



Solidarity in Saving: Listening to Women's Needs During Crises

WOMEN (IN VSLAs) RESPOND: Briefing, December 2023

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.

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.

This brief represents 2023 data from 3,822 VSLA members from seven countries.

I TOOK LOAN TO SURVIVE — *Zenanesh's story*

During the floods, the rice crop which I used to earn an income and feed my family was destroyed. We had to reduce our food intake. I was able to take a loan from the savings group to survive. We trust each other to borrow cash and other things like grain during crises. We also support each other by sharing advice and ideas.

As a group, we are now thinking about activities that we can do together to generate an income, such as poultry farming or buying a milling machine. I also want to expand the space where I sell my traditional drink so I can accommodate more customers. My dream is to buy livestock and maximize my farming income.

Zenanesh Asnakew, aged 40, VSLA member in Fogera District, Amhara Region in Ethiopia



Key Findings

Women told us that their biggest crisis is food insecurity, which is having the greatest impact on their livelihoods.

While recognizing that food is the problem, women see generating an income as the solution and most women are diversifying their incomes in response to crises.

As VSLA groups, the collective response is focused on using the group's social funds to respond to shocks and crises.



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



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



Livelihood is the highest reported impact at 79% and food security is second at 64%.



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.



Livelihood and food are the most frequently prioritized needs.



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.



With regards to personal savings, 95% of respondents are still continuing to save: 40% have reduced savings; 36% have the same savings, and 19% have higher savings.



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.



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



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.

Context

Globally, the percentage of people in need has doubled in just four years, and one out of every 23 people now needs humanitarian relief ([UNOCHA, 2023](#)). Ongoing crises, including intensifying climate change and conflict, have caused record levels of hunger and displacement, worsened poverty, and further affected the lives of the most vulnerable. 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. Evidence shows the COVID-19 pandemic increased the risks of gender-based violence worldwide and contributed to a disproportionate loss of livelihood among women, compared to men. Without fully recovering from the

impact of the pandemic, vulnerable communities are grappling with the impact of conflict, climate change, and inflation.

In the face of these unimaginable challenges, women, individually and collectively, are taking leadership to adapt to evolving crises and model resilience to support their households and communities. However, their voices are often missing or even ignored in spaces where decisions are being made, which limits recovery and response measures from adequately addressing women's needs. 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.

The History of Women Respond

CARE's [Women Respond initiative](#) was launched in 2020 at the onset of COVID-19 to put women's voices and experiences at the center of the pandemic response. 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](#). The findings show that, despite increasing challenges to meet livelihood and food security needs, women in VSLAs, compared to those that are not, show greater capacity, solidarity, and collective action, demonstrating how savings and solidarity can be a positive force during any crisis.

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 for 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. After two years, the Women Respond initiative expanded to listen to women's experiences of different shocks and crises, beyond COVID-19.

One in every 23 people globally now needs humanitarian assistance.



VSLA Women in flood affected Gatumba village, Burundi

Methodology

This brief represents quantitative data from Burundi, Colombia, Côte d'Ivoire, Ethiopia, Mali, Niger, and Vietnam, collected between February and August 2023. In each country, the sample size of respondents ranged from 460 to 686. In total we interviewed 3,822 VSLA members (85% women, men were included for comparison) in a combination of rural and urban settings. 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 and adaptations they faced in order to continue their VSLA functions. The survey further asked about what collective actions they took to support their members and communities. In Burundi, the data was collected via SMS text message, in all other countries the data was collected in-person. This listening exercise will continue with qualitative interviews until December 2023, and a second round of quantitative data collection in Colombia and Vietnam. Based on the qualitative results and second round quantitative findings, a final report will be shared in 2024.

The voices of 3,822 VSLA members are included in 2023 Women (in VSLAs) Respond data.

