

SOLIDARITY IN SAVING

Women's Voices and Resilience



Women (in VSLAs) Respond: Briefing, December 2025

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OVERVIEW

Women Respond is CARE's global initiative that regularly listens to women so we can amplify their voices and leadership as they navigate and respond to shocks and crises in their communities.

Building on CARE's longstanding partnership with women leaders and communities worldwide, Women Respond seeks to better understand the unique challenges that crises present so that programming and advocacy can be adapted to meet women's evolving needs.

CARE's **Village Saving & Loan Associations (VSLAs)** provide a vital platform to hear directly from women about their diverse experiences and perspectives. Every year we conduct Women Respond surveys with saving groups to highlight their perspectives and better understand the impact of crises on their activities.

The data generated through Women Respond is shared back with participating VSLA groups and communities so that they can advocate for their own needs, and influence policies and humanitarian programming.

By placing women's voices at the center, the initiative provides unique insights into women's experiences as leaders, responders, and advocates at local, national, and global levels.



**This brief represents 2025 data from
3,560 VSLA members (3,040 women)
across seven countries worldwide.**

CRISES Key Findings

The top reported crises globally¹ are lack of food, water scarcity, and weather extremes. 7 in 10 women say food insecurity is one of the most significant crises they face—up from 6 in 10 women last year. Reports of drought, floods, and pests destroying crops have also increased since last year.

Women say that crises mainly impact their ability to earn a living and how much food they can eat. These issues have been seen as the biggest effects on women's lives year after year. In 2025, more than 3 in 4 women who experienced crises said these problems affected them.

The number of women reporting their food intake has been affected is rising. This has jumped from 64% saying their food and nutrition was affected in 2023–2024 to 76% in 2025. This shows that food insecurity is getting worse and emphasizes the urgent need for sustained support.

Savings groups are feeling the effects of compounding crises. Half of members report saving less than before, reflecting financial strain as livelihoods and incomes decline.



What women are telling us

“My family and community have faced repeated crises, including drought, rising inflation, and a severe outbreak of diarrhea that disrupted daily life.”

—Kima, Ethiopia

“The soil kept getting worse, so yields were low, and the cost of supplies just kept going up. We couldn’t make a living.”

—Phương, Vietnam

TOP 5 PRIORITY CRISES FOR WOMEN

1. Food insecurity

2. Drought

3. Pests destroying crops

4. Lack of clean water

5. Floods

¹ For this report, the term 'globally' refers to aggregated data across the seven countries surveyed.

ACTIONS Key Findings

Most savings groups continue to meet in some way. About half of groups continue to meet, save, and lend regularly. 47% of groups continue to meet as usual, with 45% of groups continue to save regularly and 55% continue to lend regularly.

Women are coping now, but in ways that may hurt their future resilience. Over half of women say they are eating less. 1 in 5 are selling assets, and 1 in 4 are borrowing money or goods—up from 1 in 6 last year.

Women are diversifying their incomes and using savings to provide for their families. More than half of women report trying to earn income in different ways, while 43% are using savings to cover essential needs.

Savings groups are taking action in their communities. 40% of women are engaged in local advocacy to influence change on issues of food and agriculture, livelihoods, and infrastructure.

Savings groups are supporting members. In all seven countries, respondents are using their VSLA social fund to support members to cope with crises. 73% use social funds to support members financially and to buy food and basic supplies for members.

Savings groups are supporting their communities. 22% of respondents are using their VSLA social fund to support members of the wider community to cope with crises—offering support such as school supplies for children in vulnerable households or food and supplies for community members in need.



What women are telling us

“We supported ourselves, and we now had savings for the other times and emergencies.”

—Maryam, Syria

“Giving pigs to others brings me the same joy as receiving them.”

—H'Den, Vietnam

TOP PRIORITY ACTIONS FOR WOMEN



Diversifying income



Using savings



Eating less



Selling assets, and borrowing



Pooling resources

NEEDS Key Findings

Livelihoods and food security remain the most critical priorities. 3 in 4 respondents say the support they need most is to earn more income, while 3 in 5 say they need support to be able to eat enough food.

Specific needs vary across countries. In Burundi, Vietnam, and Ethiopia, more than half of respondents expressed the need for improved financial access to help stabilize or rebuild their incomes. In Niger, 2 in 3 people prioritized access to healthcare.

Clean water is a widespread need across all countries. 1 in 4 respondents highlighted access to clean water as a priority.



What women are telling us

“Our greatest need right now is financial support to strengthen our small businesses.”

—Kima, Ethiopia

“We are working to unite all our local VSLA groups into a network. We want to access larger loans so we can take the lead in developing our community.”

—Marie, Burundi

TOP 5 PRIORITY NEEDS FOR WOMEN

1. **Livelihood**

2. **Food and Nutrition**

3. **Access to Financial Services**

4. **Clean Water**

5. **Health Care**

RECOMMENDATIONS

What the data is telling us to do

Women continue to demonstrate strong leadership within their groups and communities, but the data show that they cannot respond to escalating needs on their own. Women's priorities include:

-  **Expanded access to financial services**, including flexible loan products and cash transfer programs.
-  **Support for income-generating activities**, including through climate-smart agriculture, small enterprise development, and market access.
-  **Investment in food security and nutrition**, particularly where hunger and reduced food intake are widespread.
-  **Strengthened access to clean water, healthcare, mental health, protection, and basic services**, especially in contexts where service gaps are acute.

For more information on Women Respond, contact Kalkidan Lakew Yihun, Women Respond Program Coordinator kalkidan.lakewyihun@care.org



