHA, 2023).

Women Respond in Mali

In Mali, CARE conducted Women Respond in three regions from October 2020 to June 2022, focusing on COVID-19 impact on VSLA members in urban and rural areas of Segou, Mopti, and Timbuktu regions. In 2023, CARE Mali surveyed 587 (479 women) in urban and rural areas of Segou and Mopti regions. An in-person quantitative survey was conducted in March 2023 with VSLA members. A follow-up in-person qualitative survey took place in September 2023 with 36 VSLA member (28 women).

“Right now, we are in serious condition, because we don’t have money we used to – I used to earn a good living, it wasn’t much but it was enough for us and now the situation is worse, everything is expensive, and our income reduced.”





Female qualitative respondent



Mali: Top Reported Crises & Impacts

| TOP FIVE Reported Crises | |  |  |
|--|--|---|---|
| 1.  Food Insecurity | | 75% | 81% |
| 2.  Conflict | | 63% | 67% |
| 3.  Floods | | 41% | 36% |
| 4.  Drought | | 35% | 33% |
| 5.  Lack of Clean Water | | 30% | 22% |

Of the top five crises, respondents overwhelmingly mentioned food insecurity and conflict. While food insecurity is the most mentioned crisis in Mali, most respondents ranked conflict as their number one challenge, with conflict having a direct impact on food insecurity. In addition to the top five, respondents also reported pests destroying crops. In the qualitative interviews, respondents highlighted inflation, drought, and lack of clean water as the main drivers for their inability to grow and access food. Qualitative responses also noted that pests destroying crops, and insufficient or heavy rainfall have led to crop failure for most farmers. Qualitative respondents said the multidimensional nature of the crises is affecting community members heavily, jeopardizing their food security, livelihoods, safety, health, and overall well-being.

| TOP FIVE Reported Impacts | |  |  |
|---|--|---|---|
| 1.  Food Insecurity | | 75% | 77% |
| 2.  Loss of Livelihood | | 68% | 68% |
| 3.  Growing Safety Concerns | | 40% | 57% |
| 4.  Limited Access to Healthcare (including sexual & reproductive health) | | 30% | 27% |
| 5.  Limited Access to Education | | 20% | 20% |

Compared to the 2020-2022 Women Respond survey results, responses show a sixfold increase in food insecurity, and those referencing limited access to health has tripled.

As a result of multiple different crises, respondents reported they experienced impacts on food security, livelihood, safety, and access to basic services such as healthcare and education. In addition to the top five impacts, respondents reported limited access to financial services and impact on housing/shelter. During the COVID-19 assessment of Women Respond (2020-2022), respondents reported a similar list of impacts, including loss of livelihood, access to education, food insecurity, and healthcare. Compared to the 2020-2022 results, responses reporting food insecurity increased six times, and responses reporting limited access to health care tripled. This survey also shows that respondents report safety as a top priority concern, compared to the 2020-2022 result. Respondents noted the worsening security situation significantly limits their livelihood and market access. Qualitative respondents said women and children are

more significantly impacted by food security; respondents reported although they prioritize feeding their children, food access is limited, so most children are becoming underweight, especially in conflict and flood-affected areas. Qualitative respondents also highlighted that harvests are no longer adequate because of a shortage or excess rain, and people don't have enough to eat. As a result, people are falling ill, especially children and the elderly.

Qualitative respondents said their income had significantly decreased. Respondents reported that reduced income and drought are the main factors that cause their households to have worsening livelihood conditions. Qualitative respondents say they are pessimistic about their future livelihoods.

“We face a lot of challenges; drought, lack of agricultural inputs, dry land, high cost of food and conflict. For most communities the lack of food, money and water are the most pressing problem.”

Female qualitative respondent

While most qualitative respondents reported that their household relations didn't change, some are experiencing conflict and tension because of the financial and livelihood challenges. Only some family members can find work; thus, those who do work are working longer and harder to get some income to support the entire household. Most women in the qualitative highlighted that men used to engage in farming; without it, they tried to get daily labor work, and there were not a lot of options. However, most women engage in petty trading. Thus, women face an increased workload to provide for the family, in addition to household work, therefore limiting any potential leisure time. Qualitative respondents reported a sense of hopelessness. Their situation is worsening, and support so far has not been adequate; thus, they expect things to worsen. The majority of them worry about their children's futures, with limited to no education and growing food insecurity, which is affecting their health; parents are also worried about the damage to their children's psychological and emotional well-being.

Mali: VSLA Functions

Since 2001, CARE Mali has supported community members, predominantly women, through VSLAs to build food and nutrition security, natural resource management, and resilience to the climate emergency, and address gender norms. VSLAs play a critical role in building social and financial capacity for the most vulnerable. While VSLA members continue their VSLA functions regularly or in adapted form, the overall crises and limited livelihood opportunities affect groups' ability to continue to meet, save, and lend.

Respondents reported that increased economic pressure on households leads to stagnation of savings, affecting the frequency of VSLA meetings and lending. Qualitative respondents said meetings are irregular because people spend most of their time trying to find work; many qualitative respondents said that although most groups are trying to meet, it is hard to get all members in all meetings. Those who live nearby tend to meet more frequently and regularly; for others, security issues make it harder to join meetings, and

their capacity to save also affects their meeting frequency. Respondents also reported their savings had declined significantly, and internally displaced women reported a significant decrease in the amount saved. While some members reported they often managed to save the same amount, they reported that some members could not continue as before, which affected the group's financial health and access to finance for everyone in the group. To supplement the loan, some respondents (26%) said their group used their social fund to provide loans to members when the loan fund was insufficient.

Compared to the 2020-2022 Women Respond data collected during COVID-19, where more than 80% of groups were meeting regularly, and more than 70% were still saving and lending, this round of data shows that most members are facing challenges to continue to meet, save, and lend. Qualitative respondents said economic pressure due to loss of livelihood, climate change, and security has made their group functions unstable.

| | GROUP MEETINGS | GROUP SAVINGS | GROUP LOANS |
|-------------------|----------------|---------------|-------------|
| As before | 55% | 35% | 64% |
| Reduced / Adapted | 30% | 35% | 21% |
| Suspended | 13% | 7% | 18% |

Note: In addition, 50% of respondents said members are unable to save, creating irregularities in their group savings.

“We don’t have the capacity to save, we don’t have money to save, or we save very little and sometimes not at all”.

Female qualitative respondent



Mali: Taking Action

Individual Actions

Efforts to diversify income: 47% of women and 55% of men said they trying to provide for their households by attempting to diversify their incomes. Qualitative respondents reported that they all take any work they can get, particularly petty trading and daily labor. However, respondents said that although they are trying to work selling different items, the overall market situation makes it highly challenging to find regular paid work. Business is slowing down, and materials are expensive; thus, petty trading brings very little for most women who sell different items in the village.

