



VSLA IN EMERGENCIES

# Minimum Standards

This is a companion document to  
[A Guide to CARE's VSLA in Emergencies.](#)

CARE program management will use these minimum standards to design and ensure proper implementation of VSLAiE within CARE's larger response program.

OCTOBER 2025

**The purpose of this tool** is to ensure consistency and quality across our work. CARE has established these minimum standards based on the lessons learned from VSLAiE pilots in COs in the Middle East/North Africa and Latin America/Caribbean regions. The purpose of the minimum standards is to achieve the programmatic objective of VSLA in Emergencies: to build resilience, of members and their communities, as they navigate instability and move from crisis to recovery.

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
#1 READINESS (PRE-IMPLEMENTATION)	<p><b>1. Establish VSLA Capacity. The CO (and partner organization(s), if relevant) possesses adequate capacity in the standard VSLA methodology and in CVA. This involves:</b></p> <p><b>a.</b> Completion of a five-day VSLA ToT or a VSLA refresher training, depending on the CO's VSLA capacity.</p> <p><b>b.</b> Completion of VSLAiE Orientation, emphasizing linkages with CVA for livelihood protection and provision.</p> <p><b>c.</b> Completion of a three-day VSLAiE MEAL training.</p> <p><b>d.</b> Completion of training in Sharia-compliant VSLAiE and monitoring of adherence, if appropriate.</p> <p><b>e.</b> Establishment of a comprehensive VSLAiE budget that adequately covers key activities and dedicated staff, particularly CBTs.</p>	<p>✓ VSLAiE trainer hired (preferably from <a href="#">CARE Global VSLA Team</a>).</p> <p>✓ Attendance sheet and/or certification from completed training.</p> <p>✓ Training report from VSLAiE trainer.</p>	<p>Establishing VSLAs in complex contexts is highly demanding. It requires staff well-versed in the standard VSLA methodology to support organic adaptations in the field and understand diverse community needs while addressing potential problems. It is crucial to ensure that staff undergo comprehensive training in standard VSLA, VSLAiE approach, and VSLAiE MEAL.</p> <p><b>Best practices:</b> Engaging now (and throughout the project) with the established Cash Working Group, Financial Inclusion, and Food Security and Livelihood coordination mechanisms within the country ensures that designed programs are in line with interagency country strategies, and allows CARE to identify collaboration opportunities.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">VSLA Training Manual</a></li> <li>• <a href="#">A Guide to VSLA in Emergencies</a></li> <li>• VSLA MEAL Toolkit</li> <li>• <a href="#">CVA and VAWG Online Training</a></li> <li>• <a href="#">VSLAiE Sharia Compliance</a></li> </ul>	<ul style="list-style-type: none"> <li>• Program/Project Technical Leads</li> </ul>