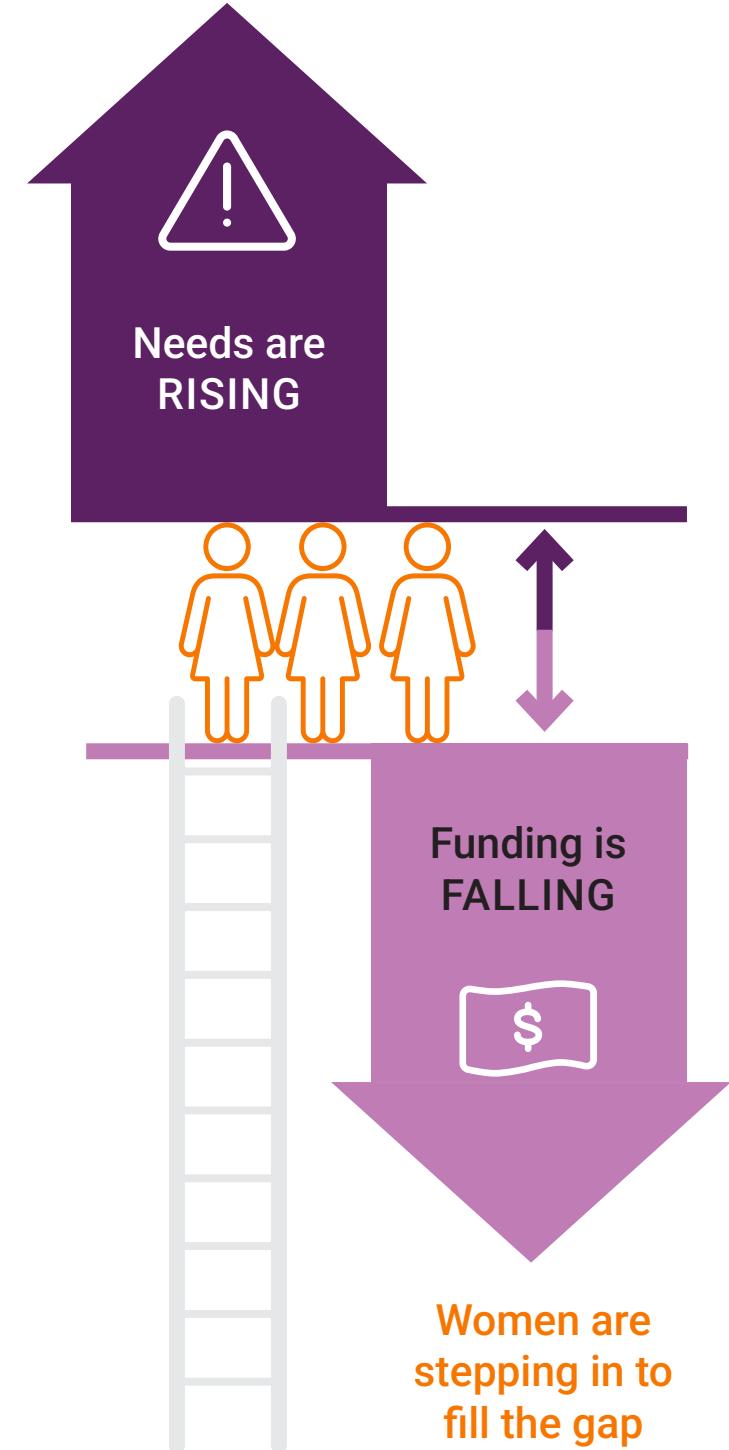
CONTEXT

In 2025, **300 million** people across the world were in urgent need of humanitarian assistance and protection – roughly one in every 26 people on the planet. The scale of need continues to rise, driven by increasing number of complex and long-term crises caused by conflict, food insecurity, natural disasters, economic instability, and disease outbreaks that have deepened poverty, hunger, and displacement across regions. These ongoing and intensifying crises are hitting at-risk groups the hardest. Women and girls bear the heaviest burden due to unequal access to resources, protection, and opportunities.

At the same time, humanitarian funding is declining, leaving critical programs without enough resources and forcing organizations to make difficult choices about how and where to respond. The widening gap between rising needs and shrinking resources means that millions risk being left without essential support.

In the face of these overlapping crises, women continue to show remarkable leadership and resilience. Through collective action, they are adapting, supporting their households, and leading in their communities. However, their voices and experiences remain underrepresented in decision-making spaces, limiting the ability of recovery and response efforts to make the most efficient decisions that will meet the most needs for the most people.

The most effective way to understand and support crisis-affected communities, especially women, is by listening to their experiences and using those insights to support their actions and respond to their needs.



WOMEN RESPOND

A collective voice

CARE launched the Women Respond initiative in 2020 to regularly engage women in the countries where we work. Women Respond helps us to better understand their experiences, amplify their voices, and ensure our work is driven by women's realities and stated priorities.

Since its launch, Women Respond has elevated the voices of 38,000 (28,000 women) – reflecting women's experiences from the early days of the pandemic through the compounding impacts of conflict, weather extremes, and economic shocks.

How does Women Respond work?

Women Respond is more than a survey. It combines regular inquiry with feedback loops that engage women in shaping and sharing findings locally and globally.

As a global initiative, Women Respond aggregates data from across CARE's programs to gain a broad picture of the realities faced by women and girls in times of crisis.

Each year, Women Respond surveys are added alongside existing programs to give deeper understanding of context, needs and actions in individual countries. Data is consolidated and analyzed across all locations to highlight global trends over time.

Women Respond's [global dashboard](#) also draws on data from other assessments and monitoring surveys.

Women (in VSLAs) Respond 2025: METHODOLOGY

TIMELINE

January – December 2025

COUNTRIES

Burundi, Colombia, Ethiopia, Mali, Niger, Syria, and Vietnam

FOCUS

Women and girls* in VSLAs

PARTICIPANTS

3,560 VSLA members (85% women) selected using stratified and systematic random sampling techniques

PROCESS

Two rounds of quantitative surveys and one round of qualitative interviews in seven countries.

This brief highlights findings from the first round of quantitative data collection.

A full report which includes findings from second round quantitative and qualitative interviews will be shared in 2026. [View full methodology](#)

*5% of respondents were aged 13-17. All other respondents were 18+

The process for standalone Women Respond surveys



Women Respond and VSLAs

VSLAs are both a powerful network of women whose voices deserve to be heard and a proven way women meet their most urgent needs. That's why we intentionally connect Women Respond with our savings group programs.

Women Respond can be a standalone listening exercise or part of routine monitoring and research in an existing program. This report summarizes data from standalone surveys conducted with VSLA members across seven countries in 2025.

Listening to women in VSLAs

With 30 million members worldwide, saving groups offer unique insights into how members and communities experience crises and how their needs evolve over time.

Since 2020, CARE has listened to the experiences of 15,000 VSLA members (85% of whom are women) across 10 countries. This helps us to understand the urgent needs of VSLA members, support their actions, and respond to their priorities, which is central to CARE's work.

VSLAs themselves are central to many CARE programs, and Women Respond also helps CARE understand how crises are affecting savings groups and their ability to function.

2025 Women (in VSLAs) Respond data includes the voices of 3,560 VSLA members.

VSLAs as central to response

VSLAs are often the solution to some of women's priority needs, offering immediate access to cash and a network of support.

As groups that are rooted in their communities, VSLA members are deeply connected to local women and ready to act, making them **ideal partners for turning Women Respond insights into meaningful action.**

When we compare data* from VSLA members over the past five years with Women Respond data from respondents who are not in VSLAs, it is clear that savings and mutual support can be powerful forces during crises. Compared to non-members, women in VSLAs are more than six times less likely to report crises have affected their mental health and three times less likely to report their safety has been affected. Despite growing challenges in sustaining livelihoods and ensuring food security, women in VSLAs demonstrate greater capacity, solidarity, and collective action compared to non-members.

*CARE global data was collected in various locations, using different tools, sampling, and methodology based on the needs and constraints in each context. Due to such differences, the global data does not provide pure comparative results. However, such comparisons provide rough insight to assess responses between different groups and locations.

What is a Village Savings & Loan Association (VSLA)?



Self-managed group of 15-30 individual community members



Meets regularly to save money, access small loans and obtain emergency insurance



Primarily made up of rural women with limited access to financial resources



Acts as a safety net for many families in vulnerable situations



Builds social solidarity and a foundation for collective action

Learn more about VSLAs at care.org/vsla

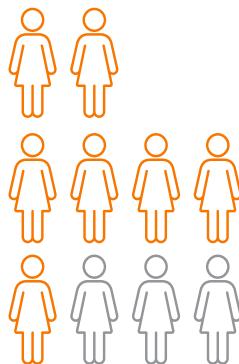
Savings groups are strong platforms for solidarity and collective action.

CRISES RESHAPING WOMEN'S LIVES

The most significant shocks & crises women are facing

The top reported crises globally¹ are lack of food, water scarcity, and weather extremes.

We asked women to rank the top three crises they are currently facing. While priorities vary by country, food and water insecurity, extreme weather, and natural disasters emerged as the most urgent concerns. 71% of women reported food insecurity as one of the most significant crises they are currently facing, followed by droughts at 47%. 41% of women reported pests destroying crops (e.g. locusts and beetles), 38% reported lack of clean water sources, and 34% reported floods



7 in 10 women say food insecurity is one of the most significant crises they face.

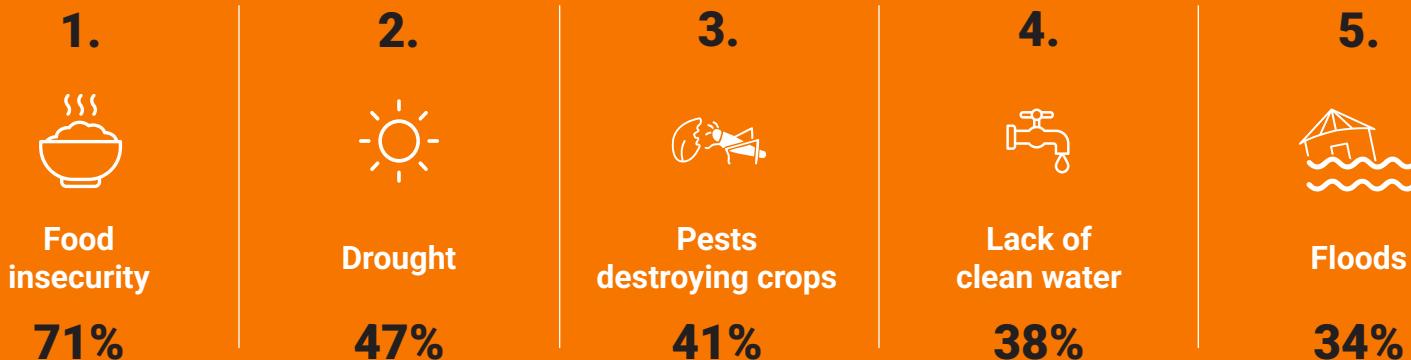
as the main crises they are experiencing. In addition to the top five, 17% of women respondents reported conflict and other natural disasters, and 13% reported disease outbreaks.