METHODOLOGY

- Timeline: February – December 2023
- Data collection: Burundi, Ethiopia, Côte d'Ivoire, Colombia, Mali, Niger, and Vietnam
- 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

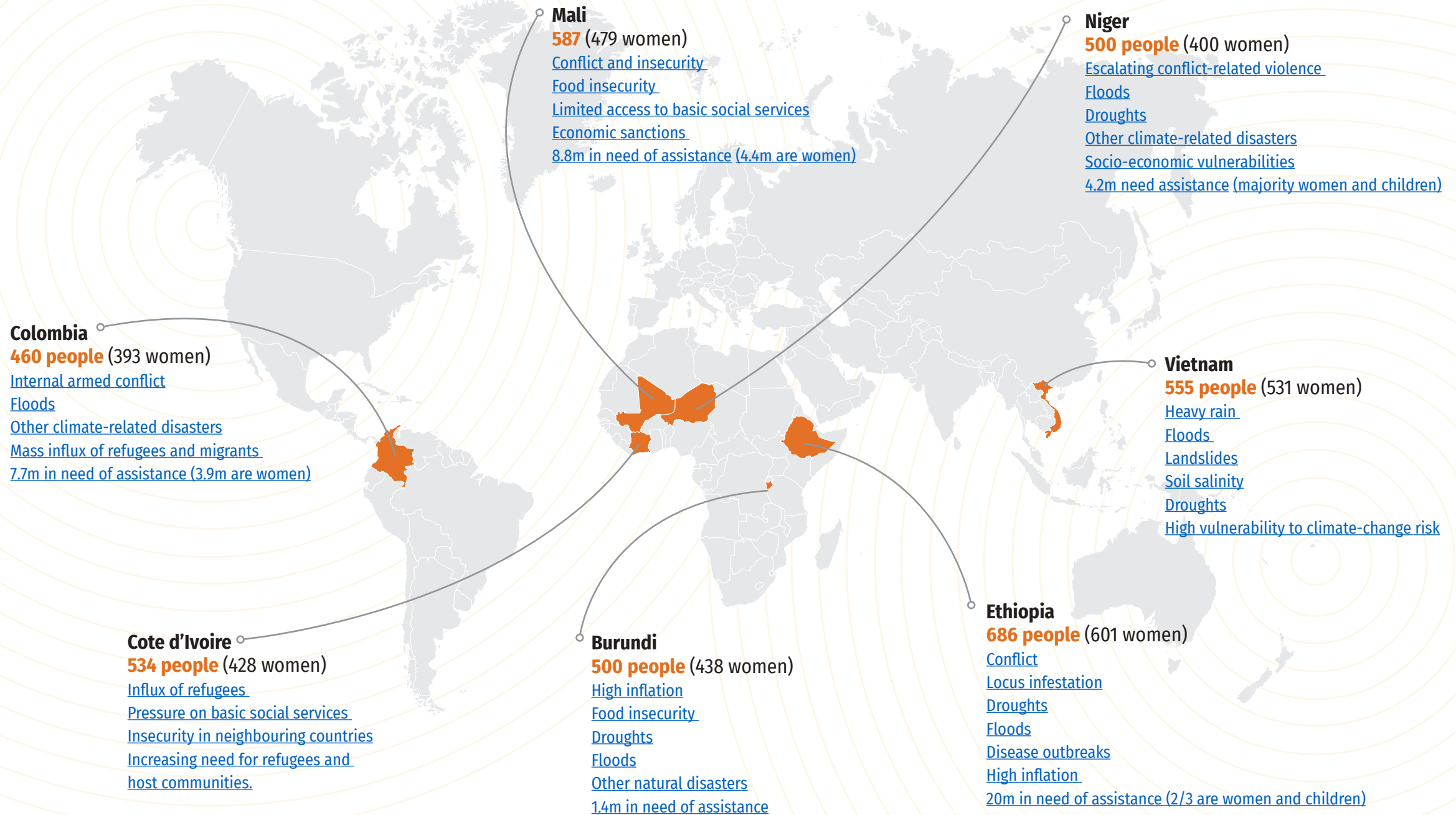
*8% of respondents in Ethiopia were aged 13-17. All other respondents globally were 18+



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

Surveyed Countries and Contexts



Priority Crises and Impact Areas

Significant crises & shocks women are facing

KEY FINDING: The top reported crises globally are food insecurity, water scarcity, droughts, conflict, and pests destroying crops.