Volunteering and supporting group continuity: at an individual level, respondents reported engaging in community awareness creation, capacity building, and support groups, such as VSLAs and other community groups. 22% of women and 17% of men said they are volunteering in different community platforms, and 22% of women and 14% of men said they support group continuity. Qualitative respondents said the main areas they volunteer in are: raising awareness of health issues; supporting young women's empowerment; and engaging in consultations to address community issues. Qualitative respondents also reported, in their neighborhood, they educate and influence other women, and share skills, such as financial management, which they have learned from their VSLA and support women to find solutions together for various personal and household issues. The rate of people reporting engaging in different community actions has significantly

reduced since the 2020-2022 Women Respond data; most respondents said that during COVID-19, their engagement in community awareness was higher because of the need to support awareness about the pandemic.

Negative coping mechanisms: respondents also reported borrowing outside of their VSLAs, mostly from family and friends, and selling properties to provide for their families. 23% of women and 24% of men said they borrowed cash or received in-kind support outside their VSLA group, and 19% of women and 19% of men said they sold their assets. Qualitative respondents said they borrow to buy food and health expenses. Nearly half of the qualitative respondents also said they made distress sales to meet urgent needs, including livestock and household items. Respondents said they worry about putting their household into debt, which they are not sure they can repay, and losing assets they worked hard to build. However, urgent needs are pressing.

"I had to sell my cows to buy food supplies and yes we are used to selling our assets, even clothes and other smaller household items."

Female qualitative respondent

Group Actions

Leading community events: respondents in the qualitative reported that VSLAs are a trusted source of information and community support, 16% reported that their group engages in leading community events. The qualitative respondents said they use their skills to raise awareness and build community resilience. Respondents said that VSLAs bring different community members together to promote women's empowerment and serve as mediators when there are community issues to be addressed, for example, management of water sources and issues of settlement. Due to insufficient water, the use and access to water are a source of tension and conflict, and VSLAs provide consultation and support to different community members. Due to displacement and flooding, settlement and housing are sometimes an issue, and VSLAs help the different parties address their

issues amicably along with community leaders. Respondents also said that due to this social connection, their relationship with the community is strong and central to community life.

Using social funds to support members: respondents said one of the key adaptations groups made was the use of social funds, ordinarily reserved for social events and activities. 31% of respondents said they have used social funds to provide cash to members, 26% said they used it to provide loans, 17% said they used the fund to buy food and non-food items for members, and 15% use the social fund for community activities. Qualitative respondents noted that although the amount is small, acquiring cash and in-kind support from the social fund helped most members provide food at home.



VSLA women in Macina distributing cloths to IDPs.

Mali: Priority Needs

| TOP PRIORITY NEEDS | |  |  |
|---|--|---|---|
|  Food & Nutrition Support | | 71% | 77% |
|  Livelihood Support | | 70% | 70% |
|  Access to Financial Services | | 35% | 37% |
|  Clean Water | | 26% | 18% |
|  Protection & Safety | | 24% | 33% |
|  Education | | 21% | 26% |

The top two urgent needs respondents reported are food and livelihood support. Qualitative respondents said that due to the growing challenges they are facing in their access to food, support for food and nutrition is a pressing need for most households. Respondents also highlighted the need for livelihood support to strengthen their agriculture, livestock, and petty trading, so that they can provide for their families. Qualitative respondents said that if they get livelihood support, they can continue to invest in their community gardening and start businesses such as fishing and animal breeding. Respondents also recommended climate-resilient farming technical support, specifically focused on installing water reserves to help farming communities during droughts and dry seasons. Women especially highlighted that most women in the community struggle to access finance, which would allow them to invest in their businesses and cover immediate needs at home. Respondents also prioritized the need for clean water, safety, protection, and education.

Additionally, respondents noted the need to strengthen health systems, including sexual & reproductive health and mental health. In summary, qualitative respondents said there is a need to balance supporting immediate needs such as food and long-term livelihood with basic services support to enable communities to recover from the multiple impacts they are facing due to the crises.

For their VSLAs, respondents recommended targeted group support focused on income-generating in farming and business. Qualitative respondents said they need to work closely with different organizations and government offices to access such support. Qualitative respondents specified that VSLA relationships with local government is limited, and highlighted the need for closer collaboration, especially to address community livelihoods and security concerns.

“I need agricultural equipment, livestock and livelihood support so that I can support myself and my household”.

Female qualitative respondent

Sharing the Data

In Mali, Women Respond data was shared with multiple partners from different regions. CARE Mali conducted a national workshop under the chairmanship of the Advisor for Economic and Financial Affairs (CAEF) of the Governor of the Ségou Region. Also in attendance were the Regional Director for the Promotion of Women, Children and Family, and the regional Department of Social Development and Solidarity. The discussion highlighted key impact areas by region and formulated recommendations to support livelihood, food security and safety needs for government offices and NGO partners. CARE Mali also leveraged International Women’s Day and aligned Women Respond data with the national theme ‘Representation of women in public and political life’ focusing on women’s engagement, leadership, and action in crisis response and recovery. In addition to the workshop, the television channel “Renouveau” was used to

broadcast the Women Respond results and testimonies women VSLA members. The broadcast covered information-sharing meetings between women from Mopti, Ségou, and Bougouni regions.

Findings are also being shared with VSLA members and women are now mobilizing resources to support the most affected and vulnerable households. For instance, the five communes of the left bank - Macina, Kokry, Kolongo, Boky wèrè, and Monimpébougou - mobilized and distributed cash support (75000 CFA / 123 USD), clothes, shoes, mosquito nets, soaps, food such as rice, and millet. In the commune network of Macina, VSLAs mobilized and distributed an additional 200,000 CFA (329 USD). The communal network of Kokry also mobilized food and non-food items to support women in the villages of Sokolo.

Conclusion

The results show a complex and compounding impact of food security, conflict and climate change crises in Mali. The overall conditions reported by respondents showed a deteriorating livelihood, food, safety and access to basic services for communities, especially for vulnerable groups such as women. The security conditions continue to curtail much-needed humanitarian support in most parts of the country. Strengthening joint effort by communities, Government, and humanitarian actors to manage risks and respond to immediate needs should be a priority. Response and recovery efforts should ensure women’s full engagement and leadership.

Niger

Context

Niger is affected by increasing and multi-dimensional crises and their humanitarian consequences, including displacement, food insecurity, and impact on livelihoods, access to basic services, and protection (OCHA, 2023). The severity of need is high in areas affected by violence and insecurity. The effects of socio-economic sanctions by the Economic Community of West African States (ECOWAS), poor harvest, and deteriorating security in the Diffa and Tillabéri regions have driven a rise in the number of people in need in 2024, with an estimated 4.5 million people in need (OCHA, 2023).

The overall security situation has led to an increase in the number of displaced people and school closures, especially in conflict-affected areas, and increased the number of food-insecure people. In 2023, 3.3 million people were in acute food insecurity (OCHA, 2023). Food insecurity in the country is not expected to improve; extreme weather combined with the conflict situation is affecting millions, especially during the lean season. Niger also reported epidemics, including dengue fever in 2023. The overall situation has resulted in increased food prices, shortage of food products, reduction in trade and economic activities, and higher inflation. In 2023, the average national price of rice increased by 35% (OCHA, 2023). The security situation and border closures prevent humanitarian actors from bringing food supplies and other relief items. The suspension of humanitarian operations in areas of military operation since 31 August 2023

has considerably reduced access to the affected population. Considering the security situation in the neighboring countries of Mali and Burkina Faso, the condition in Niger is predicted to worsen (OCHA, 2023).