While the results shows both women and men reported food insecurity as their top crisis, differences are observed in their response to other crises and environmental challenges: more women mentioned droughts (47% vs 39%), pests destroying crops (41% vs

35%), and lack of clean water (38% vs 28%), while men were more likely to report floods (51% vs 34%).

Understandably, the types of crises reported varied across countries. Food insecurity ranked among the top three crises in all countries except Vietnam. It was identified as the most pressing issue in Ethiopia, Mali, Niger, and Northwest Syria. Droughts were among the top two prioritized responses in Burundi, Colombia, and Ethiopia.

TOP FIVE priority crises for women*



¹ For this report, the term 'globally' refers to aggregated data across the seven countries surveyed.

* Respondents were given a list of options to rank crises that are significantly affecting their lives right now, including: Drought, Food Insecurity, Pests Destroying Crops, Conflict, Lack of Clean Water, Floods, other natural disasters, and disease outbreaks. They could also add other non-listed crises.

Respondents in Mali and Syria were most likely to rank conflict among their top three concerns. In Mali, most respondents—64% of whom were women—reported conflict as the top-ranked crisis. Similarly, in Syria, 42% of women reported conflict as their highest priority.

In Vietnam, respondents primarily reported floods, lack of clean water, and crop destruction caused by pests.

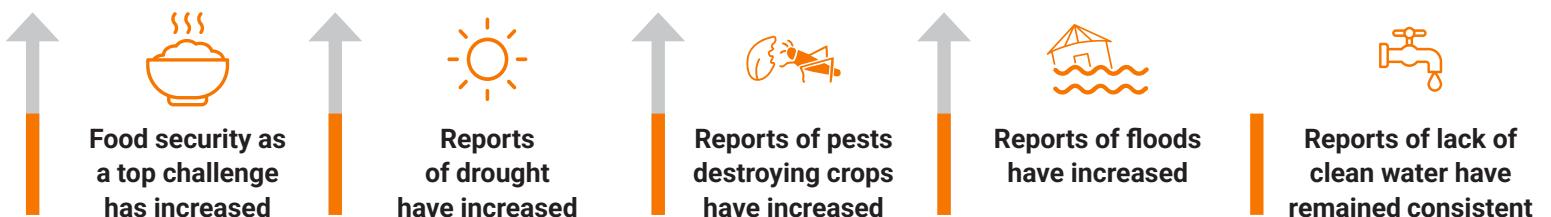
The crises reported by VSLA members are ongoing across these countries and have critical impacts on

the lives of women and other at risk groups. These challenges are deeply interconnected. For many farming communities, drought, water scarcity, pest infestations, and extreme weather directly affect household food and nutrition. People struggle to grow their own food to eat, and it gets more expensive to buy food in the local markets. **Understanding the way crises overlap is essential for assessing their full impact.** Response and recovery efforts should focus on addressing the combined effects of multiple, overlapping shocks.

What has changed from previous years?

Compared to last year, the proportion of women reporting food insecurity as a top challenge rose sharply from 60% to 71%, indicating a growing strain on household access to food. Reports of droughts also increased from 36% to 47%, while pest-related crop destruction rose from 33% to 41%. Lack of clean water remains among the top five concerns, though it showed a slight decline from 40% to 38%, consistent with last year's

findings. Fewer respondents identified conflict as a major challenge this year (17%, down from 34%), largely because the 2023-2024 data draw more heavily from areas in Ethiopia and Mali that were severely affected by conflict. Flood reporting, however, increased significantly—from 22% last year to 34%—highlighting growing exposure to weather extremes and shocks.



Note: Countries surveyed in 2024 and 2025 were largely similar. Notable differences are that in 2025 Côte D'Ivoire was replaced by NW Syria, and that respondents in Ethiopia and Mali were from different regions and so less affected by conflict than those interviewed in 2024.



"My family and community have faced repeated crises, including drought, rising inflation, and a severe outbreak of diarrhea that disrupted daily life. The diarrhea outbreak made people fearful of drinking water or eating locally prepared snacks. This directly affected my business of selling local snacks because my customers stopped buying from me.

The drought made water scarce and caused a sharp rise in the cost of food and farming supplies. My parents, who rely on small-scale farming of ground nuts and cereal to feed the family, struggled to feed their six children, four of whom are under the age of fifteen. As prices soared, they were forced to sell their goats, and the family reduced meals from four to two times a day. It was painful to see my parents selling the goats they had raised for years just to survive."

**Kima Ibrahim Mumed, aged 20,
VSLA Member, Oromia Region, Ethiopia.**

How crises are affecting women's lives

Women report that crises are primarily affecting their livelihoods and their food intake.

Respondents were asked to rank the top three areas of their lives most affected by a shock or crisis. Across all countries, the main areas of concern include livelihoods, food and nutrition, access to healthcare, water and hygiene, safety, and education.

Top five effects on women's lives

1.		Livelihood	78%
2.		Food and Nutrition	76%
3.		Access to healthcare <small>(including sexual reproductive health)</small>	36%
4.		Water and Hygiene	23%
5.		Safety	17%
		Education	17%

On average, across the seven countries, 78% of women reported that their livelihoods were most affected, followed closely by 76% citing food and nutrition. Access to healthcare emerged as the third most affected area in respondents' lives.

People also noted other impacts, including access to and use of financial services (13% of women and 11% of men), housing or shelter (12% of women and 16% of men), and well-being or mental health (12% of women and 10% of men). While overall priorities remain broadly similar across countries, some variations were observed. Respondents in Burundi were more likely to report well-being and mental health among their top three concerns, those in Mali emphasized safety, and participants in Ethiopia and Syria highlighted education as one of their main areas of concern.

Across the seven countries, both women and men identified livelihoods and food security as their top areas affected. Challenges to livelihoods significantly limit access to food and basic services. Disruptions to agriculture caused by natural disasters and conflict have severely reduced the ability of many farming communities to grow food—disproportionately affecting those most at risk. The results also show that many respondents are coping by reducing their food intake. Overall, 56% of women reported eating less to cope with lower incomes and food insecurity, with women slightly more likely than men (53%) to adopt this strategy.

While women are slightly more likely than men to report challenges related to access to healthcare (36% vs. 32%) and water, sanitation, and hygiene (17% vs. 11%), men are more likely to cite safety concerns (24% vs. 17%). Our broader five-year analysis, including qualitative findings, indicates that men tend to report safety risks at higher rates. These are often linked to threats of killing, injury, or mobility restrictions in active conflict zones. Beyond general insecurity, violence against women and girls remains a significant and growing risk, further heightening their vulnerability.

What has changed from previous years?

When we compare these findings with Women Respond assessments from 2022 and 2023–2024, we observe consistent trends in the main areas most affected: livelihoods, food and nutrition, access to healthcare, water and hygiene, and education. However, compared to the 2023–2024 findings, the proportion of women reporting their food and nutrition is affected increased from 64% to 76% in 2025, highlighting the growing severity of food insecurity and the urgent need for support in this area.



Are women in VSLAs less affected by crises than those who don't have this support network?

When we compare global level data in the last five years between women who are in VSLAs and those who are not, we see that women in VSLAs are less likely to report their lives are affected in several key areas.*

Safety: Women in VSLAs are nearly three times less likely to report an impact on safety compared to non-members (23% vs. 63%).