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
ELEMENT #1: READINESS (PRE-IMPLEMENTATION)	<p><b>2. Assess Feasibility and Safety of VSLAiE Implementation. Ensure that implementing VSLAiE is feasible and safe. This involves:</b></p> <p><b>a.</b> Determination of feasibility of linkages/timing of CVA and VSLAiE activities.</p> <p><b>b.</b> Completion of VSLAiE Women and Girls Analysis Tool, drawing data from RGA and from CVA assessments.</p> <p><b>c.</b> Completion of the VSLAiE Risk Analysis Matrix.</p> <p><b>d.</b> Evaluation of digital tools available in-country and their potential safety and value for use by VSLAiE members.</p>	<ul style="list-style-type: none"> <li>✓ Completed linkages feasibility overview</li> <li>✓ Completed women and girls analysis</li> <li>✓ Completed risk analysis matrix</li> <li>✓ Completed digital tools plan</li> </ul>	<p>This standard aims to ensure CO teams conduct thorough feasibility and risk assessments before implementing VSLAiE. (Note: donors increasingly require robust context and feasibility analyses in proposals.) This standard does not require CARE to undertake new or independent assessments, but to draw from other CARE analyses and participate in inter-agency exercises. The goal is to address all key considerations.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">CALP Cash and Voucher Assistance—The Fundamentals</a></li> <li>• VSLAiE Activity Sequencing Timelines <ul style="list-style-type: none"> <li>» <a href="#">9-Month Savings Cycle</a></li> <li>» <a href="#">12-Month Savings Cycle</a></li> </ul> </li> <li>• <a href="#">VSLAiE Women and Girls Analysis Tool</a></li> <li>• <a href="#">VSLAiE Risk Analysis Matrix</a></li> </ul>	
	<p><b>3. Review and Contextualize VSLAiE Tools. Evaluate and customize VSLAiE tools and document the following minimum content:</b></p> <p><b>a.</b> VSLAiE Activity Sequencing Timeline – essential for multi-year VSLAiE integrated with CVA and Economic Resilience programming</p> <p><b>b.</b> VSLAiE targeting plan</p>	<ul style="list-style-type: none"> <li>✓ VSLAiE Toolkit orientation sessions attendance sheets</li> <li>✓ Broad staff email sharing</li> </ul>	<p>The tools for the VSLAiE program are broadly applicable to crisis settings, but it is the responsibility of the CO to evaluate their appropriateness for the specific context and to make necessary adaptations.</p> <p><b>Best practice:</b> COs are encouraged to collaborate with the CARE Global VSLA Team to facilitate adaptations.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• VSLAiE Activity Sequencing Timelines <ul style="list-style-type: none"> <li>» <a href="#">9-Month Savings Cycle</a></li> <li>» <a href="#">12-Month Savings Cycle</a></li> </ul> </li> <li>• Targeting instructions in <a href="#">VSLA Training Manual</a></li> <li>• VSLAiE Tools and Links List in <a href="#">A Guide to VSLA in Emergencies</a></li> </ul>	<ul style="list-style-type: none"> <li>• Program/Project Technical Leads</li> </ul>

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
ELEMENT #1: READINESS	<p><b>4. Leverage Existing VSLAs.</b></p> <p><b>a.</b> Map and assess the status of all current VSLAs, compiling a comprehensive list of their geographical locations, and identifying existing strengths and gaps.</p> <p><b>b.</b> Identify VSLA members and designating them as primary informants for Post-Distribution Monitoring, complaint resolution mechanisms, other.</p>	<p>✓ Key informant lists</p>	<p>VSLA groups are reliable sources of information to shape the design and implementation of CVA and VSLAiE.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">VSLAiE Master List of Existing VSLA</a></li> <li>• Post Distribution Monitoring</li> <li>• Complaint mechanisms</li> <li>• <a href="#">SAVIX Data Collection and Monitoring Platform</a></li> </ul>	<ul style="list-style-type: none"> <li>• Program/Project Technical Leads</li> </ul>
	<p><b>5. Vet Local Partners. Compile a list of potential local partners disaggregated by technical expertise, including:</b></p> <p><b>a.</b> Assess capacity of community-based organizations, women's rights organizations, women-led organizations, community leaders, and local financial service providers.</p> <p><b>b.</b> Draft MOUs with local partners, ready to be amended and signed when necessary.</p>	<p>✓ Established local partners lists</p>	<p>Engaging local partners through contractual arrangements is a time-intensive endeavor. To improve CO preparedness and streamline implementation, maintaining a pre-vetted roster of local partners and having a master agreement prepared for potential modifications can prove advantageous.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• Organizational Capacity Assessment (OCA)</li> <li>• CO's standard MOU/contract format</li> </ul>	<ul style="list-style-type: none"> <li>• Assistant Country Direction</li> <li>• Quality Program Manager</li> <li>• Program/Project Technical Leads</li> </ul>