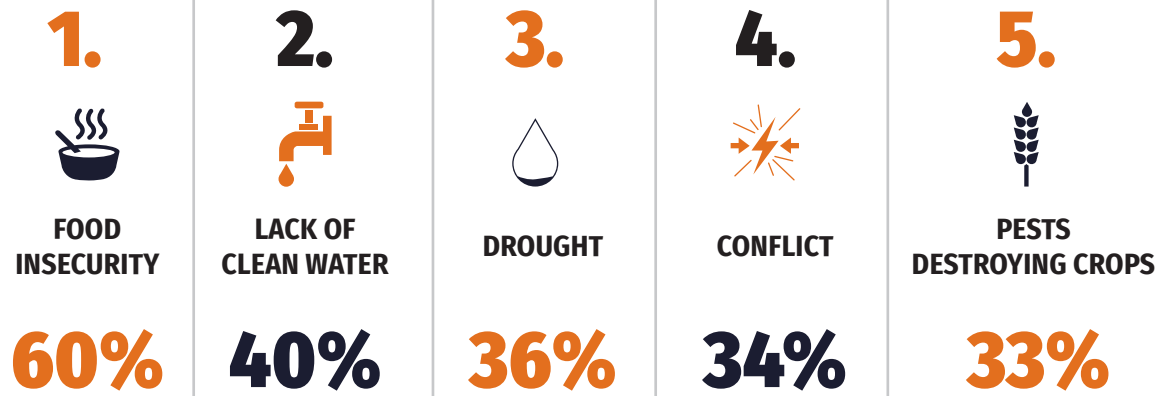
We asked women to rank the top three crises they are currently facing. Although there are country-specific differences, food & water crises and conflict were the overwhelming challenges that people face. 60% of women reported food insecurity as the most significant crisis they are currently facing, followed by lack of clean water source at 40%. 36% of women reported drought and 34% reported conflict, and 33% reported pests (e.g. locusts and beetles) destroying crops as the main crises they are experiencing.

In addition to the top five, 23% of women respondents reported floods and 20% reported COVID-19. While the result 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. Women were more likely to report drought as the most significant crisis in their lives (36% women versus 32% men), and men were more likely to report conflict (37% men versus 34% women) and pests destroying crops (49% men versus 33% women) compared to women's responses.

Understandably, there were different crises reported from country to country. Food insecurity is in the top two reported crises in all countries, except Vietnam. Lack of clean water and water scarcity is the most frequently selected response as the third most pressing crisis. Food insecurity is reported primarily in Niger, Colombia, Mali, Burundi, and Ethiopia. Respondents in Mali, and Ethiopia were most likely to report conflict in the top three ranks; in Mali, most respondents (63%) reported conflict as the top-ranked crisis. In Vietnam, the majority of women respondents (80%) reported inflation and unemployment as their top-ranked crisis, and 31% reported abnormal heat. In Colombia, 26% reported a migration crisis.

These crises VSLA members are reporting are ongoing in these countries, resulting in critical impacts on the lives of women and the most vulnerable. 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. Understanding the crises and their connection is critical to assessing impacts. Response and recovery efforts should also focus on addressing the impact of multiple crises.

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.



WATER IS LIFE — *Mariama's story*

"We have a collective garden in our VSLA, which allows us to improve our income, food, and nutrition. But scarcity of water is a challenge for us. You know, water is life; our animals need water, and so do we. We only have one small water tower for the whole village, and at times when the water is not enough, it creates many problems in the household and community, and our plants dry up entirely, and we lose our produce."

Mariama Ali, aged 50, VSLA Secretary, Tahoua Region, Niger

How women's lives have changed because of crises

KEY FINDING: Livelihood and food are the top two impact areas for women, with 79% reporting livelihood and 64% reporting food and nutrition.

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, food and nutrition, access to healthcare, water and hygiene, and safety. The average result from the seven countries shows 79% of women reporting livelihood as the most significant impact, followed by 64% reporting an impact on food and nutrition. Access to healthcare is the third most affected area in respondents' lives.

In all seven countries, women are more likely to report livelihood impact than men respondents. The global average shows that 79% of women reported livelihood, compared to 74% of men. Impact on livelihoods significantly impacts other aspects of people's lives, including access to food and basic services. 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. Surging socioeconomic needs generated by COVID-19 and conflict have disrupted markets and prices of goods and services, which has further strained the capacity of the most vulnerable communities.

TOP FIVE IMPACT AREAS FOR WOMEN

1.



LIVELIHOOD

79%

2.



FOOD AND NUTRITION

64%

3.



ACCESS TO HEALTHCARE
(including sexual reproductive health)

39%

4.



