

What women told us in 2025

Women (in VSLAs) Respond: Full Report

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Since its launch in 2020, Women Respond has elevated the voices of 39,000 people (29,000 women) across 28 countries.

OVERVIEW

Women Respond is CARE’s global initiative that regularly interviews women about how they are navigating and responding to shocks and crises in their communities. It helps us to better understand their experiences, amplify their voices, and ensure our work is driven by women’s realities and stated priorities.

Women Respond in 2025



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



Data collection: The first round of data collection took place in early 2025, followed by qualitative interviews and a further survey in mid-late 2025.* Most countries surveyed the same members of Village Savings and Loan Associations (VSLA) in both rounds; Burundi and Vietnam adjusted their sample because of access and planning changes.

**Exact timing of each survey round varied per country.*



Participants: 3,560 VSLA members (85% women)

- *First round: 3,560 VSLA members* (3,040 women) across all **seven countries**
- *Second round: 3,069 VSLA members* (2,599 women) in **six countries** (external challenges prevented a second round of surveys in Niger in 2025).

Insights from the first round of surveys in early 2025 can be found [here](#). **This brief highlights findings across all data collection in 2025.**

WHAT WOMEN TOLD US IN 2025

Once again, women told us they are facing compounding crises that leave them hungrier, poorer, and less resilient than before. For many, this is happening year after year, and support is shrinking just when they need it most.

In 2025, global funding cuts were felt across all seven countries surveyed. More than 80% of people surveyed who were aware of the cuts said they hurt the economy, health services, and support in their communities. The outlook remains bleak, as conflict in the Middle East continues to push up food and fuel prices.

Despite this, once again, women tell us they are stepping up, supporting each other, and leading the response in their families and communities.



CRISES

IN 2025, WOMEN FACED:



Food
insecurity



Drought



Pests
destroying crops



Lack of
clean water



Floods

THIS AFFECTED



How much
they earned



How much
they ate



Access to water
and hygiene



Access to
healthcare



Safety



Education

“Flooding destroyed houses, belongings and fields, while conflict caused violence, displacement, and loss of life.”

– Woman respondent, Mali

ACTIONS

IN THE FACE OF CRISIS, WOMEN ARE TAKING ACTION BY:



Diversifying their incomes



Using their savings



Volunteering to support
community-led action



Leading or supporting the
continuity of groups

BUT TO COPE WITH CRISIS, WOMEN ARE ALSO:



Eating
less food



Borrowing
money



Selling
assets

“We lend each other money, we share food, and we provide support when someone is in need. We also used some of our money to help community members, even if they are not group members.”

– Woman respondent, Syria

NEEDS

IN 2025, WOMEN SAID THEY NEED:



Support to earn income



Adequate food



Financial services



Clean water



Healthcare

“We need guidance. With changing weather, we don’t know how to protect our crops or when the best time to plant is anymore.”

– Woman respondent, Colombia

COUNTRY SNAPSHOT



BURUNDI

Income collapse

Compounding climate shocks and soaring living costs have pushed many households to the brink. As drought and food insecurity intensified, incomes collapsed and livelihood support became the country’s overwhelming priority.

- Average monthly income for women fell by more than half, from \$39 before the crises to \$18 in 2025.
- By the end of the year, no respondents were eating three meals a day. Half of respondents were down to just one meal a day.



COLOMBIA

Shifting crises

What began as a severe drought crisis in Colombia gave way to crop pests and disease by the end of the year, but the underlying story stayed the same: it is becoming harder for women to earn a living and put food on the table.

- The share of women trying to diversify their income rose from 57% to 73% over the year.
- 44% of women respondents say they struggle to eat adequate food.



ETHIOPIA

Rising insecurity

Food insecurity, drought, and rising safety concerns are compounding for women in Ethiopia, forcing families to eat less food, less often even as new financial pressures take hold.

- 83% of women reduced their food intake. 73% of these women used to eat three meals a day, but that has dropped to just 10%.
- Reports of safety as a top concern more than tripled over the year, from 10% to 35%.
- Access to financial services overtook food and nutrition as the top reported need by late 2025.