Women Respond in Niger

In Niger, CARE conducted the Women Respond survey in four regions from October 2020 to June 2022, focusing on COVID-19 impact on VSLA members in the urban and rural areas of Niamey, Diffa, Tahoua, and Zinder regions. In March 2023, CARE Niger conducted in-person quantitative surveys with 500 VSLA members (400 women) in urban and rural areas of Niamey, Tahoua, Maradi and Zinder regions. The follow-up in-person qualitative survey took place in September 2023 with 36 women VSLA members.

“These crises have had a major impact on our daily lives; we have no income, no work, nothing to eat, and drought and inflation make it hard to depend on our agriculture and livestock. Our small business can’t keep up with such a costly market environment.”

Female qualitative respondent










Niger: Top Reported Crises & Impacts

| TOP FIVE Reported Crises | |  |  |
|---|-----|---|---|
| 1.  Food Insecurity | 98% | 89% | |
| 2.  Floods | 53% | 53% | |
| 3.  Lack of Clean Water | 50% | 54% | |
| 4.  Pests Destroying Crops | 45% | 37% | |
| 5.  Drought | 17% | 24% | |

Food insecurity was overwhelmingly reported as the primary crisis. In the qualitative interviews, respondents identified a similar list of crises to the quantitative data. Qualitative respondents said flooding contributes to the loss of agricultural products and the lack of clean water, and that inflation and joblessness are key community challenges. The majority of qualitative respondents noted that most people in the community face reduced livelihoods and, combined with inflation, their ability to purchase basic necessities is significantly limited. Respondents also said that inflation makes it harder for small businesses to survive, and most depend on agriculture and petty trading. Thus, price increases in agricultural inputs and food items make it challenging for them to run their income-generating activities and make a profit.

“The flood destroyed all my farming equipment, agricultural products, and household items, including furniture – this year, all my loss was due to the flood. It was such a significant loss for me and my family.”

Female qualitative respondent

| TOP FIVE Reported Impacts | |  |  |
|---|-----|---|---|
| 1.  Loss of Livelihood | 90% | 92% | |
| 2.  Food Insecurity | 84% | 83% | |
| 3.  Limited Access to Healthcare (including sexual & reproductive health) | 79% | 72% | |
| 4.  Limited Access to Education | 20% | 22% | |
| 5.  Limited Access to Housing/ Shelter | 10% | 5% | |

The standout impacts listed were loss of livelihood, food insecurity, and access to health care, including sexual & reproductive health. A few respondents also listed safety concerns and limited access to financial services as impacts due to the ongoing crises. The top impact areas reported are similar to the 2020-2022 findings, however, the percentage of people reporting a loss of livelihood almost doubled, and those reporting food insecurity increased by four times. Qualitative respondents highlighted climate change and price inflation as the main reason for growing food insecurity. They also said that in addition to the floods, the rain cycle is now different; it often doesn't rain as expected or rains heavily, affecting farmers and their yield. Most families don't have grain reserves; thus, accessing food is extremely difficult with low production and high-cost food in the market. It was also noted that in areas affected by flooding, people lost their homes, agricultural products, and livestock.

Since the last survey, people reporting a loss of livelihood has doubled, and those reporting food insecurity and limited access to healthcare has tripled.

Qualitative respondents said that the lack of land for farming, unemployment, and the compounding crises is pushing young men to migrate elsewhere for better opportunities. They fear this will affect their community's demography if more and more young people leave their villages. Respondents also noted that although household relations didn't change significantly, there is tension within families due to financial challenges. Some respondents said the situation is affecting safety in the community, thefts are common, and women especially are a target of theft. A female qualitative respondent said, "I am affected by growing insecurity; I lost my herd, bandits stole all my livestock." Respondents also said that over the years, gender-based violence and early and forced marriage reduced, however, the current context is contributing to increased safety concerns that affect women and girls the most.

Women respondents said they don't have any leisure time, they work harder and try to do their best, but income is still low. Even when they are not working, they are stressed. This is especially the case for those who lost their houses due to flooding, who don't have places to cook, thus managing childcare and cooking now pose extra work and time. Qualitative respondents said they feel sad, and their relationship with their children is affected because they can't provide for their family. Most qualitative respondents used terms like 'I feel weak', 'I feel powerless', and 'I feel like I failed' when they described their feelings about the situation. They remembered how they managed their lives before COVID-19, when their business operated well and they had savings, so even in dry seasons, they managed to provide. During the pandemic, the situation was difficult, but now it's even worse. Respondents worry that most of their basic needs, especially for their children, are unmet, and based on the conditions they are living in right now, they are skeptical about their future. Their fear is not without reason; in the past four years, most of their communities faced multi-dimensional impacts with no promising sign of recovery.

Niger: VSLA Functions

Niger is the birthplace of the VSLA model, and since 1991, VSLAs have proven to be a critical driver, supporting women’s economic empowerment, solidarity and collective action. CARE Niger works with communities, mostly women, through VSLAs to support financial inclusion, livelihood and resilience, women’s voices, women’s leadership in crisis, and so much more. The majority of VSLA members are still continuing their VSLA functions in regular or adapted forms. However, the overall market and livelihood challenges are affecting group functions.

Qualitative respondents said that groups still try to meet, but mainly because of flooding, most people are displaced, which makes it challenging to get all members together. Meetings are therefore often irregular and have a high absentee rate. Respondents highlighted the difficulty they face in maintaining savings, saying that they prioritize basic household needs, food, and other items when they do have money. While they understand the value of saving, sometimes it is impossible.

Some members don’t attend meetings because they have nothing to save. Regardless of the challenges, most save regularly but at a reduced amount. However, respondents also noted that, in the past, savings and small loans could help them manage a lot, but due to inflation, the money has lost its value. 66% said they were taking loans to simply meet their basic needs, when ideally, they would take loans to support their businesses and repay them from business profits. However, considering the situation, they appreciate that their VSLA provides small loans to help them with their basic needs. Respondents said they prefer to borrow from their VSLAs than elsewhere; the terms and conditions are clear, and members are supportive and understanding. However, members fear taking loans because they are not sure when they could repay. In addition to the reduced or adapted loans reported in the table, 25% of respondents said their group decided to defer loan repayment because most members don’t have any income to repay their loans.

| | GROUP MEETINGS | GROUP SAVINGS | GROUP LOANS |
|--|----------------|---------------|-------------|
| As before | 51% | 50% | 51% |
| Reduced / Adapted | 49% | 48% | 16% |
| Suspended/Members are not able to save | 0% | 1% | 8% |

“Compared to my usual savings rate, my current saving is very low, and more often, it is zero.”

Female qualitative respondent



Niger/CARE

Niger: Taking Action

Individual Actions

Efforts to diversify income: 38% of women and 38% of men said they are trying to diversify their incomes so that they can provide for their households. In the qualitative, some respondents said they engage in petty trading, daily labor, and any other work opportunity they could find. However, respondents highlighted that work opportunities are limited, and business is hard to manage because of inflation. Respondents also reported using up their personal savings to make ends meet, with 19% women and 30% men saying they relied on their savings to provide for their families. Qualitative interviewees said that with declining savings, this is no longer a resource they can rely on.

