



VSLA IN EMERGENCIES

# Women and Girls Analysis Tool

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

Use the questions in this tool to address  
considerations affecting women and girls  
within VSLAiE implementation.



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# What does this tool provide?

## In this document, we outline:

- Expectations for Women and Girls Analysis as part of VSLA in Emergencies readiness.
- Guidance on questions that should form part of the contextual analysis undertaken as part of the VSLA in Emergencies project.

This tool is a targeted resource, tailored specifically for VSLA in Emergencies. Its purpose is to equip CARE staff with a set of questions designed to address considerations affecting women and girls within the context of VSLA in Emergencies

implementation. While not exhaustive, these questions should be integrated into broader contextual analyses to ensure a holistic understanding of social dynamics in VSLA in Emergencies planning and implementation.

This tool does not require the CO to conduct entirely new data collection: it should already have collected all or most of the information via the RHA. The tool does ask CARE to concentrate certain information—that most relevant to VSLA in Emergencies—into one place for project-specific decision-making.

## WHY IS WOMEN AND GIRLS ANALYSIS AN IMPORTANT PART OF VSLAiE?

Women and girls' analysis enables the CO to address the inequalities and economic disparities that women and girls face in its implementation zone, and how these challenges may be influenced by the project itself. Without such analysis, VSLA in Emergencies may fail to effectively address inequalities and vulnerabilities, and may even worsen them.

Research by CARE and other organizations has demonstrated the risks associated with changing financial dynamics within households and communities: in backlash, men may commit violence against women and girls (VAWG). In contexts of instability and crisis, these risks are

amplified. Therefore, understanding dynamics between men and women is crucial for designing VSLAiE projects that mitigate these risks and promote safety and equality for women and girls.

By incorporating this analysis into VSLA in Emergencies, CARE can better identify and address the specific needs of women and girls. This may involve engaging with communities to understand their perspectives and concerns, and designing interventions that empower women economically while also minimizing the risk of VAWG. Ultimately, integrating women and girls' analysis into VSLAiE projects is essential for supporting women and girls and ensuring success and sustainability.

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## WHAT IS THE EXPECTATION FOR WOMEN AND GIRLS' ANALYSIS IN VSLAiE?

Given the risks of working in complex, unstable contexts, CARE expects women and girls' analysis to be present in every VSLA in Emergencies project. In particular, CARE expects that:

### **Analysis should be specific to project location and context**

Women and girls' analysis within VSLA in Emergencies and CVA projects must be tailored to address the unique challenges and dynamics of the targeted communities. Generic, country-wide, or regional analyses are insufficient. Instead, women and girls' analysis must be conducted at the community level to ensure it captures specific issues relevant to VSLA in Emergencies and CVA initiatives.

### **Women and girls' analysis should inform community engagement**

Women and girls' analysis should guide how CARE sensitizes and engages communities throughout

the VSLA in Emergencies project, including deciding how to involve men and boys, and addressing any specific challenges or barriers that different community members experience.

### **Women and girls' analysis should inform project design and implementation**

Women and girls' analysis informs how CARE works with communities, but the CO should also be sure to integrate this analysis back into project activities. This may mean changing feedback and complaints mechanisms to ensure that all people can access and use them. It may mean thinking about cash distribution modalities to ensure that cash is distributed, safely and securely, to the right household member.



## WHAT QUESTIONS SHOULD BE INCLUDED IN VSLAiE WOMEN AND GIRLS ANALYSIS?

The questions below specifically address economic support, VSLA in Emergencies, and cash. Additional project-specific inquiries relevant to the context may be advisable. *It is the CO's responsibility to tailor all questions to the project and context.*

CATEGORY	QUESTION
Internal capacities	1.1 Does CARE or partner organization have a team who are able to converse and engage with all people within the community (for example a team including both men and women).
	1.2 Does CARE have experts on integration of women and girls as part of or assisting the project team?
	1.3 Are staff and partners able to work in ways sensitive to women and girls or is training/ sensitization of the team required?
Women's participation in financial decision-making or management	2.1 Do men or other members of the community express concerns about women taking part in VSLAiE? What risks are associated with women's participation, and who poses these risks?
	2.2 Do men or other members of the community express concerns about women receiving cash transfer? What are risks for women receiving these, and who poses these risks?
	2.3 Do women typically participate in financial decision-making or financial management? What risks for women are associated with this, and who poses these risks?
	2.4 What is women's involvement in community decision-making?
Women's participation in the economy and community	3.1 Do men, women, or the broader community express concerns about women working outside the household? What risks are associated with this, and who poses these risks?
	3.2 What risks, specifically, are associated with women's mobility? Who poses these risks? Can women travel safely to VSLAiE meetings and/or to markets?
	3.3 Do men and women have equal access to financial services?
	3.4 What risks are associated with women's congregation, and who poses these risks?
Household responsibilities	4.1 Do women have household responsibilities that may prevent them from participating in VSLAiE?
Men's perception of VSLAiE	5.1 Do men understand VSLAiE and do they understand what women's participation means?
	5.2 What are the expectations for men's involvement in VSLAiE? What risks are associated with such involvement?
Conflict-specific questions (where applicable)	6.1 How does the conflict affect the population? Does it affect men and women differently?
	6.2 Before the conflict, were men's and women's daily lives different? How are they different now?

**These questions should form the basis for VSLA in Emergencies project planning and community engagement.** Answers to these questions (and from any broader analysis) should be integrated into project design and implementation. CARE should consider:

- Have we systematically examined risks to and participation of women and girls?
- Have we addressed risks to and participation of women and girls, either through discussion with the community or through the design of the project?

- Have we put mechanisms in place to monitor unforeseen risks?
- Is there a functioning mechanism by which CARE can be informed of increases in VAWG or backlash?

Where risks are identified, satisfactory solutions and mitigation strategies should be established before CARE moves forward with implementation, and these risks should be incorporated into the [VSLAiE Risk Analysis Matrix](#).