NIGER

Extreme hardship

The most extreme findings in this report come from Niger. There, crises have almost entirely stripped away livelihoods and food security, leaving little room for any other concerns.

- Every single person surveyed named loss of livelihood and food insecurity as their top concerns.
- Just 1% of women surveyed who reduced their food intake still eat three meals a day.
- Average monthly income fell from \$15 to less than \$10.



MALI

Conflict and floods



Conflict and repeated flooding are compounding to displace families and destroy homes in Mali, deepening a food crisis that already affects almost every woman surveyed.

96% of women surveyed say they struggle to eat enough food.

Housing and shelter impacts have risen sharply since 2023, from just 5% to a third of women, driven by severe flooding.



SYRIA

Drought



One of the region's most severe droughts in decades has pushed food and water scarcity to the forefront in Syria, even as the security situation shows signs of easing.

Loss of livelihood, reported by as many as 99% of surveyed women, is now nearly universal.

The share of women saying drought is a major crisis increased fourfold over the year, from 23% to 92%.



VIETNAM

Extreme weather



In Vietnam, the crisis has shifted compared to previous years: rather than unemployment and inflation, it's now extreme weather, floods, drought, and crop pests driving hardship. Women are absorbing more of the impact than men.

64% of women respondents say crises, particularly drought and pests destroying crops, have affected their ability to secure adequate food to eat, compared to 44% of responding men.

One in five women are drawing on their savings to support their families.



CRISES RESHAPING WOMEN’S LIVES

The most significant shocks & crises women are facing

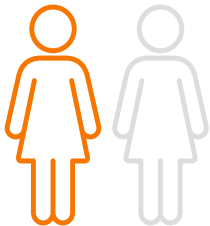
Throughout 2025 women told us that securing enough food to eat is their biggest concern.

Farmers are struggling to grow enough food. At the same time, incomes are falling and prices are rising. Together, these pressures mean that it is much harder for families to get and afford enough food.

This lack of food is not happening in isolation. The proportion of people facing drought rose, while at the same time floods continue to threaten homes and crops.

These factors all contribute to an overall lack of clean water, which is a crisis for around two in five women. Pests destroying crops also remained significant during 2025 for more than one in three people.

These environmental challenges are not all that people face. Around one in five people reported conflict in 2025.¹ Disease outbreaks are a growing concern, with the share of people who reported this doubling over the course of the year.²

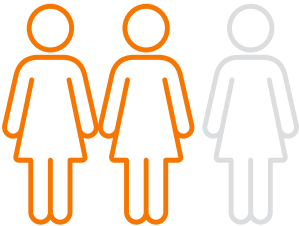


More than one in two women face drought

Food insecurity topped the list in most countries, but with variations between the different contexts. It was the single biggest crisis in Ethiopia, Mali, Niger, and Syria, while conflict also ranked among the top three concerns in Mali. Vietnam stood apart, where women pointed to floods, crop damage from pests, and lack of clean water rather than food insecurity or conflict.

1 17% women and 23% men in the first round; 18% women and 26% men in the second.
2 12% women and 10% men in the first round; 21% women and 20% men in the second.

Two in three people say the biggest crisis they face is lack of food



Top crises reported in 2025

Early 2025

CRISIS		
 Food insecurity	71%	71%
 Drought	47%	39%
 Pests destroying crops	41%	35%
 Lack of clean water	38%	28%
 Floods	34%	51%

Mid-late 2025

CRISIS		
 Food insecurity	65%	63%
 Drought	56%	41%
 Lack of clean water	42%	32%
 Pests destroying crops	36%	23%
 Floods	25%	38%

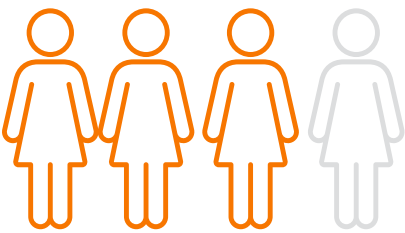
How crises are affecting women’s lives

Women consistently tell us that crises mean they find it harder to earn an income and feed their families.

These each remained clear priorities across all countries, with men reporting similar impacts.

Access to healthcare was the next biggest concern early in the year, reported by around one in three women. This eased slightly as the year went on, while concerns about water and hygiene grew instead, narrowly overtaking healthcare by mid-to-late 2025 and rising to almost one in three women.