Volunteering and supporting group continuity: at an individual level, respondents reported that they engage in different community awareness creation, capacity building and supporting groups, such as VSLAs and other community groups. 49% of women and 45% of men said they are volunteering in different community platforms, and 68% of women and 69% men said they are supporting group continuity.

Negative coping mechanisms: qualitative respondents highlighted that the main coping mechanisms they have adopted are selling assets, reducing food intake, and borrowing cash or receiving in-kind support. 29% of women and 25% of men reported selling their assets. Qualitative respondents reported selling cattle, goats, and other household items, such as furniture; most sold their assets to buy food. Respondents are fully aware that selling productive assets affects the household, but with limited resources and reduced income, their option to provide for their family is limited. When it comes to food, 4% of quantitative respondents said they are reducing their food intake, however, in the qualitative interviews, all of them reported that most of the community cannot afford to eat more than once a day. 3% of women and 10% of men reported borrowing outside of their VSLA. Qualitative respondents said they borrow from family, but even when they want to borrow, only a few can lend them money or other items; most people are going through similar challenges in the community. Respondents said they worry about losing their assets and household debt.

“I live in a challenging situation, one meal a day is for the well off, we are managing to survive on small portions of cereal and water.”

Female qualitative respondent

Group Actions



Leading community events: respondents reported that their VSLA engages in leading different community events, with 31% reporting their group engages in different community events. Most of the events focus on supporting community gardens, advocating for girls’ education and women’s representation, and fighting against early and forced marriage. Qualitative respondents highlighted that VSLAs are key in the community; they are trusted sources of information and community engagement, especially women VSLA leaders and members. However, respondents articulated that their community engagement is affected by growing security concerns and everyone trying to make ends meet due to worsening livelihood. Respondents also said they were highly engaged in community events during COVID-19 but now this engagement has reduced. This is also reflected in the 2020-2022 Women Respond data.

Using social funds to support members and communities: 67% reported using their group’s social fund to financially support members, and 76% said their groups used the social fund to buy food and non-food items for members. Qualitative respondents said social fund use was adapted to respond to the pressing needs of members, and whatever the amount available, group members agreed to use it to support members in need. However, the funds are limited, as members’ contributions to the fund are reduced. 23% also said their group had used the social fund to provide loans to members, in situations where the main loan fund was limited. Respondents said that although members are in the same socio-economic condition, they help each other. They are there for each other to give advice and support, and due to the crises, solidarity has increased. When possible, they lend each other food and money.



Niger/CARE

Niger: Priority Needs

| TOP PRIORITY NEEDS | | Women | Men |
|---|-----|-------|-----|
|  Livelihood Support | 71% | 77% | |
|  Food & nutrition Support | 70% | 70% | |
|  Education | 35% | 37% | |
|  Access to financial services | 26% | 18% | |
|  Access to Healthcare | 24% | 33% | |
|  Clean Water | 21% | 26% | |

Most respondents prioritized livelihood support as their urgent need. In the qualitative interviews, respondents elaborated by asking for support for their business and agriculture, with most of them saying cash support and improved farming and food processing materials such as peanut processors can help their business. Qualitative respondents highlighted that financial support could strengthen their business and enable them to cope with the evolving market. However, they also said they need climate-adaptive technical support for their farming, so that they can build resilience and cope in the face of future climate disasters. Respondents also prioritized food and nutrition support in their top five selections; qualitative respondents expanded on this, highlighting how food condition and access have worsened over the years. They said food aid can be vital for vulnerable households.

For their VSLAs, qualitative respondents recommended group income-generating support; they highlighted the group could serve a key role in the recovery if they can be supported to engage in climate-smart agriculture, group breeding business, and other opportunities that are context-specific and adaptive to the changing climate. One female respondent said, “As a group, we are stronger; instead of individual support, different organizations can prioritize the group’s financial, material, and technical support. If we can revive our livelihood, we can support our families and even the community.” All of them said they dream of financial independence and being able to provide for their families. They noted positive change in their livelihood means a better life for their children, and they want to be able to make that happen.



“I think what our community needs the most is a village-based anti-poverty scheme. This could be focused on micro-finance projects for women, working with men to fight poverty effectively, and by investing in basic social sectors.”

Female qualitative respondent

Sharing the Data:

In Niger, Women Respond data was shared with UN agencies, such as UNICEF, and NGOs including ADESP, AFV, ABMM and FAD. CARE Niger also used community radio platforms to share findings. This aims to ensure that VSLA members, particularly women and girls, and the community at large have access to the findings to support their collective actions and leadership. A series of workshops was also organized with VSLA leaders to present, reflect on, and discuss the findings. VSLA leaders engaging in this workshop further disseminated the findings with their VSLA and community members.

CARE Niger also shared the data with existing programs (GEWEP III project, the Agrishop initiative, and REDSAAC and Pro-Aride projects) operating in the same survey areas so that program partners could use the data to develop activities to support with the key livelihood and food insecurity issues that women reported.

Conclusion

Compounding crises of food insecurity, climate change and conflict are impacting vulnerable communities in Niger. With women in VSLAs continuing to show remarkable leadership to support their households and communities, the challenges are multifaceted and are unlikely to be addressed without external support. Women respondents are asking different actors to focus on addressing livelihood, food, and access to health, education, water, and financial services. Many are seeking support so that they can lead the recovery. Government and humanitarian and development actors should collaborate with community members, especially leaders, to address immediate needs and intervene to address long-term development needs to address climate impact, livelihood, and market challenges.

Vietnam

Context

Vietnam is among the top five most vulnerable countries to climate change in the world. The country frequently faces typhoons, floods, droughts, forest fires, and landslides. Its long coastline, low-lying rivers, and dense population make it particularly susceptible to flooding and typhoons (USAID, 2024; USAID, 2022). Despite making economic progress and becoming a middle-income country, climate change continues to affect the country's economic ambition, particularly, Vietnam's vulnerable communities, including ethnic minorities, farmers, poor women,

and girls (CARE, 2024; UNICEF, 2024). Limited access to safe drinking water and adverse effects on crop production are major issues communities are facing due to climate disasters (USAID, 2024; UNICEF, 2024). It is anticipated that climate change, rising sea levels, and the El Niño phenomenon will further impact crop production, with an estimated \$3 billion in crop loss expected for 2024 (USAID, 2024). Climate disasters also contribute to increasing internal displacement (ECHO, 2023).

Women Respond in Vietnam

In Vietnam, CARE conducted two rounds of the quantitative survey and one round of qualitative interviews between August 2023 – March 2024. The first quantitative survey was conducted from August to September 2023 with 555 VSLA members (531 women), and the second round was conducted in February 2024 with 510 VSLA members (490 women). The sample targeted through the survey was the same respondents in both rounds, and 45 respondents dropped out

in the second round. The qualitative survey was conducted in January – February 2024 with 32 VSLA members (28 women). The data covers urban and rural provinces of Lai Châu, Quảng Trị, Lâm Đồng, and Trà Vinh. All surveys were conducted in person.