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
ELEMENT #2: VSLA AND CVA COORDINATION / LINKAGES	<p><b>6. Staff Coordination. A technical staff coordination plan between CVA and VSLA teams is set-up, documenting the following minimum content:</b></p> <p>a. Regular coordination meetings throughout implementation among technical staff (CVA and VSLA) are scheduled</p> <p>b. Sharing key CVA information, especially final targeted locations and beneficiaries list, with the VSLA team</p>	<p>✓ Weekly or monthly coordination meeting calendar invite</p> <p>✓ Coordination meeting minutes</p>	<p>While CVA and VSLAiE complement each other, the two interventions must remain independent of each other. <b>VSLA membership should not be a requirement for receiving cash assistance, and cash recipients should not feel obligated to join a VSLA.</b> This ensures that both interventions can operate effectively and sustainably without being perceived as interdependent.</p> <p><b>Best practices:</b> While maintaining operational segregation is crucial, fostering robust and systematic collaboration between CVA and VSLAiE teams is equally imperative for successful linkages. Technical leads should organize regular coordination meetings at various stages of the project implementation cycle for both VSLAiE and CVA, with adherence to these meetings closely monitored.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>Project Technical Staff coordination structure</li> </ul>	<ul style="list-style-type: none"> <li>Assistant Country Direction</li> <li>Quality Program Manager</li> <li>Program/Project Technical Leads</li> </ul>
	<p><b>7. Sequencing CVA and VSLAiE Activities</b> <b>Appropriately: To establish effective linkages between teams, ensure that planning and sequencing of both projects follow these steps:</b></p> <p>a. Initiate VSLAiE Readiness during the design and implementation set-up phase of the CVA project.</p> <p>b. Ensure that the first CVA disbursement occurs immediately prior or simultaneous to groups' first savings meeting.</p> <p>c. Conduct extra savings session on the significance of saving from all sources including CVA.</p>	<p>✓ Staff coordination meetings attendance</p> <p>✓ Field visit schedules and documentation</p> <p>✓ Cash disbursement schedule</p> <p>✓ CBT training calendar</p>	<p>Sequencing CVA and VSLA activities appropriately ensures that steps are conducted in the most effective order, maximizing their synergies and minimizing potential conflicts. This optimization enhances the overall success and impact of both programming mechanisms.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>VSLAiE Activity Sequencing Timelines <ul style="list-style-type: none"> <li>» <a href="#">9-Month Savings Cycle</a></li> <li>» <a href="#">12-Month Savings Cycle</a></li> </ul> </li> <li><a href="#">VSLAiE Extra Savings Session</a></li> </ul>	<ul style="list-style-type: none"> <li>Quality Program Manager</li> <li>Program/Project Technical Leads (CVA and VSLA)</li> </ul>

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
ELEMENT #3: FLEXIBLE SAVING CYCLE	<p><b>8. Coordinated but Independent Targeting of CVA households for new VSLA Groups. Establish new VSLAs within communities benefiting from CVA. Document the following key activities:</b></p> <p>a. Conduct meetings with formal and informal community leaders, communities, and targeted households to introduce the VSLA methodology.</p> <p>b. Engage in separate meetings with gatekeepers to foster trust and gain access to and meet with potential VSLA participants.</p>	<ul style="list-style-type: none"> <li>✓ List of CVA targeted communities and GPS coordinate</li> <li>✓ List of final CVA participants</li> <li>✓ Meeting attendance sheets</li> <li>✓ VSLA Field Supervisor field reports</li> </ul>	<p>The VSLA team should receive the geographic location of the CVA-communities and the final list of participants to aid in targeting CVA households for the formation of new VSLA groups. Depending on sociocultural norms, the VSLA team must engage specific households within the target group to introduce the VSLA concept and build trust. For instance, women may require permission from household authority figures to join the VSLA and manage their own finances. These gatekeepers hold the power to allow or deny participation and can approve or disapprove of a member's control over her contributed and earned funds.</p> <p><b>Best practices:</b></p> <ul style="list-style-type: none"> <li>• To the extent feasible, employ women as CBTs to facilitate the targeting of women in conservative contexts.</li> <li>• Conduct separate meetings with households flagged as complex, engaging both household heads and potential VSLA members.</li> </ul> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• Standard <b>VSLA Training Manual</b> for targeting instructions</li> <li>• Beneficiary lists from CVA project</li> </ul>	<ul style="list-style-type: none"> <li>• Quality Program Manager</li> <li>• Program/Project Technical Leads (CVA and VSLA)</li> </ul>
	<p><b>9. Determine VSLA Saving Cycle Length. The length of the VSLA Saving Cycle is based on the CO's context and the nature of the emergency, and the financial needs of group members.</b></p> <p>a. Document the determined length of the saving cycle based on the CO's context and type of emergencies.</p>		<p>Individuals impacted by crises often have an urgent need to access their savings before the standard 12-month period, but a savings cycle within a shorter timeframe requires careful planning.</p> <p><b>Best practices:</b></p> <p>It is strongly recommended to establish the longest (up to 12 months) VSLA saving cycle possible, and never less than nine months. Cycles of less than nine months result in low-quality group and risk of dissolution.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• VSLAiE Activity Sequencing Timelines</li> <li>» <b>9-Month Savings Cycle</b> or <b>12-Month Savings Cycle</b></li> </ul>	<ul style="list-style-type: none"> <li>• Assistant Country Direction</li> <li>• Quality Program Manager</li> <li>• Program/Project Technical Leads</li> </ul>