Safety was consistently more of a concern for men than women, reported by around one in four men compared to around one in five women throughout the year. This does not necessarily mean women face less risk: qualitative interviews repeatedly point to household tension, driven by food insecurity and scarce resources, as a safety concern for women and girls.



Three in four women struggle to earn enough income

Education remained the least prioritized impact throughout, at around one in six for women, and lower still for men. Around one in 10 people said their access to and use of financial services had been affected by crisis, at a time when women continue to say they need greater access to this.³ During 2025, the proportion of people who said crises affected their mental health and well-being halved,⁴ potentially as other more immediate impacts emerged.

Across countries, livelihoods and food remained the two biggest concerns for women. From there, priorities diverged: women in Mali pointed to safety, women in Ethiopia and Syria highlighted education, and women in Burundi were more likely to flag well-being and mental health.

Top effects on women’s lives in 2025

Early 2025			
IMPACT AREAS			
	Livelihood	78%	78%
	Food and Nutrition	76%	80%
	Access to Healthcare	36%	33%
	Water and Hygiene	23%	19%
	Safety	17%	24%
	Education	17%	11%

Mid-late 2025			
IMPACT AREAS			
	Livelihood	75%	69%
	Food and Nutrition	73%	76%
	Water and Hygiene	31%	28%
	Access to Healthcare	30%	24%
	Safety	21%	26%
	Education	17%	14%

3 13% women and 11% men in the first round; 14% women and 9% men in the second.

4 12% women and 16% men in the first round; 6% women and 8% men in the second.

Women around the world are eating less

Reducing food intake is one of the most widely reported ways that people are coping with crisis. Despite this declining slightly during the year, the number of women no longer eating three meals a day is still a striking finding, and its scale varies sharply by country.

Burundi, Ethiopia, Mali, and Niger all show high and sustained or worsening food reduction. In Ethiopia, only one in 10 women still ate three meals a day by late 2025, down from nearly three in four before the crises, with 86% now down to two meals. Burundi is even starker: by late 2025, no respondents reported eating three meals a day at all, and half were down to just one meal. Niger shows a similar collapse, with only 1% of women who reported reducing their food intake still eating three meals daily, down from 63% before the crises. Mali's decline is comparatively less severe but still notable: one in two women say they used to eat three meals a day, but only one in three say they still do so.

By contrast, Colombia, Vietnam, and Syria all show declining reported food reduction over the year, which looks like an improvement on the surface. However, qualitative interviews caution against reading this as genuine recovery. Households in Syria and Colombia describe continuing to reduce food quality, buy food on credit, and prioritize cheap staples over nutritious options, meaning the drop in “reducing food intake” may reflect adaptation to chronic scarcity rather than more food being available.



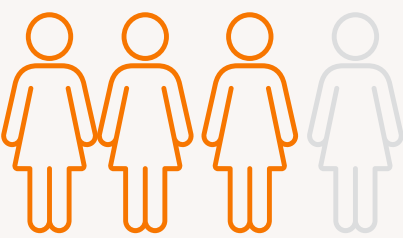
Women are often the first to reduce their own food intake to protect children and other family members, a pattern reported in both Niger and Ethiopia. Even when there are improvements, women do not recover at the same rate as men. In Colombia, men started eating more food during the year, with the share of men who said they had to eat less dropping from 35% to just 4%. In the same timeframe, the share of women who had to eat less food only fell to 16%, from 39% at the start of the year, suggesting women continued to go without even as conditions eased for men.

“Sometimes we go through the night without food because there’s no money to buy any.”
– Woman respondent, Niger

“We eat once a day and had to stop school to work and help the family. Personally, I feel worried about our future.”
– Woman respondent, Ethiopia

“People often say, ‘Men build the house, women build the home’ but when crisis hits, that home gets really heavy. Taking care of cooking, cleaning, and managing food all falls on me.”
– Woman respondent, Vietnam

“The biggest challenge I face is economic: prices of food have increased so much that what I used to buy before is no longer enough. At the same time, I work long hours every day to cover expenses, more than 12 hours, because my family depends on me.”
– Woman respondent, Colombia



Three in four women say crises affect their ability to secure adequate food to eat

Impact on VSLAs

How crises are affecting VSLAs

Across all seven countries, VSLAs continue to be a critical source of support for women, even as ongoing crises disrupt women’s ability to meet, save, and lend regularly.