CASE STUDY

The negotiating power of the savings group



Vietnam/CARE

Ho Thi Ngam is from an isolated village in Quảng Trị province in Vietnam, she is the leader of her VSLA. She is 41 years old and married with two children. She runs a small grocery store. The family grows their own rice and raises their own chickens to eat. Her husband is a daily laborer.

The main challenges that Ngam's community faces are climate related. Flooding has damaged crops, which is particularly impacting supplies of rice. She explains: "In the middle of the year











there was a long drought, and at the end of the year there were floods. The most difficult thing is that during the rainy season there are no jobs. This rainy season has lasted a long time, greatly affecting our members' income and savings, people save less and borrow more, but there is not much money to lend."











Through her grocery store, which Ngam describes as her connection to "the outside world", she has connected with the owners of a coffee farm 60km

from their community, as well as banana farm owners in nearby Laos. During the harvesting seasons Ngam coordinates groups of women to work week-long shifts picking coffee and bananas. Ngam's network extends beyond her own VSLA through her role as head of the village Women's Union, enabling her to reach almost 50 women and provide them with additional income opportunities. Ngam also brokers a fair wage for the women, she explains: "Wages are negotiated directly by me and the VSLA's management board

with the employer, then agreed upon in group meetings and everyone registers to participate." She adds: "The women are very happy having income for themselves, money to save and the opportunity to go out and learn. At first, some husbands and mothers-in-law did not let them go, but after seeing everyone come home happy, healthy, and with money, they agreed."

Vietnam: Top Reported Crises & Impacts

| TOP FIVE Crises Women Reported | |
|---|--|
| ROUND 1 | ROUND 2 |
| 1.  Inflation and unemployment (80%) |  Inflation and unemployment (80%) |
| 2.  Pests destroying crops (32%) |  Lack of Clean Water (34%) |
| 3.  Abnormal Heat (31%) |  Food Insecurity (29%) |
| 4.  Lack of Clean Water (30%) |  Abnormal Heat (25%) |
| 5.  Food Insecurity (30%) |  Drought (22%) |

| TOP FIVE Impacts Women Reported | |
|--|---|
| ROUND 1 | ROUND 2 |
| 1.  Loss of Livelihood (89%) |  Loss of Livelihood (92%) |
| 2.  Food Insecurity (59%) |  Food Insecurity (54%) |
| 3.  Lack of Access to Clean Water, Sanitation & Hygiene (32%) |  Lack of Access to Clean Water, Sanitation & Hygiene (43%) |
| 4.  Limited Access to Healthcare (including sexual reproductive health) (28%) |  Limited Access to Healthcare (including sexual reproductive health) (19%) |
| 5.  Growing Safety Concerns (18%) |  Growing Safety Concerns (11%) |

Inflation and unemployment is the top reported crisis among VSLA members in both survey rounds.

In both surveys, respondents prioritized economic and climate-related crises. An overwhelming majority reported inflation and unemployment, with 80% of women reporting inflation and unemployment in both survey rounds. In the first round, this was followed by pests destroying crops, abnormal heat, lack of clean water and food insecurity. In the second round, drought was also reported in the top five crises. Pests destroying crops was also reported in the second round, however, the percentage of women was 18%, compared to 32% in the first survey. 22% of women reported drought in the second round which was conducted during the dry

season, compared to 17% who reported the same in the first round. Thus, respondents may have focused on prioritizing drought and lack of clean water due to additional seasonal challenges they were facing at the time of the data collection. In addition to the top five reported in both surveys, an average of 15% reported COVID-19, and 10% reported floods as a priority crisis.

Qualitative interviewees shared similar responses to the quantitative findings. They identified weather challenges, including drought, floods, and landslides, as significant crises resulting in crop

failure, household food shortages, and limited access to water. Qualitative respondents also noted price instability, high costs of food and agricultural inputs, and seasonal employment challenges. Additionally, all qualitative respondents reported crop diseases affecting rice and tea plants and animal diseases such as bird flu and diseases affecting pigs, which impact many households.



“Last year we had no rain, it was too sunny so the corn plants could not grow. Rice fields have so many diseases, we have to spray pesticides again and again. We had to spend money to buy pesticides, yet the harvest is low.”

Female qualitative respondent

In both rounds of the survey, respondents reported similar impact areas. **The majority of respondents overwhelmingly reported the loss of livelihood**, making livelihood the number one impacted area. **Food insecurity is the second most reported impact area**, followed by lack of access to clean water and limited access to health care. Respondents also reported safety concerns; in the qualitative interview, respondents from Lai Chau noted safety concerns for their families increased because of the impact of the landslides on their housing. In addition to the top five impacts, limited access to financial services was reported with 9% of women reporting it in the first round, and 12% in the second round.

In the qualitative interviews, respondents noted that crops and animal disease significantly affected their production, hence their livelihood and food security. Respondents said the weather changes, climate impact, and crop and animal diseases make it difficult for farmers to have stable incomes. Most interviewees said their rice and tea products reduced by at least half compared to last year; others also noted community members who have chickens and pigs lost chickens to bird flu and pigs to blue ear disease. Respondents indicated that vaccinating their herds and spraying disinfectants and pesticides burdens them with additional costs. Qualitative respondents also reported challenges of accessing water for both

farming and the household, and clean water in particular. Some had to use spring water, and usually they are polluted because of the different pesticide sprays, and they are used for both drinking and other activities. In the dry season, the springs also dry up.

“Our tea production reduced from 70 kg to 55 kg compared to last year. I had to raise chickens because my pigs died, but in October I lost 300 of the chickens and now I’m left with only egg-laying hens, business is very difficult.”

Female qualitative respondent



Vietnam: VSLA Functions

CARE Vietnam works towards supporting rights and sustainable development among the most vulnerable groups in Vietnam – ethnic minorities, women and girls, and people vulnerable to climate change. Since 2008, CARE Vietnam has implemented VSLAs to support women’s financial and economic resilience. VSLA operates and supports the community, as an informal social security fund for groups vulnerable to crises and shocks by providing financial support to enhance their resilience. VSLAs are also key entry points for supporting community-led efforts to prepare for, and respond to, different climate crises, such as droughts, storms and floods.

The survey results show that VSLA groups in Vietnam are continuing their VSLA functions such as meeting, saving, and disbursing loans. The majority of groups are continuing to meet

as before; 63% in the first round and 73% in the second round. In both rounds of surveys, 21% reported that their groups are facing irregularities in their meetings, saying some members may be absent, and groups meet less frequently. Only 9% in the first round and 5% in the second round said their meetings were suspended. The majority of respondents also reported continuing to save and lend as before; 58% in the first round and 67% in the second round said they saved as before, while 57% in the first round and 75% in the second round said their groups are lending as before. 32% in the first-round survey and 22% in the second round said their members are saving reduced amounts. 30% in the first round and 16% in the second-round survey reported that their group provides reduced loan amounts and made adjustments to the loan process by deferring the loan or reducing the interest rate.