WATER & HYGIENE

29%

5.



SAFETY

27%

We observed impact differences between women in different age groups; in the first ranked impact areas, women aged over 30 were more likely to report income, livelihood, and access to financial services, compared to younger women and adolescent girls aged 16 to 24, who prioritized sexual reproductive health care and education as priority impact areas. Overall, 19% of respondents reported an impact on education, and 10% reported an impact on access and use of financial services.

When we look at the 2022 findings from 'COVID-19 & Women: Saving for Resilience: Women (in VSLAs) Respond', we see similar trends of impact on livelihood, food and nutrition, access to health care, water and hygiene, and education. The main difference in this round of findings is that more women are reporting safety concerns due to crises. Overall, we see a strong connection between the impact areas and the crises reported.

VSLA members in Colombia.



CARE Colombia

Impact of Crises on VSLA Functions

Village Savings & Loan Associations (VSLAs) were selected as the focus of this data collection so we could listen to insights about the impact of different crises on group activities. In this section, we highlight how groups are meeting and how crises affect both individual and group savings and group loans.

Regularity of group meetings

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

Despite country-specific differences, 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 meeting, their meetings are irregular. In five of the countries, the majority of respondents reported continuing to meet as before – in Côte d'Ivoire, 70%; in Vietnam, 63%; in Colombia, 61%; in Mali, 55% and in Niger, 51%. Burundi and Ethiopia have the lowest percentage report, with only 16% in Burundi and 26% in Ethiopia reporting their meetings are happening as before. 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. The country specific findings do not show significant differences between women and men VSLA members in their group meeting experiences.

Beyond meeting as a group to save and lend money, VSLA group meetings are where women regularly address individual and community challenges, such as those related to healthcare and education. Group gatherings reinforce solidarity and are often where powerful ideas and collective action start.

While many groups continue to meet, respondents also reported facing some challenges. In Burundi, the majority highlighted a higher absentee rate as one of the contributions for irregular meetings, with 61% reporting the group is experiencing a higher absentee rate among members, followed by 49% in Niger, 22% in Ethiopia, 21% in Vietnam, and 15% in Mali. Our findings from *'COVID-19 & Women: Saving for Resilience: Women (in VSLAs) Respond'*, show that while COVID-19 restrictions affected group meetings, **the main factor for the disrupted meeting was members' inability to save.** In this round, similarly, livelihood impacts may have been the significant factor for irregular meetings and high absentee rate, especially in Burundi and Ethiopia. Despite these challenges, groups are trying to meet. On average, only 11% said their group has stopped meeting – the highest in Ethiopia (27%), Colombia (16%), and Mali (13%). These findings indicate that livelihood challenges make savings difficult for many members, which in turn disrupts the regular meeting process, and there is a need, especially for those meeting irregularly, to provide livelihood support to strengthen members' income-generating and financial capacities.