Food security: VSLA members are about one-sixth less likely to report an impact on food security (50% vs. 60%).

Access to health services: VSLA members are roughly two-thirds less likely to report an impact (19% vs. 51%).

Mental health: VSLA members are over six times less likely to report an impact (9% vs. 57%).

What does this indicate? While joining a VSLA won't shield women entirely from crises, but it can significantly reduce how much these crises affect their lives.

Livelihood impacts are the only area where VSLA members now report higher impacts than non-VSLA women respondents (65% vs. 56%). This contrasts with previous years, when VSLA members consistently reported lower livelihood impacts. The shift reflects growing pressure from multiple crises and shocks, which have eroded income and savings sources for many VSLA members.

Overall, VSLA members continue to report being less affected by crises. However, trends over the past five years show increasing strain as they draw on available resources while facing mounting challenges. Despite their resilience, trends over the past five years show increasing strain as VSLA members draw on available resources while facing mounting challenges.

* CARE global data was collected in various locations, using different tools, sampling, and methodology based on the needs and constraints in each context. Due to such differences, the global data does not provide pure comparative results. However, such comparisons provide rough insight to assess responses between different groups and locations.



Impact of crises on VSLA functions

Crises aren't just affecting women and their families. They are impacting how—and how much—women are able to save through Village Savings & Loan Associations (VSLAs).

Our analysis shows that groups are doing their best to continue meeting, saving, and providing loans. They are also adapting, such as reducing interest rates, to make sure members maintain financial access. However, severe economic and livelihood challenges, along with social and safety concerns, have disrupted essential group functions – particularly in Burundi, Ethiopia, Niger, and Syria.

Across all seven countries, around half of groups are still saving or lending regularly.

45%
of groups are still saving

55%
of groups are still lending regularly



Impact of crises on group savings

While patterns vary by country, across the seven countries surveyed, 45% of VSLA members reported saving regularly in their groups. Many respondents noted that, given ongoing economic and financial challenges, groups have adjusted their practices. 41% said their groups are continuing to save smaller amounts than before.

On average, male VSLA members are more likely to report no changes to their regular group savings than women (53% of men vs. 44% of women), while women

are more likely to report saving reduced amounts (43% of women vs. 29% of men).

Wide variations exist between countries. In Vietnam and Colombia, the majority of respondents reported that their group savings continue without any changes, while in Mali, more than half of respondents said they are saving as usual. In all three countries, the proportion of respondents reporting no change in savings has increased compared to the 2023–2024 data, indicating an improvement in members' ability to continue saving.



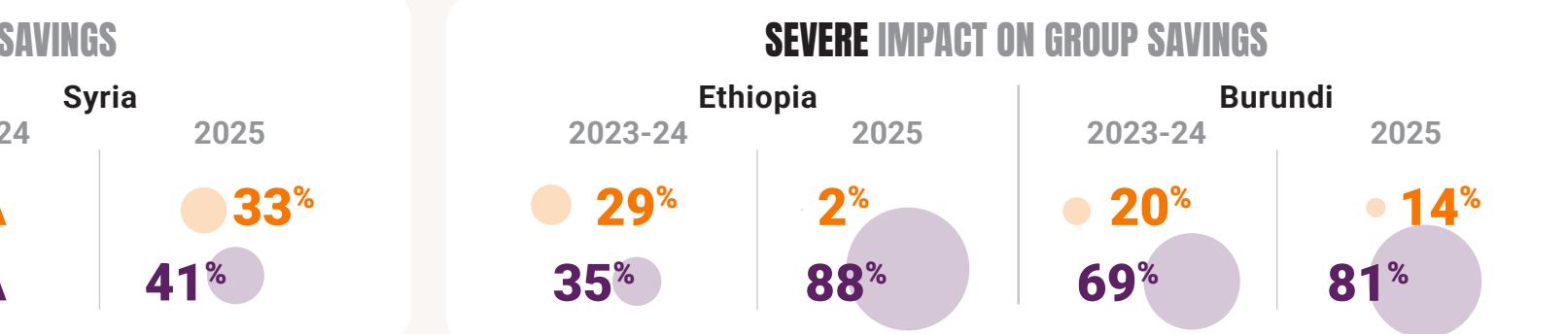
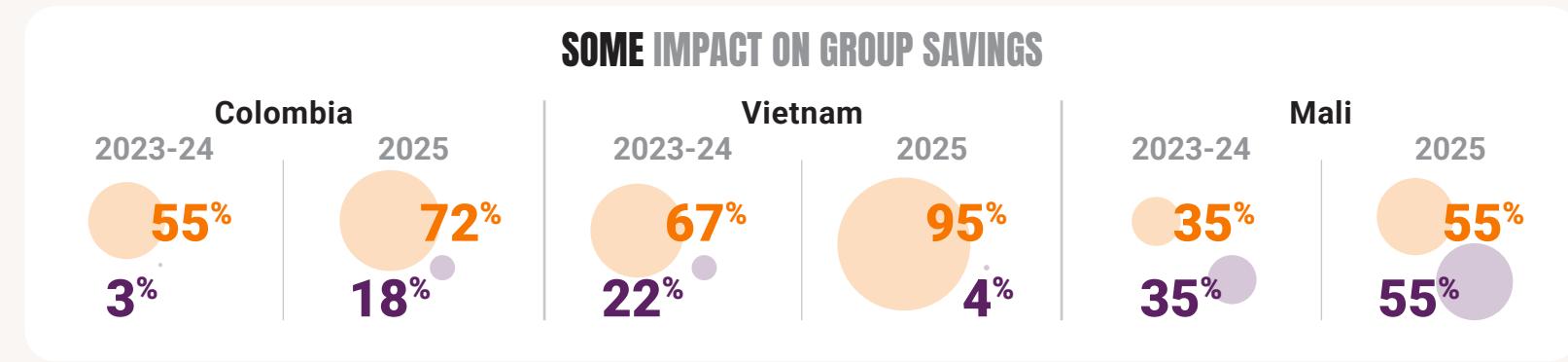
In Niger and Syria, the impact of crises is more marked, with only 1 in 3 respondents reporting they are saving without any changes. In Niger, this is accompanied by a drop in the amount saved with groups; from 50% in 2023–2024 to 30% in 2025. However, for those who were able to continue saving, there was a decline in the proportion who had to save reduced amounts, from 48% to 32%, suggesting that despite ongoing livelihood and financial challenges, many members were able to return to saving at their regular rate.

Burundi and Ethiopia are more severely affected. Only 14% groups in Burundi and 2% in Ethiopia are saving as usual. A high proportion reported saving reduced amounts: 81% in Burundi and 88% in Ethiopia. In Burundi, this has increased from 69% last year, while in Ethiopia the proportion of people saving less with their groups than before has more than doubled from 35%. This could be due group membership being predominantly composed of adolescents and young

adults, indicating that this demographic is particularly impacted by the multiple crises they have faced.*

Overall, the trend shows that where regular savings are disrupted, groups adapt by adjusting share amounts and allowing members to save smaller sums. However, challenges continue to grow, and an increasing number of members struggle to maintain their regular savings.

- No change:** Members still saving regularly with the group
- Reduced:** Members save less with the group than before



*Surveys in Ethiopia covered different regions and demographics; in 2023-24 respondents were mostly adults with just a few adolescent members, and they were from different areas than those included in the 2025 surveys.



