

# SOLIDARITY IN SAVING

## Women's Voices and Resilience



Women (in VSLAs) Respond Briefing, 2025: Key Findings

# 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.



**Women (in VSLAs) Respond's 2025 briefing represents data from 3,560 VSLA members (3,040 women) across seven countries worldwide.**

# CRISES Key Findings

The top reported crises globally<sup>1</sup> 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

<sup>1</sup> 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.

The full brief is available [here](#).

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