In qualitative interviews, respondents reported that group functions are not affected and are often regular. However, respondents noted that not all members face the same economic challenges; thus, some members may not meet their savings regularly. Members know each other well; thus, if some members are facing difficulties, the group is understanding and supportive. Qualitative respondents shared a strong sentiment about VSLA loans; they appreciated that the loan is quick, unlike other financial institutions with longer processes. Respondents said that when they face challenges such as crop production failure or animal disease, they urgently rely on the VSLA loan to access financial support. Qualitative

interviewees also said the VSLA group is where they exchange information such as the market price of different products, share farming and breeding techniques, and learn from each other. Interviewees also highlighted that they see their VSLA as a safe space. They discuss issues that cause them stress, including constraints their families face, and provide each other with advice and support. VSLA groups are also viewed as important platforms for local authorities to engage with women’s groups regarding public decisions. Therefore, respondents reported that VSLAs play a significant role in supporting women’s participation in public decision-making.

| | GROUP MEETINGS | | GROUP SAVINGS | | GROUP LOANS | |
|-------------------|----------------|---------|---------------|---------|-------------|---------|
| | Round 1 | Round 2 | Round 1 | Round 2 | Round 1 | Round 2 |
| As before | 63% | 73% | 58% | 67% | 57% | 75% |
| Reduced / Adapted | 21% | 21% | 32% | 22% | 30% | 16% |
| Suspended | 9% | 5% | 4% | 2% | 1% | 1% |

Note: In addition, 10% in the first round and 9% in the second round said some members are unable to save.

“Having my own group is great, I get to interact with my sisters, share how to do business, like what to feed pigs and chickens to grow them quickly, what kind of rice to plant, the price of pigs and how much to sell and who to sell to. We also exchange labor to support each other during cultivation and harvest. We can also speak in public – because we do that in our group, we are used to it, so we go to other meetings, and we speak with confidence.”

Female qualitative respondent



Vietnam/CARE

Vietnam: Taking Action

Individual Actions

Volunteering and supporting group continuity: at an individual level, respondents reported engaging in community awareness creation and information dissemination (29% of women in the first round and 17% in the second-round). On average, 10% of women from both surveys reported supporting different groups and associations. In the qualitative interviews, respondents highlighted that most women also engage in women's unions in their village, and their group participation often encourages them to engage in different movements and activities to support communities. Most qualitative interviewees said they disseminate information about farming techniques, animal health and feeding, and market information. Respondents said this is critical, especially for farmers living in isolated villages with limited access to information.

Efforts to diversify income: the majority of respondents focus on diversifying their income, with 56% of women in the first-round and 62% in the second-round survey reporting that they are trying to diversify their income to provide for the family. Qualitative interviewees said they tried to pivot their income-generating activity quickly, and they engaged in different activities to help mitigate sudden income loss. For instance, respondents who plant bananas and cassava said they also either have chickens or pigs; often, the chicken is for household consumption but can also be sold in the market. Young women especially look for seasonal or permanent employment to provide for their families. In both surveys, around 43% of women also said they use their savings to provide for their families. 25% of women in the first-round

survey and 34% in the second round reported borrowing money or receiving in-kind support (such as food and seeds).

Group Actions

Using social funds to support members and communities: respondents reported that the use of their VSLA's social fund is one of the actions their groups are taking to support members and communities. 20% of respondents in the first round and 25% in the second round reported that their group is using the social fund to help their members financially. Additionally, 20% of respondents in the first-round survey and 15% in the second round said their group had used the social fund to buy food and non-food items for members. In the second round, the majority of respondents (52%) said their group used the social fund to provide loans to members, compared to 39% in the first-round survey. 13% of respondents in the first-round survey and 17% in the second round also reported that their group has used social funds to support community members in need. Qualitative respondents reported similar trends in the use of social funds; they said that often, the social fund is used to support those who face difficulties at home, such as those coping with illness or a death in the family. In such cases, the social fund is given as a grant. However, given the impact of different climate disasters, they provide the social fund to the most affected group members to support their livelihood and so that they can access essential items. Members can also borrow from the social fund for different business activities.

Leading community events: 20% in the first-round survey and 12% in the second round said their group engaged in different community events. Qualitative respondents said VSLA groups are trained in different farming techniques, for example growing rice and raising and caring for livestock. They discuss what to sow and when to help them get the best out of their production. They share their knowledge with other community members by organizing different events and disseminating information. Some groups also have a veterinarian who comes over to check livestock and give vaccinations and medication, and they ensure the veterinarian also visits other community members with livestock.

Qualitative respondents also said their group engages in different community activities such as village cleaning activities, supports awareness creation about hygiene, and mobilizes community members to clean the streets. VSLAs are also engaged in addressing domestic violence. Qualitative respondents said there are cases of spousal disagreement, mostly due to alcohol consumption, and their village has a reconciliation team made up of village security, police officers, community leaders, and women. VSLA members often engage in this team, and VSLA women support families and women to address domestic violence.

Meeting with key stakeholders: respondents reported that their group, especially their leaders, often engage in different meetings and support links with other organizations in the community and talk to government offices to get support













for their group and communities. In the first round, 9% and in the second round, 6% said their group linked with other organizations to mobilize support. Similarly, 7% in the first round, and 6% in the second, said their group met with the local government to get support. In the qualitative interviews, respondents said they didn't get any support, but they are pushing for action, especially to construct water tanks and pipes.



Vietnam/CARE

Vietnam: Priority Needs

WOMEN'S Top Priority Needs

| ROUND 1 | ROUND 2 |
|---|---|
|  Livelihood Support (88%) |  Livelihood Support (57%) |
|  Access to healthcare (43%) |  Food & Nutrition Support (36%) |
|  Food & nutrition support (41%) |  Access to Healthcare (35%) |
|  Clean Water (19%) |  Clean Water (40%) |
|  Access to Financial services (19%) |  Access to Financial Services (29%) |
|  Mental Healthcare (7%) |  Mental Healthcare (11%) |

The top reported needs remained the same in both rounds, with a few reported rate differences. Livelihood, access to healthcare, and food and nutrition support are in the top three, followed by access to clean water, financial services, and mental healthcare. The percentage of women reporting the need for clean water doubled due to the timing of the data collection, as the second round was conducted during the dry season when water is most critical for communities. The team also observed that the second round of data was collected after the harvesting season. As a result, respondents had other opportunities to engage in different daily work, and even travel to cities to find additional income. Therefore, while livelihood support remains a priority, the reported need for it

decreased because people have other options to earn income through daily work. In the qualitative interviews, respondents also expressed their need for capital support, and improved seeds and better breeds to expand their farming and animal breeding business. For example, some said the local pig breeds take longer to grow, but the hybrid ones grow much faster, making them desirable for the market. However, they also quickly get sick and die. Farmers often need improved information to better care for their crops and animals, and that is highlighted during the qualitative interviews. Respondents also highlighted the need for improved roads and water pipes to support access to healthcare and clean water.

Sharing the Data

In Vietnam, the Women Respond data was shared with several key organizations including the Department of Foreign Affairs and Trade (DFAT), Ministry of Natural Resource and Environment (MONRE), National Agricultural Extension Center (NAEC), and Vietnam State Bank (VSB), as well as micro-finance institutions. The data was presented in a pre-COP28 workshop organized by MONRE, focusing on women's vulnerability to climate change. Additionally, Women Respond discussed the data in workshops organized by NAEC to review and revise the National Agricultural Extension Strategy, and by microfinance organizations to advocate inclusive financing to the Vietnam State Bank and other stakeholders. The aim of showcasing the Women Respond findings in these different workshops was to highlight women's role in agriculture and the need for accessible financing to support women's businesses, farming, and response to climate change. Furthermore, key findings were shared with VSLA leaders in Lai Chau and Lam Dong provinces via Zalo, a Vietnamese messaging app. The VSLA leaders will then disseminate the findings to their group and community members. The CARE Vietnam team also discussed the findings with the provincial women's union in Lam Dong province.