Impact of crises on group lending

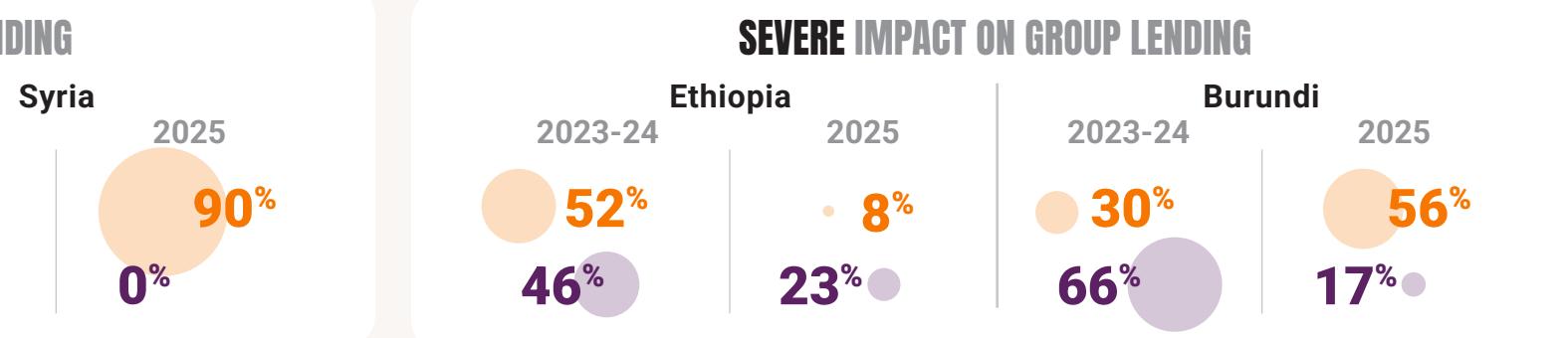
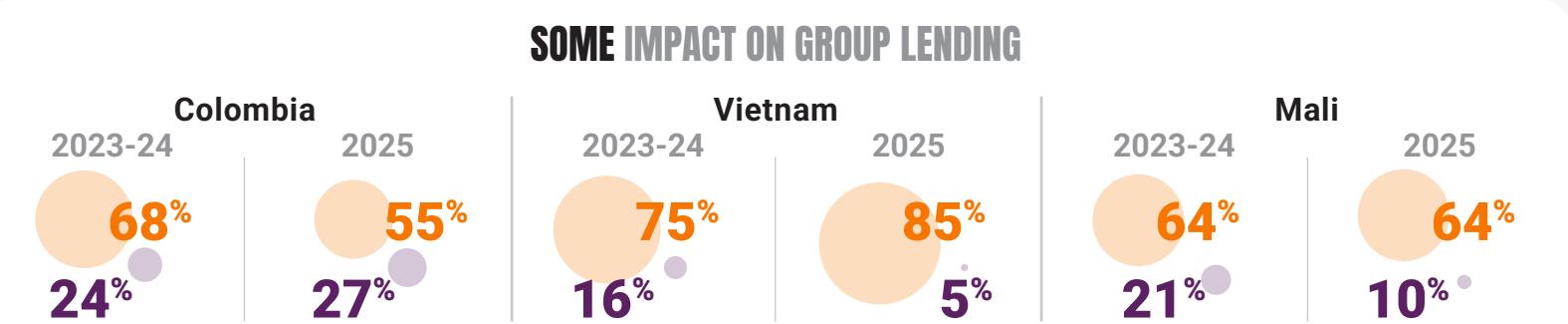
Loans are a critical support for VSLA members, especially during crises. Previous qualitative assessments and interviews highlight that loans serve as a lifeline, enabling members to rebuild livelihoods and diversify incomes quickly. VSLAs provide quick and informal access to these loans.

An average of 55% of respondents said their groups are offering regular loans to members. 16% are offering loans at a reduced interest rate to make these more accessible to members, considering the livelihood and economic challenges many are facing. The highest rates of regular loan disbursement are reported in Syria (90%)

and Vietnam (85%). In Syria, respondents noted that groups are using existing savings—including reduced contributions—and the social fund to sustain lending. At the time of data collection, reduced savings had not yet affected loan disbursements, but if savings continue to decline, loan availability and regularity will also fall. Similarly, in Burundi, 56% of groups are providing loans using reduced savings and social fund supplements. More than half of respondents reported regular lending in Colombia and Mali, while in Niger only 24% did so. Ethiopia shows the lowest loan regularity, with just 8% reporting no changes to the loan process.

Respondents indicated that members often take loans for basic needs such as food and healthcare: Colombia (53%), Syria (44%), Burundi (42%), Niger (35%), Mali (34%), Vietnam (26%), and Ethiopia (26%) reported that one of the main ways their groups help members is by providing loans for essential needs. Because loans are so critical, some groups have adapted their social fund—traditionally reserved for social and emergency needs—to be used for lending. In Ethiopia, 66% of respondents said their group uses the social fund for loans; in Mali and Colombia, 56%; in Burundi and Vietnam, 41%; in Niger, 36%; and in Northwest Syria, 19%. This approach ensures continued loan access for members despite financial constraints.

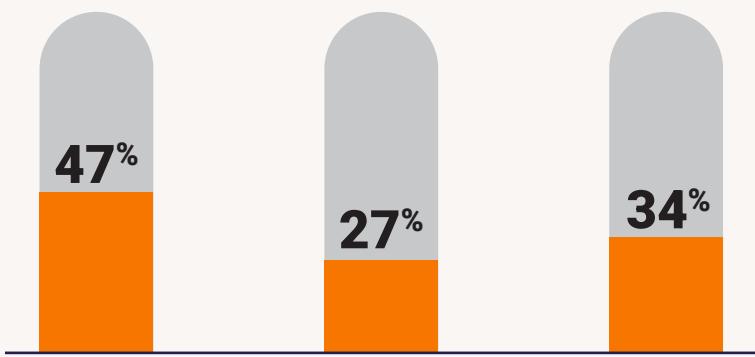
- No change:** Members still lending regularly with the group
- Reduced:** Members lend less with the group than before





Impact of crises on group meetings

Despite ongoing challenges and country-specific differences, data from the seven countries show that most VSLA members continue to meet in some form. On average, 47% reported no changes to their meetings and continue to meet regularly. Others noted disruptions, with 27% describing meetings as irregular and 34% reporting high absenteeism among members. In addition, 20% said some members have left their group. Encouragingly, only 8% of respondents reported that their group had completely stopped meeting.



Most groups continue to meet in some form, with nearly half continuing to meet regularly.

Country-level results show that Burundi and Ethiopia have experienced the most significant disruptions. In Burundi, 54% reported high absenteeism, and 18% said members had left their group, while only 34% continue to meet regularly. In Ethiopia, 65% reported high absenteeism, 45% said members had left, and 37% noted that their group had stopped meeting—likely due to the combined effects of drought and disease outbreaks.

Niger has also experienced increased disruption, with 55% reporting high absenteeism and 57% saying some members had left the group. In Syria, 42% reported high absenteeism, while 37% indicated no change in their meetings. In contrast, Colombia and Vietnam show the highest continuity, with 84% and 94% respectively reporting no change in group meetings. Mali also demonstrates continuity, with 60% reporting no change and 23% noting irregularities.

Across countries, results show that groups continue to face pressures linked to livelihood challenges and ongoing crises, limiting their ability to meet regularly and sustain participation. Compared to the 2023–2024 data, both Burundi and Ethiopia still experience the highest levels of meeting disruption, consistent with earlier assessments (2020–2022) during the COVID-19 period. In Burundi, flooding and market inflation have been key factors, while in Ethiopia, drought, insecurity, and inflation have contributed to reduced participation.

In contrast, countries such as Colombia, Vietnam, and Mali show relatively limited disruption. However, Niger, which previously reported fewer challenges, now shows a sharp increase in absenteeism—from 22% in 2023–2024 to 55% this year, primarily linked to livelihood and food security challenges faced by communities.

At the global level, the data show some differences in experiences between women and men. Women are less likely than men to report they continue to meet as frequently as before (46% compared to 56%) and more likely to report high absenteeism (36% compared to 24%). This indicates that ongoing livelihood challenges and crises have a greater impact on women's ability to maintain regular participation in group activities.

When savings are disrupted, this can have knock-on effects on crisis resilience and response. Beyond saving and lending, VSLA meetings serve as vital spaces for members—especially women—to discuss personal and community challenges, including issues related to healthcare, education, and safety. These gatherings strengthen solidarity and often spark the collective actions that drive community resilience. Disrupting meetings can weaken group cohesion and the ability to function effectively, making it harder for members to support one another and sustain their collective progress.