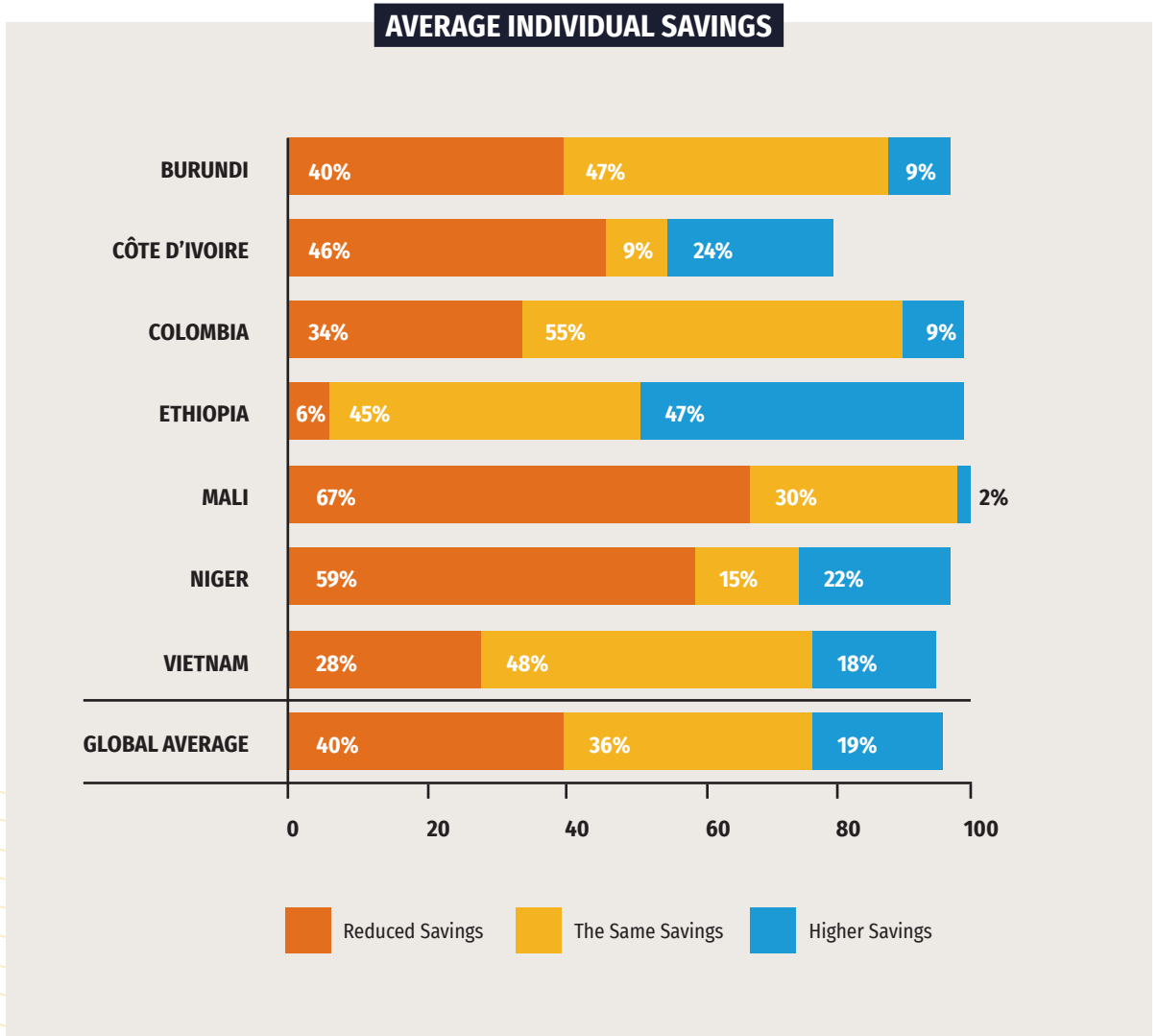


Changes to personal savings

KEY FINDING: 95% of respondents are still continuing to save: 40% have reduced savings; 36% have the same savings, and 19% have higher savings.

Across the seven countries, on average, 95% of respondents are still managing to save. Some respondents (both women and men) reported increased personal savings compared to the previous year; in Côte d'Ivoire, 24%, in Niger, 22%, and in Vietnam, 18%. In Burundi and Colombia, 9% reported higher savings and only 2% in Mali said the same. In Ethiopia, we see unexpected results, with 47% reporting higher savings and only 6% reporting reduced savings. CARE Ethiopia observed that, due to security challenges, members are reducing group savings, which may have contributed to their increased personal savings. However, further explanations of the result of increased savings will be assessed in the upcoming qualitative interview to provide detailed insights into these findings. We observed differences in response between women and men in some countries. In Burundi and Mali, women respondents were more likely to report reduced personal savings than men. In Ethiopia, women were less likely to report the same level of savings compared to men. In Colombia, more men reported experiencing higher savings than women.

When it came to a reduction in personal savings, we saw variations across the countries: Mali (67%), Niger (59%), Côte d'Ivoire (46%), Burundi (40%), Colombia (34%), and in Vietnam (28%). Challenges around livelihood combined with market inflation are reported to contribute to respondents' inability to save. Despite a significant number of respondents reporting reduced savings, the result also shows that in five countries, a substantial number of respondents continue to have the same savings as last year: Colombia (55%), Vietnam (48%), Burundi (47%), Ethiopia (45%), and Mali (30%). However, in Niger and Côte d'Ivoire, only 15% and 9% respectively reported having the same personal savings amount.