"I hope the government develops good roads to make travel and trade easier. If roads are difficult, the economy cannot develop. Building a clean water system should also be urgently addressed. Currently the village uses spring water, which affects our health, especially children's, we had cases of cholera."

Female qualitative respondent

Conclusion

Extreme climate weather affects many communities in Vietnam. The results also show unemployment and market inflation. Respondents reported the need for support to address the impacts of climate change and long-term climate adaptation through improved agricultural techniques. Livelihood, food, clean water, access to health, education, and financial support are among the major need areas identified by respondents. Early support to address climate change can significantly reduce the impact of climate disasters. Thus, government and development actors should strengthen community-led support to strengthen community safety nets and responses through VSLAs, to support locally led initiatives that foster climate change adaptation and prevent and mitigate climate-related disasters.

Quantitative Findings: Nigeria & Uganda

In addition to the seven countries covered in this report that used Women Respond to listen to VSLA members in 2023, CARE Nigeria and CARE Uganda also incorporated six key Women Respond questions into their existing assessments. Both countries conducted Women Respond from 2020 to 2022, focusing on the impact of COVID-19 on VSLA members. In 2023, instead of a stand-alone assessment, CARE Nigeria & CARE Uganda integrated six key Women Respond questions into 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. The quantitative results only provide a snapshot of the situation; however, the results are insightful.





Nigeria

Context

Nigeria has experienced various humanitarian crises, especially in north-east Nigeria, where there have been fourteen years of conflict, and the humanitarian situation is profound and widespread. Complex insecurity, conflict, climate change, disease outbreaks, food insecurity and malnutrition, and economic factors affect the most vulnerable communities (OCHA, 2023). An estimated 7.9 people are in need in Nigeria, and children, particularly girls, remain the most affected; together with women, they make up 83% of those in need (OCHA, 2023). The number of people in need is significant in the most affected areas of Borno, Adamawa, and Yobe states. A high number

of people with severe needs require emergency response support, especially for displaced people and people in conflict-affected areas. However, the security situation makes humanitarian operations challenging, and aid organizations cannot deliver outside major population centers. The persistent conflict and insecurity have severed people from their livelihoods, primarily agricultural activities, which has led to severe food insecurity across the northeast. The security condition also poses a pressing protection concern, especially for women and girls who face increased threats of violence, abduction, gender-based violence, and child marriage (OCHA, 2023).

TOP FIVE Crises Women Reported

-  Lack of Clean Water (59%)
-  Floods (56%)
-  Pests Destroying Crops (53%)
-  Drought (30%)
-  Conflict (16%)

TOP FIVE Impacts Women Reported

-  Food Insecurity (76%)
-  Loss of Livelihood (71%)
-  Lack of Access to Clean Water, Sanitation & Hygiene (32%)
-  Limited Access to Education (30%)
-  Growing Safety Concerns (19%)

The number of people reporting food insecurity increased three-fold compared to 2022.

Women Respond in Nigeria

In Nigeria, CARE conducted Women Respond in five states from October 2020 to June 2022, focusing on COVID-19 impact on VSLA members in urban and rural areas of Borno, Bauchi, Jigawa, Plateau, and Yobe states. In 2023, CARE Nigeria integrated six key Women Respond questions into the financial inclusion platform assessment for Catalyzing Strengthened Policy Action for Healthy Diets and Resilience (CASCADE) program. As part of the assessment, CARE Nigeria surveyed 655 VSLA members (595 women) in urban and rural areas in Bauchi, Jigawa, Kebbi and Nasarawa states. This report only covers quantitative findings.

The top three crises reported by respondents are lack of clean water, floods, and pests destroying crops. Respondents also reported drought and conflict in their top list of crises they are facing currently. While the overall aggregate selection of respondents shows these top five crises, when we analyze how respondents rank the different crises from one to three, the findings show that respondents are more likely to prioritize floods as number one, pests destroying crops as number two, and lack of clean water as number three.

Most respondents reported food insecurity and loss of livelihood as the top two impacts affected by the crises they reported. Following these two impacts, respondents also reported challenges in accessing water, sanitation & hygiene, education, and safety concerns. In addition to the top five, respondents also reported limited access to

healthcare, including sexual & reproductive health, limited access to and use of financial services, and housing/shelter. The overall impact areas are similar to the findings from the first phase of Women Respond (2020-2022). However, in this phase, the number of people reporting food insecurity increased three-fold compared to 2022, and impact on livelihood doubled. Considering the ongoing security, climate and market challenges, this result signals conditions for the most vulnerable are getting worse, majorly affecting their livelihood and food security.



* 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.

VSLA Functions

Since 2010, CARE VSLAs have supported women and men in Nigeria to build financial capacity and social solidarity. CARE works with different communities in Nigeria, supporting different resilience, nutrition, financial inclusion, health, emergency, and other programming. VSLAs are critical community platforms in these programs and support economic and social solidarity and resilience.

In the integrated Women Respond survey, we asked respondents about the main challenges they face within their VSLA due to the various crises. The findings show that most members are

struggling to save because of financial challenges. Disruption of savings affects the regularity of the group meetings, and some groups are unable to meet regularly, with a high absentee rate among members. Additionally, some respondents said they have witnessed members leaving the group because they are unable to continue saving. In the first phase of Women Respond, findings from Nigeria showed that most groups were continuing meetings, but savings and loans were affected due to COVID-19. The current finding shows that the ongoing challenges further affect members' ability to meet and save.

Taking Action

Volunteering and supporting group continuity: at an individual level, respondents reported that they engage in different community awareness creation, capacity building, and support groups, such as VSLAs and other community groups. 33% of women and 47% of men said they are volunteering in different community platforms, and 33% of women and 38% said they support group continuity. Findings from the study conducted during the pandemic from 2020-2022 showed VSLA groups in Nigeria were key drivers in fighting school dropout, especially for girls, and were leaders in supporting groups to adapt and continue during the pandemic. These new findings show a continuing trend of group leadership as a source of information and support to members and their communities.

Efforts to diversify income: respondents are trying to earn income in different ways to provide for their households. 46% of women and 38% of men said they are trying to diversify their incomes. Most of them highlighted they are engaged in different petty trading and agricultural activities. Respondents also reported using their personal savings to deal with financial hardship, with 24% of women and 23% of men reporting using their savings to buy food and other essential items.

Negative coping mechanisms: the findings also show respondents are resorting to coping mechanisms that affect their health, household finances and general wellbeing. Respondents reported selling assets (12% of women and 20% men), borrowing money or in-kind support (17% of women and 18% of men), and reducing food intake (12% of women and 23% of men).

