

VSLA in Emergencies Theory of Change

THE PROBLEM: Communities living in instability and crisis experience food insecurity and precarious access to assets, affecting their livelihoods and threatening their short- and long-term security. Inequality between men and women exacerbate the effects of these problems.



Meeting the needs of today

Addressing immediate needs, in a way that mitigates and responds to the risks faced by the most marginalized groups (e.g. women and girls in all their diversity).

CVA: Where markets are functioning, CVA is used to stabilize income and assets, ensuring people can meet their immediate financial needs

MULTI-SECTORAL PROGRAMMING: Used to ensure mitigation of broader risks and address immediate non-financial needs (WASH, Shelter etc)

WOMEN AND GIRLS IN EMERGENCIES: RGA, IASC minimum standards, Women Respond, & integration of women in targeting ensures women & girls are safe and their needs are met



Support for the needs of tomorrow

Once people have met immediate needs, CARE works to prevent backsliding and ensure people have lower-risk coping strategies to draw on. Efforts are made to strengthen women's voice in community and household to ensure they are not put at risk by changing economic dynamics.

VSLAiE: Used to offer people a safe route to saving and access to loans for consumption or IGAs

CVA: Where feasible, CVA should be continued for a longer term, alongside VSLAiE, to allow people to build a buffer

WOMEN AND GIRLS IN EMERGENCIES: Continue to make sure VAWG referral pathways function & are capacitated. Work with women to integrate needs into broad response. Support social norms change and VAWG prevention



Prepare for a resilient future

Once people can reduce their reliance on negative coping strategies, CARE works with them to support resilient approaches to livelihoods, reducing vulnerability to future shocks. CARE helps women reduce their future vulnerability and begin to address root causes of inequality.

LIVELIHOODS SUPPORT: Based on market assessments, appropriate assistance is given to start livelihoods, such as via group investment activities, business skills training, etc.

WOMEN AND GIRLS INTEGRATION: Supporting social norms change through interventions like Social Analysis & Action, VAWG prevention (through couple's curriculum), Women's Voice & Leadership with approaches like Women Lead in Emergencies and Tipping Point, engaging men and boys.

HIGH RISK

LOW RISK



LIVELIHOOD OUTCOMES

- Improved food consumption
- Reduced reliance on negative coping strategies
- Improved savings
- Reduced amounts of the riskiest debt
- Improvements in assets
- Improvements in income (where measurable)
- Increased ability to invest in livelihoods
- Performance of livelihoods

EQUALITY OUTCOMES

- All livelihoods outcomes should be disaggregated by sex and age
- Improved quality and nature of women's involvement in humanitarian response
- Heightened community awareness of VAWG
- Increased women's participation in *household* decision-making
- Increased women's participation in *community* decision-making