Impact of crises on group saving and lending

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

Our analysis shows that groups are doing their best to continue meeting, saving, and providing loans. They are also making adaptations, such as reducing interest rates, to make sure members have financial access. However, dire economic and livelihood situations and social 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. In addition to those reporting no changes to their regular savings and loans, respondents said that considering the economic and financial challenges, groups adapted savings and loan amounts enabled members to save reduced amounts, and lowered the amount of loans.

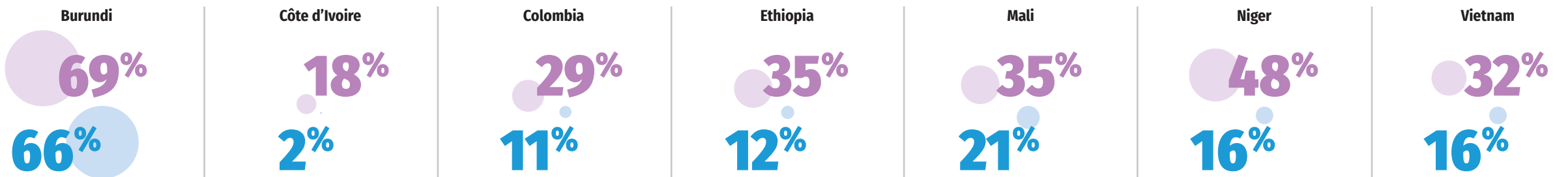
In Côte d'Ivoire, Vietnam, Colombia, and Niger, more than half of all respondents reported that their group savings continue without any changes. In Burundi, 20%, in Ethiopia, 29%, and in Mali, 35% said the same. In Burundi, however, 69% reported that group members are still saving but saving a reduced amount. While in Niger, 48% reported lower savings among members, in Ethiopia and Mali this is 35% and in Vietnam 32%. This shows that although regular savings are disrupted, groups are adapting the saving share amount and enabling members to save a reduced amount.

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 the recent high inflation is slowing down business 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. Anecdotal evidence shows how women quickly took loans as they faced flood, COVID-19, and other crises, and the loan is the lifeline for them to rebuild and recover their livelihoods and diversify their incomes quickly.

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





I QUIT MY JOB TO OPEN A STORE — Hue's Story

"I joined my VSLA in 2020; back then I used to work for the post office, pulling the power line, but the work is very hard and there is not much income. In 2020, there was a flood in our district; my house was flooded, all fields were affected, and most things were swept away. Luckily, I was in a VSLA at that time, so I borrowed two million VND from my group to rebuild. I raised geese then gradually developed to have capital and last year [2022] I decided to quit my job at the post office to expand my livestock then this year [2023] I opened a grocery store.

In addition to financial access, there are different benefits from the group – we meet regularly, twice a month, we talk and share information, sometimes just chat to relieve stress, and also help each other. If anyone is sick, the group will come visit and sometimes the interest rate is waived for the individual for that month."

Ho Thi Hue, aged 32, VSLA member in Ta Lao village, Quang Tri province, Vietnam

VSLAs offer quick and informal access to such loans. Respondents also indicated that members take loans for basic needs, such as food and healthcare, Niger (66%), Burundi (43%), Vietnam (41%), Ethiopia (36%), Colombia (34%), Côte d'Ivoire (16%), and Mali (12%) said one of the ways their group help members are by providing loans for basic needs. Because loans are critical, some groups also adapted their social fund, ordinarily dedicated to members' social and emergency needs, to be given out as loans. In Burundi, 50% said their group uses the social fund to provide loans to members; in Colombia, Ethiopia, Mali, Niger, and Vietnam, 20% to 40% reported that their group uses the social fund as loans to ensure loan access to members.

Although members are striving to continue to save, many shared that members are struggling and unable to save. In Burundi and Mali, 59% and 50%, respectively, reported that members are not able to save, and in Ethiopia, 25% said the same. In Côte d'Ivoire, Mali, Vietnam, and Colombia, less than

14% share their concerns about members' ability to continue to save. 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 by differing loan repayment and changing payment arrangements such as reducing or eliminating interest rates. The highest number of respondents reporting changes to payment arrangements on loans is in Burundi at 67%, and 41% reporting loan repayment has been differed. In Ethiopia, Mali, and Niger, an average of 20% of respondents reported similar adaptation to loan repayments.