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
ELEMENT #3: FLEXIBLE SAVING CYCLE	<p><b>10. Hire suitable number of staff and pay them appropriately.</b></p> <p><b>a.</b> Hire dedicated and appropriate staff well-versed in the VSLA methodology, adhering to the VSLAiE staff structure.</p> <p><b>b.</b> Budget to support the appropriate staff structure to train and mentor VSLAs and support organic adaptations in the field</p>		<p>Dedicated and correct number of staff: It is essential to have the appropriate number of dedicated staff, and especially CBTs, in complex, unstable environments. The CBT play a multifaceted role, allowing for real-time monitoring, feedback, and adjustment of implementation strategies to address evolving challenges. By being present on the ground, these CBTs are uniquely positioned to observe and assess the context's changing dynamics and shifts in community needs, security, and access to resources (See the VSLAiE Staffing Rules of Thumb Tool)</p> <p><b>Best practices:</b> Never expect CBTs to work for free. The intentional recruitment of female CBTs aids in reaching women and encouraging their involvement. This is particularly so in conservative areas where women's mobility and decision-making are restricted. It is essential that CBTs be trusted and respected members of the communities where implementation is planned, ensuring effective engagement and support for women's participation.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>VSLAiE staffing and budgeting guidance in Part 4 of <a href="#">A Guide to VSLA in Emergencies</a></li> </ul>	<ul style="list-style-type: none"> <li>Assistant Country Direction</li> <li>Quality Program Manager</li> <li>Program/Project Technical Leads</li> </ul>

ELEMENT	MINIMUM STANDARD	INDICATORS OF COMPLETION	RATIONALE & SUPPORTING RESOURCES	RESPONSIBLE PARTIES
ELEMENT #4: BUILDING ECONOMIC RESILIENCE	<p><b>11. Determine mode for building economic resilience. Near the start of the second savings cycle, a seed grant is injected either into the cash box to create a larger loan fund, or to the group to fund a group investment activity. Ensure the following components are completed:</b></p> <ul style="list-style-type: none"> <li>a. Conduct a readiness assessment.</li> <li>b. Guide groups to complete a group investment activity ideation form, a business plan, a seed grant application.</li> <li>c. Scan local suppliers relevant to the selected group investment or individual IGAs, and record details.</li> <li>d. Approval of business plans and budgets by CARE team <ul style="list-style-type: none"> <li>i. Cash disbursement occurs in two tranches immediately after the approval of the business plans and budget</li> <li>ii. First tranche based on pre-determined set-up activities</li> </ul> </li> <li>e. Second tranche after the set-up activities are completed</li> <li>f. Basic financial training and routine business coaching and mentoring are completed.</li> <li>g. Training and mentoring, including in record-keeping, are provided.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Seed grant readiness check list</li> <li>✓ Business plans and budgets</li> <li>✓ Criteria for group investment tool</li> </ul>	<p>In complex contexts, VSLA members typically have low savings capacity, and this restricts borrowing options. Where Sharia law prevents groups from charging interest on loans, financial growth is further constrained. To build financial resilience, CARE administers cash injections only after groups complete their initial saving cycle.</p> <p><b>Key resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Readiness Assessment</a></li> <li>• <a href="#">Ideation Form</a></li> <li>• Cash disbursement mechanisms established by CVA team</li> <li>• <a href="#">VSLAiE Group Investment Activity Standard Operating Procedure</a></li> <li>• Basic Financial Training</li> <li>• <a href="#">Investment Ledger</a></li> <li>• <a href="#">Investment Coaching Guide</a></li> <li>• <a href="#">Field Visit and Progress Report</a></li> <li>• <a href="#">Mid-Term Business Evaluation</a></li> </ul>	<ul style="list-style-type: none"> <li>• Assistant Country Direction</li> <li>• Quality Program Manager</li> <li>• Program/Project Technical Leads (CVA, Livelihood, and VSLA)</li> </ul>