Suspended activities

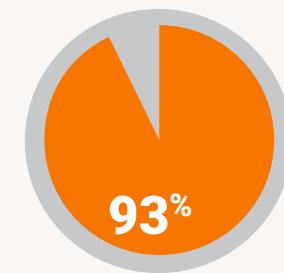
Although members are striving to continue saving, many shared that they are struggling and unable to save. This varies across countries.

Some have been severely affected: In Ethiopia, 35%; in Syria, 33%; in Niger, 26%; and in Burundi and Mali, 10% reported concerns that members cannot save. Despite these growing concerns, most VSLA groups have not suspended savings activities. Across the seven countries, only 3% reported that their group had stopped saving—the highest suspension rate was in Niger, where 16% of groups indicated savings had been put on hold. While reports of complete suspension were low in Ethiopia and Syria, 42% of groups in Ethiopia and 22% in Syria reported challenges as some members stopped saving and left their groups.

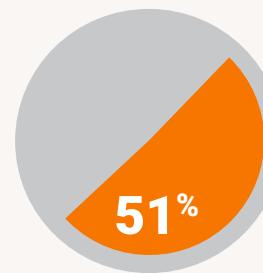
Similarly, across the seven-country average, 8% of respondents reported that their groups had stopped giving out loans. The highest proportion was recorded in Ethiopia (28%), followed by Niger (15%). To support members during this period, some groups adapted their loan repayment practices—deferring payments and adjusting terms, such as reducing or removing interest rates. The highest proportion of respondents reporting such changes was in Ethiopia (90%), followed by Burundi (45%), Syria (30%), Colombia (27%), Niger (25%), and Mali (19%).

Impact of crises on personal savings

Across the seven countries, an average of 93% of respondents are still managing to save in some way, even if not with their group. However, 51% report saving less than before, reflecting financial strain as livelihoods and incomes decline. Despite this, 22% reported maintaining the same level of savings, and 20% said their savings have increased.



**respondents continue
to save in some way**



**save less
than before**

Compared to the 2023–2024 data, the share of respondents reporting reduced savings has risen from 40% to 51%, while those maintaining the same savings declined from 36% to 22%. In all countries except Colombia and Vietnam, more than half of respondents reported reduced savings. In Colombia, respondents were more likely to report the same or higher savings, while in Vietnam, 34% said they currently have no personal savings.



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“We supported ourselves, and we now had savings for the other times and emergencies. We no longer need to request assistance from anyone, and we will no longer experience the disappointments that result from asking people for help. We could borrow three times the amount that each of us saved, then we can meet our main requirements.”

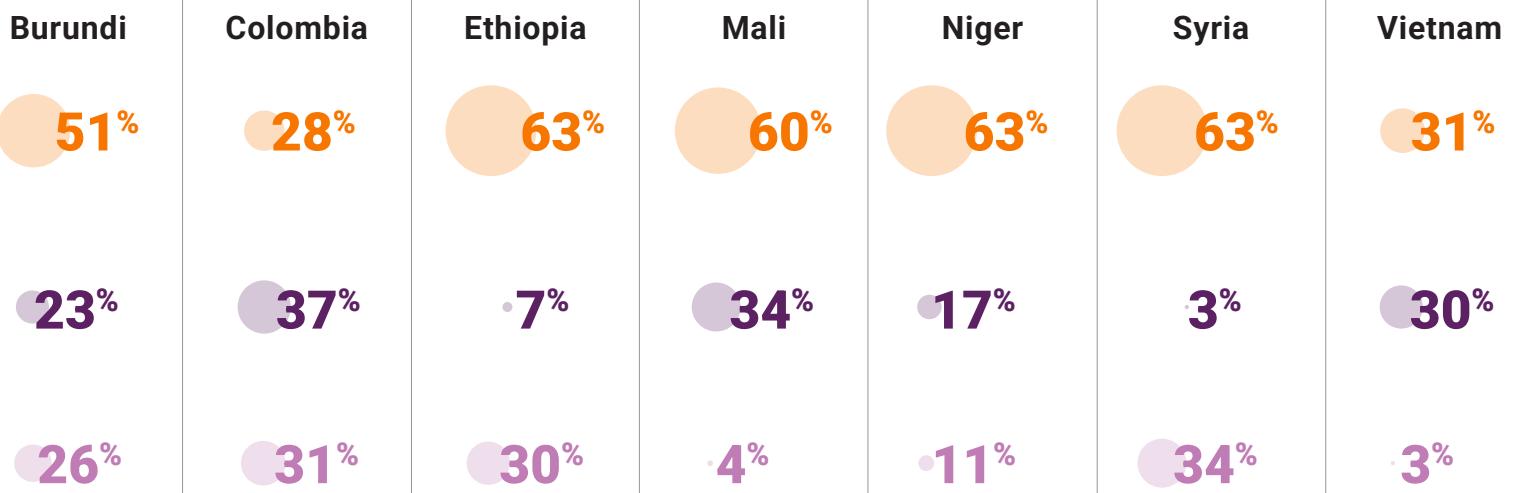
**Maryam Ahmed,
VSLA member, Ghandourah community, Syria.**

These results underscore how multiple crises and economic pressures are eroding people's ability to save—a critical safety net for many households. When

savings decline or disappear, families lose an essential buffer against shocks, leaving them increasingly at risk in the event of future crises.

PERSONAL SAVINGS

Reduced savings The same savings Higher savings



Most respondents continue to save in some way, but half are saving less than they used to.



ACTION

Actions women are taking

In the face of multiple challenges, VSLA members continue to demonstrate resilience and leadership. As individuals and as groups, they are finding ways to support their households, strengthen their groups, and uplift their communities.

Individual and collective actions

Respondents reported adopting a range of actions and coping strategies in response to the crises. A majority of women (53%) and men (47%) said **they are trying to earn income by trying to find new ways to earn money** and support household needs.

Women in Syria (73%) were most likely to prioritize earning income in different ways as a personal action, followed by women in Vietnam (67%), Ethiopia (62%), Colombia (57%), Burundi (45%), Niger (37%), and Mali (27%). Many respondents are also **relying on their savings to provide for their families**. 43% of women and 36% of men reported using their savings as the main way to cover essential needs. Women in Colombia, Ethiopia, Mali, Niger, and Syria were more likely to prioritize using their savings to provide for their households.

Respondents also demonstrated strong commitment to their communities and VSLA group continuity. On average, 38% reported volunteering their skills for community activities, while 27% supported or led their groups to ensure continuity. Women in Burundi, Ethiopia, and Mali were more likely to report volunteering their skills and supporting group continuity as their top action compared to the other countries.

In addition, respondents are actively involved in local advocacy. About 40% of women and 47% of men reported in both individual and collective efforts with local governments to improve policies and services. The top advocacy priorities were similar for both men and women: food, nutrition, and agriculture; income-generating activities; and infrastructure (including housing, water, sanitation, and roads). Respondents in Syria, Burundi, Vietnam, Mali, and Niger were the most likely to participate in local advocacy efforts.

Women are diversifying their incomes and using savings to provide for their families.

TO COPE WITH CRISIS, WOMEN ARE:



Diversifying their incomes



Using savings to provide for their families



Eating less food



Selling assets and borrowing money or goods



Pooling resources to support their communities



In Mali, where most respondents reported conflict as the top-ranked crisis, women like Aminata are supporting each other after being forced from their homes. She now leads a network of savings groups which is helping displaced women find ways to meet their needs.

"We were forced to leave our villages because of conflicts and resettled here in Bankass. Upon arrival, I joined other displaced women and started a small business to meet our daily needs. That's when community agents encouraged us to form VSLA groups for internally displaced persons (IDPs). We created four groups with 122 members, and I was elected president of one.

After a year, we agreed to form the 'Mereoju' Network to strengthen collaboration. Through the Network, we received training in soap making, local product processing, leadership, and project management, along with some financial and material support. These trainings helped us become more autonomous and responsible. Today, traders in Bankass and beyond know our name, and we receive many product orders, though sometimes we can't meet demand because of limited materials and funds.