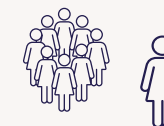
Impact on VSLAs



Members unable to save:
62%




VSLAs unable to meet regularly:
47%




Members stop saving and leave the group:
39%


WOMEN'S Top Priority Needs

 **Livelihood support (71%)**

 **Food & nutrition support (69%)**

 **Access to finance (44%)**

 **Clean water (27%)**

 **Education (21%)**

 **Healthcare (10%)**

GROUP ACTIONS

Leading community events: 19%

Using social fund to support VSLA members: 37%

Using social fund to support community members: 27%

Members taking loans for basic needs: 47%

VSLA linking with government and NGOs to get support: 29%

Uganda







Context

Uganda experiences climate change, with extreme weather events frequently affecting livelihood, especially those that depend on subsistence agriculture (CARE, 2023). In 2023, floods, droughts, landslides, forest fires, strong winds, and hailstorms were recorded in more than ten districts, destroying homes, health facilities, crops, and contaminating water systems (CARE, 2023; EU, 2024). In 2023, 222,351 people were affected by floods, landslides, hailstorms, and fires, and over 49,000 have been displaced (UNICEF, 2024). Drought and flooding led to significant increases in the price of food items (EU, 2024). In the northeastern part of the country, 45% of the population (more than half a million people) faces food insecurity due to climate-related crop failure (CARE, 2023). Uganda, known for its welcoming policy, also hosts more refugees than any other country in the African continent, totaling 1.5 million refugees (CARE, 2023; EU, 2024). Due to the large number of refugees since 2017, the pressure on local communities is increasing. As a result, refugees and host communities are increasingly struggling to access essential services, including shelter, healthcare, education, and economic opportunities (CARE, 2023). Inflation and reduced humanitarian funding have resulted in a challenging situation for refugees and host communities (EU, 2024).

Women Respond in Uganda








In Uganda, CARE conducted Women Respond in six districts from October 2020 to June 2022, focusing on COVID-19 impact on VSLA members in urban and rural areas of Gulu, Arua, Rubirizi, Bushenyi, Kyenjojo Districts, Kyegegwa District (including Kyaka II refugee settlement), Hoima District (including Kyangwali refugee settlement). In May 2023, CARE Uganda integrated key Women Respond questions in the baseline and gender assessments for its Deliver Women's Economic Resilience Through Enterprise and Market Systems (DREAMS) program, surveying 2,880 VSLA members (2,139 women) in urban and rural areas of Rubirizi, Oyam, Omoro, Nwoya, Lira City, Lira, Kyenjojo, Kyegegwa, Kitgum, Kabarole, Gulu City, Gulu, Bushenyi, Lamwo and Fort Portal districts. This report only covers quantitative findings of the key Women Respond questions covered in the assessment.

Top Reported Crises & Impacts

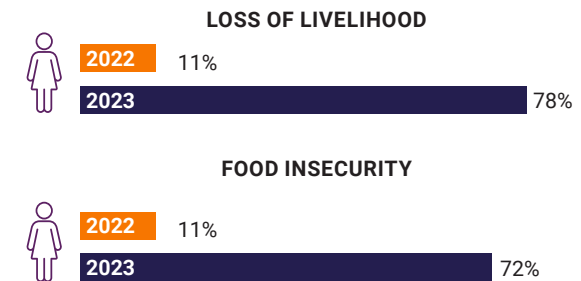
| TOP FIVE Reported Crises | |  |  |
|---|--|---|---|
| 1.  Drought | | 75% | 81% |
| 2.  Food Insecurity | | 63% | 67% |
| 3.  Pests destroying crops | | 32% | 33% |
| 4. COVID-19 | | 28% | 34% |
| 5.  Lack of Clean Water | | 24% | 26% |

The majority of respondents cited drought and food insecurity as the top two crises they are facing. In addition, pests destroying crops, COVID-19 and lack of clean water are prioritized in the top five. Some respondents also reported conflict and flood in their responses.

Due to the different crises, respondents said their main impacted areas are loss of livelihood and food insecurity, followed by access to health care, including sexual & reproductive health, water, sanitation and hygiene and education. These findings are aligned with the current context in Uganda, where climate change and inflation are affecting livelihood and food security, and there is limited access to public services such as water, education and healthcare. In addition to the top five, respondents also reported impact on access to financial services, safety, and housing/shelter. When comparing this new data with the 2020-2022 Women Respond findings we see similar reported impacts. However, we also see a three-fold increase in people reporting loss of livelihood and food insecurity. Of similar note is the doubling of those reporting impacts including limited access to healthcare, clean water, and education. These comparisons indicate worsening conditions of VSLA members livelihood, food security and access to basic services.

| TOP FIVE Reported Impacts | |  |  |
|--|--|---|---|
| 1.  Loss of Livelihood | | 78% | 78% |
| 2.  Food Insecurity | | 72% | 71% |
| 3.  Limited Access to Healthcare | | 25% | 25% |
| 4.  Limited Water, Sanitation & Hygiene | | 24% | 25% |
| 5.  Limited Access to Education | | 17% | 19% |

There has been a **three-fold increase** in people reporting loss of livelihood and food insecurity since the last survey.



* 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.

VSLA Functions

Since 1998, CARE VSLAs have supported women and men, and youth in Uganda to build financial capacity and social solidarity. VSLAs are critical engines in CARE Uganda’s programing to support livelihoods, climate justice, gender justice and emergency responses. In the integrated Women Respond survey, we asked respondents about the main challenges they face within their VSLA due to the various crises and impacts they face. Respondents highlighted that most members are struggling to save because of financial challenges, disruption of savings affects the regularity of the group meetings to some extent,

and some groups are unable to meet regularly. Additionally, some respondents said they have witnessed members leaving the group because they are unable to continue saving. In the first phase of Women Respond, findings from Uganda show that, although members managed to meet in adapted form observing COVID-19 guidelines, due to COVID-19 restrictions and lockdowns, many faced impacts on their livelihood and as a result, savings and loans were highly affected. Similarly, the results in this round show VSLA members are still facing challenges to continue to save.

Taking Action

Efforts to diversify income: 55% of women and 53% of men said they are trying to diversify their incomes to support their households. The majority of them highlighted they are engaged in different income generating activities, including agriculture. Respondents also reported using their personal savings to deal with financial hardship, with 28% of both women and men reporting using their savings to buy food and other essential items.

Negative coping mechanisms: the findings also show VSLA members are using negative coping mechanisms to survive. Respondents reported to selling assets (21% women and 23% men), borrowing money or receiving in-kind support (27% women and 25% men), and reducing food intake (18% women and 13% men).

Impact on VSLAs



Members unable to save:
44%



VSLAs unable to meet regularly:
24%



Members stop saving and leave the group:
15%

GROUP ACTIONS









Using social fund to support VSLA members: **11%**

Using social fund to support community members: **6%**

Members taking loans for basic needs: **34%**

VSLA linking with government and NGOs to get support: **10%**

TOP PRIORITY NEEDS

| |  |  |
|---|---|---|
|  Livelihood support | 81% | 79% |
|  Access to financial services | 47% | 42% |
|  Food & nutrition support | 47% | 38% |
|  Education | 22% | 26% |
|  Access to health care | 20% | 20% |
|  Clean Water | 20% | 23% |

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

 **CARE** WOMEN RESPOND