Actions Women are Taking in Response to Crises

Despite the multitude of impacts and challenges VSLA members are facing, they are coping, leading, and responding by taking individual and collective actions. We identified the personal- and group-level actions VSLA members are taking to support their households, groups, and communities.

Individual actions

KEY FINDING: Women are diversifying their incomes, campaigning together, and using savings to provide for their families. However, they are also being forced to adopt coping mechanisms that negatively affect them, such as eating less food or selling their assets.

Respondents reported the different actions and coping strategies they adopted in response to the crises. The majority of women and men respondents, 52% and 54%, respectively, said they are trying to earn income by trying to diversify their income and acquire money to help them with their household responsibilities. Women in Colombia (70%) were most likely to prioritize earning income in different ways as a personal action they are taking, followed by women in Vietnam (56%), Côte d'Ivoire (55%), Ethiopia (55%), Burundi (47%), and Mali (47%). Respondents are utilizing 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.

Respondents also indicated volunteering to lead community actions and supporting group continuity. On average, 40% of respondents reported volunteering their skills for community activities, and 32% said they support and lead groups to continue their functions.

Women respondents in Burundi, Colombia, and Niger were more likely to report volunteering their skills and supporting group continuity as their top action compared to the other countries.

Despite the resilience, leadership, and adaptations VSLA members are showing, critical livelihood and food needs also force them to adapt coping mechanisms that negatively affect them. 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, with 16% women compared to 9% men. Both women and men reported selling their assets (12%) and borrowing money or in-kind (16%) to make ends meet. Women in Ethiopia, Burundi, and Colombia were more likely to report reducing their food intake as their coping mechanism, and women in Niger and Ethiopia were more likely to report selling their assets to meet basic needs.

LOANS I TOOK ALLOWED ME TO ACQUIRE MY OWN FARM — Konan's Story

"It is the ability to easily take loans that I like the most in VSLA, it helps a lot in my activities. During COVID-19, I started growing corn and other vegetables which allowed me to sell harvested products and diversify my income from my poultry business. The loans I took allowed me to acquire my own farm of maize and cassava and continue to send my children to school. The highest loan I took is 350,000 FCA (\$580 USD) and I can repay easily, thanks to my income-generating activities. Despite the challenges of the last two years, my VSLA and I were able to recover and continue our activities. I am hopeful that my group will always be able to hold on."

Konan Aya Henriette, aged 42, VSLA member, Nawa region, Côte d'Ivoire



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

Groups supporting communities

KEY FINDING: VSLAs in all countries are leading action for gender equality and addressing social issues, for example, the prevention of early marriage.

VSLA members reported that they are engaged in leading and supporting community events; 31% in Niger, 22% in Ethiopia, and 20% in Vietnam. In Burundi, only 3% said their groups are leading community events; in Mali, 16%; in Côte d'Ivoire, 14%; and in Colombia, 8% reported the same. We observed similar trends during COVID-19; however, their engagement in community events was much higher, as COVID-19 sensitization was critical at the time. In this data collection round, most groups are focusing on aspiring for different changes through their community engagement; with VSLAs in all countries leading action for gender equality and the

prevention of early marriage. In Côte D'Ivoire, VSLAs further engage in addressing child labor.

Respondents in Burundi (48%), Ethiopia (23%), Mali (23%), and Vietnam (13%) reported using their social funds to support their community. Respondents in Burundi, Ethiopia, Côte d'Ivoire, and Mali also said they have pooled funding and support with other VSLAs to support communities. The type and kind of support VSLAs provided to communities through their social fund is not identified as part of these surveys and will be identified in the qualitative interviews.

SOLIDARITY & FRIENDSHIP — *Ousseina's Story*

We maintain solidarity and friendship with the other VSLA groups in the village. We have initiated a payment system between the groups; so apart from the individual payments we make, there is one payment per group, which helps strengthen our relations and diversify our funds and income.

Ousseina Ibahim, aged 47, VSLA member, Zinder, Niger



Social fund to support members

KEY FINDING: In all countries, respondents are using their VSLA social fund to support members to cope with crises. In Niger, Ethiopia, and Burundi, more than 60% of people are using social funds to buy food and basic supplies but in Côte d'Ivoire and Colombia, it's 10%.