Nowadays, 80% of our members are able to meet their needs, thanks to the activities of the Network. I now train other displaced women in soap making and local product processing, helping them to rebuild their finances, and cope with the stress of displacement and conflict."

Mrs. Aminata Guindo, VSLA Chairwomen, Mopti Region, Mali.

Coping mechanisms

Despite their resilience, leadership, and adaptability, VSLA members continue to face significant livelihood and food security challenges that force them to adopt negative coping mechanisms. **Many respondents reported eating less food**, while others resorted to **selling assets, and borrowing money or goods** to manage ongoing hardships. These measures undermine nutrition, health, and overall wellbeing, while increasing household debt and limiting members' ability to recover quickly.

Women are being forced to adopt negative coping strategies like eating less, borrowing money or goods, or selling assets.

Women were slightly more likely than men to reduce food intake (56% vs. 53%). The highest proportions were observed among women in Burundi (82%) and Ethiopia (80%), followed by Mali, Syria, and Niger, where 52–55% of women reported eating less. Lower proportions were observed in Colombia (39%) and Vietnam (13%).

Both women and men reported selling assets (19%), an increase from 12% in 2023–2024, and borrowing money or in-kind (28%), an increase from 16% the previous year. The growing reliance on distress sales and borrowing outside VSLA groups indicates coping mechanisms are increasingly stretched as livelihoods and savings decline—leaving members with difficult choices to meet basic needs. Burundi recorded the highest borrowing rates, with 68% of women reporting borrowing to cope, followed by Syria (50%) and Niger (29%). Niger also reported the highest rate of distress sales (44%), followed by Ethiopia (21%).



In Vietnam, where 94% of respondents say earning enough money is one of the biggest challenges they face, women like Ms. H'Den Niê have found a way for everyone to thrive.

The determined women of her VSLA group have turned pig farming into much more than a source of income. It is now a circle of support, solidarity,



In Mali, Syria, and Niger, half of women report eating less;



In Burundi and Ethiopia this is as many as 4 in 5 women.



and resilience, where women actively share when they have plenty so the whole group remains strong.

The pig-farming group originally began as a way to share knowledge, pool resources, and improve household income. Ms. H'Den took the lead in overseeing breeding cycles and supporting 14 households directly. She visited members weekly to offer technical guidance, monitor animal health, and assist with disease prevention—often using her own finances to help families in need.

Ms. H'Tlúi Niê says the group's support has made her and her community more resilient in many ways. She once had to sell her pigs due to lack of feed, but since she joined this group, she was able to rebuild her herd through VSLA loans and income from farm produce.

Now her own income is more stable, she is actively helping others. She now sustains four breeding cycles with nine to eleven piglets each, allowing her to pass on pigs to other members, even beyond the required number—reinforcing the group's culture of generosity.

Ms. H'Tlúi says, ***“Giving pigs to others brings me the same joy as receiving them.”*** For her, the most rewarding outcome is seeing women grow in confidence and capability. She noted ***“I used to worry whether the pigs would survive or produce. Now, most households have piglets to share, and members actively learn from each other.”***

Buon Cham
A VSLA group in Giang Mao Commune
of Đăk Lăk province, Vietnam

Social fund to support members

In all countries, respondents are using their VSLA's social fund—often reserved for group events and activities—to help members cope with ongoing crises, including purchasing food and non-food items. Many groups also used social funds to provide loans to members. On average, **44% of respondents reported using social funds to support members financially**, while 29% said their group used social funds to help members buy food and supplies. These findings are consistent with last year's results. Women were more likely than men to report these actions: 45% of women vs. 35% of men for financial support, and 29% of women vs. 25% of men for food and non-food assistance.

In all countries, respondents are using their VSLA social fund to support members to cope with crises.



44%

of people are using social fund to support their members financially.



29%

are using social funds to buy food and basic supplies for their members.

The highest proportion of respondents using social funds to provide financial support to members was reported in Syria (79%), followed by Ethiopia (57%), Colombia (48%), and Burundi (44%). In Vietnam (38%), Niger (32%), and Mali (25%), respondents also reported using social funds to help supplement members' financial needs. Similarly, the highest proportion of respondents using social funds to purchase food and non-food items for members was in Syria (69%). In Burundi, Ethiopia, Mali, Vietnam, and Niger, between 19% and 30% of respondents reported using funds for this purpose, while in Colombia, only 10% reported doing so.

These findings highlight solidarity as a core principle of VSLAs, demonstrating how groups use their limited resources to support members facing urgent and immediate needs.



CARE Mali

Groups supporting communities

VSLA members reported active participation in **leading and supporting community events**. Engagement was highest in Burundi (59%), followed by Colombia (29%), Vietnam (26%), Niger (23%), and Ethiopia (22%), where members said they were involved in organizing community events to share knowledge and address issues such as farming, water scarcity, children's schooling, and other community issues. In Burundi, VSLA women are increasingly contributing to household and community conflict management through dialogue and discussion. In contrast, only 3% of respondents in Mali reported that their groups led community events—a sharp decline from 16% the previous year.

VSLAs are leading community events and using their social fund to support communities.

To support their communities, 22% of respondents on average reported using their social funds for community-related events and activities. **Women were more likely than men (24% vs. 11%) to report using social funds for community support.** Ethiopia recorded the highest rate of social fund use for community activities (54%), while Vietnam had the lowest (9%). Beyond using their own group social funds, respondents in Burundi (18%) and Mali (12%) also reported pooling funds and resources with other VSLAs to assist their communities. The types of community support provided through social funds varied widely, from school supplies for children in vulnerable households to food and in-kind assistance for community members in need.

COMMUNITY ENGAGEMENT OVER TIME

Community engagement levels fluctuate due to livelihood pressures and ongoing crises.



VSLA groups in **Burundi** have typically shown high engagement. This dropped last year due to flooding but has quickly rebounded.



In **Colombia**, where VSLAs have been active for a relatively short time, dealing with high inflation meant group members were less able to focus on community engagement last year. However, as the situation has stabilized, their engagement has increased.



In **Mali**, there has been a significant drop in group-led action, with extreme weather making organized community events challenging. Despite this, 28% reported they are taking individual action to support their community and ensure group continuity.

VSLAS LEADING AND SUPPORTING COMMUNITY EVENTS

	Burundi	Colombia	Ethiopia	Mali	Niger	Vietnam
2020-22	48%	NA	28%	81%	23%	23%
2023-24	3%	8%	22%	16%	31%	20%
2025	59%	29%	22%	3%	23%	26%



In Burundi, where both drought and flooding are affecting women's lives and livelihoods, women like Marie saw their communities struggling with food insecurity, isolation, and conflict. In 2019, she brought 30 neighbors together to form the Twiyungunganye savings group. They have spent the last few years working to rebuild.

Marie recalls that children were becoming ill due to poor nutrition, families were cut off from markets because a bridge had collapsed, the school was damaged, and rising poverty was fueling tension within the community. Starting

in 2024, under her leadership the group pooled small weekly savings to invest in practical support for their community. Their first major step was purchasing a shared irrigation pump, which allowed families to grow vegetables, improve diets, and earn income—free of charge for the poorest households. Then they started to look at bigger infrastructure.

"The bridge connecting us with the nearby town was damaged by heavy rain so it was long, difficult, and expensive to get to the market. We brought the community together to rebuild this. Our group contributed 300,000 Burundi Francs (~USD\$100) towards materials and people from many VSLA groups provided labor," she said. The VSLA also repaired schools and provided school materials for vulnerable children.

Beyond infrastructure, Marie and her group led conversations on nutrition and women and girls' safety, helping ease household conflict and strengthen community trust.

Today, her group vision extends beyond one group. "We are working to unite all our local VSLA groups into a network," Marie shares. "We want to access larger loans and drive

forward the development of our community." What they need now is support that matches their ambition—investment and technical backing that recognize women like Marie and her group as leaders of lasting change.