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, including buying food and non-food items. We have also seen VSLAs using social funds to provide loans to members. In addition, on average, 40% of respondents reported using social funds to support members financially, and 28% said their group is using social funds to help members buy

food and non-food items. The highest report (60%) of social funds used to support members financially and to buy essential items are reported 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 and previous actions show how VSLAs use their limited funding to ensure those in immediate need are supported.



CARE Vietnam

Connecting with other organizations

KEY FINDING: Groups are meeting with local government and other organizations for support.

VSLA members also reported trying to link with other organizations and meeting with local government for support. Respondents said their groups are connecting with different organizations to get their needed support. The highest report on this are Niger and Ethiopia, 21% and 19% respectively, followed by 16% Colombia. In Vietnam and Burundi, 9% and 8% of respondents reported similar efforts; in Mali and Côte d'Ivoire, only 5% and 2% reported the same. VSLAs also reported meeting with local government to get support; the highest is in Burundi, with 42% saying

they are meeting with local governments, and in Niger, 34% reported the same. In Vietnam, Mali, and Ethiopia, 7% to 15% reported similar responses. In Côte d'Ivoire and Colombia, less than 5% said they are meeting with local governments. Although these survey findings don't show the kind of support they received and how their meetings with local governments led to actions, the overall responses show that VSLAs are actively engaging to get the support they need from key stakeholders. The qualitative will identify the support they received and from which stakeholders.

**WE DIDN'T WAIT,
WE SUPPORTED RIGHT AWAY**
— DIAWARA'S STORY

“We played a key role in supporting hundreds of households. Thanks to our groups, distressed families who had lost everything and fled the conflict, now have access to food. We didn't wait, we made sure we provided support right away. If we had waited, some of these displaced people would not have survived.”
**Ms. Diawara Djeneba Arama – VSLA Chairperson,
Segou Region, Mali.**



CARE Mali

Priority Needs

KEY FINDING: Livelihood and food are the most frequently prioritized needs.

Respondents' priority needs are consistent with the overall impact areas they reported. Despite their continued resilience, respondents highlighted urgent needs for immediate support from governments and NGOs to recover from the multivariate crises. Respondents ranked the three top priority needs they currently seek. The result shows that 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 were reported in the top three ranked need areas. Women and men respondents selected similar needs; however, across the countries, slightly more women report livelihood and food security needs, compared to men.

Building forward

The impact of compounded shocks and crises is affecting VSLA members' livelihoods, access to food and services, and their safety. The social support and financial access provided by VSLAs is enabling members to cope, up to a certain point, but more

support is needed. Groups are collectively advocating for themselves, and the leadership shown by women in VSLAs is outstanding.

Government and non-government actors can support groups in a wide range of ways, such as introducing climate-smart agricultural practices and providing access to financial services and cash transfer programs, to support women's income-generating activities. Strengthening and sustaining VSLA groups should be prioritized to increase community resilience and reduce poverty.

The findings in this report are being shared with government and non-government partners in each country to support advocacy efforts and enable interventions that center women's voices and needs.

In Burundi, Ethiopia, Mali, and Niger, the data is being shared through different mechanisms, including community discussion and radio, to enable women to use the data to support their actions. In Mali, the data supports the *She Leads in Crisis* campaign with women leaders. Across all seven countries, CARE is using the data to adapt existing programs and inform future program design.

The follow-up qualitative *Women (in VSLAs) Respond* interviews will enable CARE to map impact, needs, and activities along with the quantitative data to provide a well-rounded picture of women's experiences. Listening to women must be a continuous process that informs action as shocks and crises evolve and recovery plans are put in place.

WHAT WOMEN NEED - TOP THREE PRIORITIES

Burundi



Livelihood
(65%)



Food
(48%)



Clean water
(41%)

Côte d'Ivoire



Livelihood
(77%)



Clean water
(38%)



Access to financial
services (34%)

Colombia



Livelihood
(73%)



Food
(64%)



Mental health
(38%)

Ethiopia



Livelihood
(69%)



Access to financial
services (44%)



Clean water
(41%)

Mali



Livelihood
(70%)



Food
(71%)



Access to financial
services (35%)

Niger



Livelihood
(88%)



Food
(65%)



Education
(53%)

Vietnam



Livelihood
(88%)



Health care
(43%)



Food
(41%)

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See the Women Respond dashboard at care.org/womenrespond

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