Twiyungunganye VSLA, Gitega, Burundi



How Women Respond data is shaping action

Sharing findings is a core component of Women Respond.

The initiative aims to provide evidence that informs program design and adaptation, influences decision-making, and continues to elevate the voices and experiences of VSLA members from local to global levels.

Women VSLA leaders play a crucial role in both collecting and disseminating the data. Through CARE programs, partners and women leaders are discussing how they can use the findings to strengthen support for agriculture, livelihoods, women's leadership, and community well-being. While it is still early to see the full influence of this year's findings, several countries have already used the results in discussions with authorities and partners.



In Colombia, data from Women Respond has informed the diagnosis underpinning the Agroecology Policy for the department of Nariño in 2025. This means the

draft policy, which aims to promote sustainable, resilient, and equitable territorial food systems, has been informed by women's perspectives on the impact of crises related to the effects of climate change on their livelihoods.



In **Vietnam**, a combined trend analysis across three years of data has strengthened engagement with provincial government offices. In Quảng Trị province, the results have supported discussions with newly merged local government, highlighting the current status and challenges of VSLA groups and reinforcing the need to strengthen financial and livelihood programming in response to climate shocks.



In **Ethiopia**, findings were shared with VSLA members and government institutions in Gursum and Fedis districts of East Hararghe, and at zonal level in West Hararghe, with a particular focus on adolescent livelihoods, education, access to water and sanitation and health services. This has already led to action:

the Education Office is mobilizing funding with private partners and local communities to provide school materials for adolescent girls and re-enrollment support for those who have dropped out. Plans are underway to partner with VSLAs to provide tutoring, mentorship, and school materials. The Water and Energy Office is strengthening collaboration with NGOs to improve water access in Fedis district, and microfinance institutions are initiating trainings to build adolescent financial and livelihood skills.



In **Niger**, where results were shared with women through community meetings and VSLA group sessions, women leaders play a key role in sharing and reflecting on the results through community discussions and radio programs. For example, in Konni town in the Tahoua region, VSLA women host discussions on the town's Niyya radio station, reflecting on the challenges and impacts of different disasters and sharing potential actions women can take during crises, such as diversifying income sources and using smartphones for financial transactions.



Women Respond data is also influencing program partners in Niger, with other organizations using the results to strengthen the resilience of women and VSLAs through approaches like setting up cereal banks and supporting women to develop adaptation strategies for various natural disasters.



Globally, CARE is building on lessons from five years of Women Respond to strengthen and expand its feedback systems, ensuring that real-time insights from communities meaningfully shape decisions and priorities across all levels of the organization.

BUILDING FORWARD TOGETHER

What women are asking

Over the past five years, women in VSLAs have consistently spoken out about what they need to support their families and strengthen their resilience. What has changed is the scale and urgency of those needs as crises intensify year after year. Livelihoods and food security remain the most critical priorities. Importantly, women and men are not seeking short-term aid—they seek sustainable support and opportunities to rebuild economic stability and secure their households' futures.

"We hope the local authorities can help restore the roads in the landslide-affected sections and repair the broken bridges so that transportation for residents can resume."

**—Hô Thị Buon VSLA leader
in Quang Tri, Vietnam**



Respondents' top priorities clearly reflect the ongoing challenges they face in livelihoods, food security, and access to essential services. Across most countries, women and men reported similar needs. **Livelihood support was the most urgent personal need in every country, with over half of respondents identifying it as their highest priority.** Food and nutrition consistently ranked as the second or third most pressing need—especially in Syria, Ethiopia, Mali, and Niger, where more than 60% of respondents emphasized it, and in Burundi and Colombia, where nearly half did so. Better access to financial services was also a priority, particularly in Burundi, Vietnam, and Ethiopia, where more than half of respondents expressed the need for improved financial access to help stabilize or rebuild their incomes.

TOP FIVE needs reported by women

1.



Livelihood

74%

2.



Food and nutrition

61%

3.



Access to financial services

43%

4.



Clean water

26%

5.



Healthcare

25%

Women want support with livelihoods and food.

Reports of access to health care needs were highest in Niger, where over 60% of respondents identified it as an urgent priority. In contrast, 25–27% of respondents in Colombia and Mali, and 10–15% in Burundi and Ethiopia, also cited health care as a key concern. Clean water is a widespread need across all countries, with between 23% and 36% of respondents highlighting it as a priority.

Beyond these core needs, women also pointed to additional priorities, including education, protection and safety, and mental health. Education was most frequently noted in Syria (39%), followed by Ethiopia (35%), Burundi (24%), and both Colombia and Niger (23%). Concerns about protection and safety were most common in Colombia (27%), Mali (24%), Syria (16%), and Burundi (12%). Mental health needs were especially prominent in Burundi (18%), with lower but notable levels in Colombia (11%) and Ethiopia (10%).

Across all contexts, the pattern is clear: although the specific challenges differ, the core needs—livelihoods, food, access to financial services, health, and clean water—are shared by both women and men, and have become increasingly urgent as multiple crises intensify.



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CONCLUSION

What the data is telling us to do

Five years of data from Women Respond is showing us that, despite their limited resources, women in VSLAs are taking action during crisis.

We are seeing groups use their social funds to support group members, but also beyond this to support people within their wider community. Members are engaging in leadership and advocacy on what women need. Women Respond as an initiative is supporting this action by equipping women with data which aggregates their voices and strengthens their arguments as they advocate for change.

But despite their best effort and resilience, the cumulative effects of these shocks are straining the coping capacity of VSLA members.

We are seeing that the effects of crises are compounding. Livelihoods and food security are getting worse—especially in Burundi, Ethiopia, and Niger.

While the social support and financial services provided by VSLAs remain essential for helping households manage and recover from these shocks, personal and group savings are being disrupted. Women continue to ask for livelihood support to rebuild their lives.

Women continue to demonstrate remarkable leadership within their groups and communities, but they cannot address these escalating needs on their own. Governments, NGOs, and development actors should prioritize strengthening and sustaining VSLA groups as a core strategy to build resilience and reduce poverty. This includes:

- **Expanding access to financial services**, including flexible loan products and cash transfer programs.
- **Supporting women's income-generating activities**, including through climate-smart agriculture, small enterprise development, and market access.
- **Investing in food security and nutrition**, particularly where hunger and reduced food intake are widespread.
- **Strengthening access to clean water, healthcare, mental health, protection, and basic services**, especially in contexts where service gaps are acute.



CARE Niger

TOPLINE CRISES REPORTED



NOTE: CARE International acknowledges the existence of divergent views to certain territories. CARE International aligns with United Nations sourced maps for consistency purposes; this use does not imply a political statement on any given country or territory.

Methodology

In 2025, Women Respond surveyed VSLA groups from Burundi, Colombia, Ethiopia, Mali, Niger, Syria and Vietnam. This brief represents quantitative data which was completed January-March 2025.

In each country the sample of respondents range between 350 to 688; in total we interviewed 3,560 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. The survey further asked about what collective actions they took to support their members and communities. In Vietnam, the data was collected in combination of in-person and remote digital survey, in all other countries the data was collected in-person. In Syria, CARE Türkiye implemented Women Respond in collaboration with the local partner İnsani Yardımlaşma Derneği (IYD).

Acknowledgements

This brief is made possible by the inspirational leadership of VSLA members and the women leaders we serve, who generously shared their time, voices, and data with us.

Women (in VSLA) Respond, and this brief, have greatly benefited from the insights, leadership, and support of CARE colleagues and partners around the globe, including but not limited to: Nicedore Nkurunziza, Melchiade Bizimana, Josee Ntabahungu, Tewodros Negash, Serkedis Admasu, Abdoulaye Moussa Toure, Olivier Keita, Oumar Diarra, Idi Mahaman Moutari, Nadia Arévalo, Luisa Vega, Leidy Mora, María Elizabeth del Hierro, Ibrahim Fadel, Jehan Alo, Abdulaziz Almohammad, Omer Hajateek, Huong Ngo Thi Thanh, Vidhya Sriram, Emily Janoch, Laura Tashjian, and Grace Majara.

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