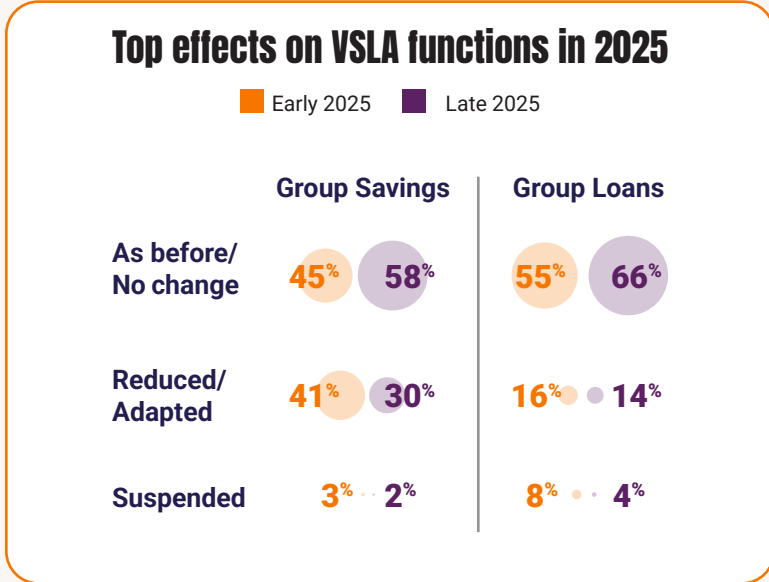
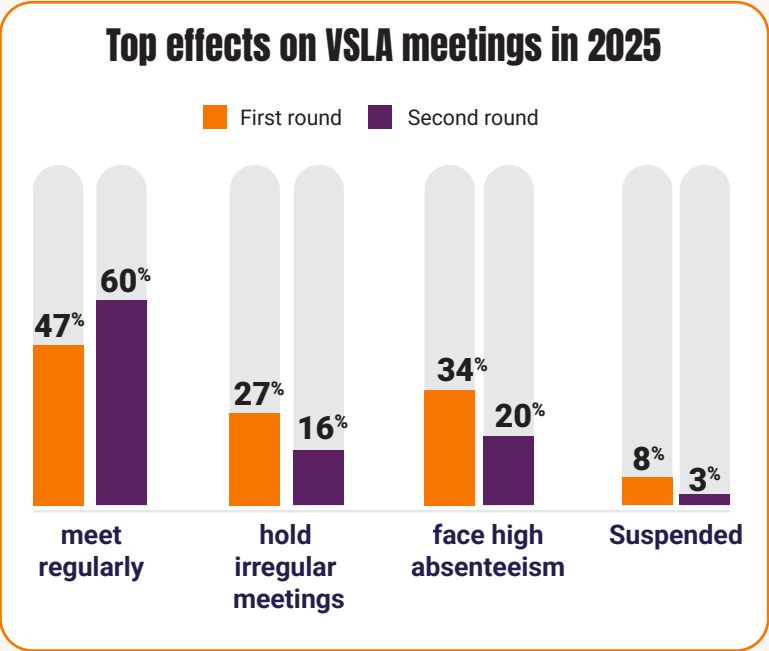
VSLAs continue to be affected by crises, and they started to bounce back later in 2025.

The share of groups meeting regularly rose from 47% to 60% between the first and second rounds of data collection, saving as before rose from 45% to 58%, and lending as before rose from 55% to 66%. Fewer groups reported irregular meetings, reduced savings, or suspended activities in the second round than the first.

This recovery does not mean less need. The share of members borrowing from their VSLA to meet basic needs, rather than to invest in their businesses, rose from 36% to 47% over the same period, while groups’ use of social funds to support lending fell from 46% to 27%. Groups are lending more consistently, but this does not mean women have recovered altogether.

More people are borrowing from their savings group for basic needs, up from one in three to nearly one in two.

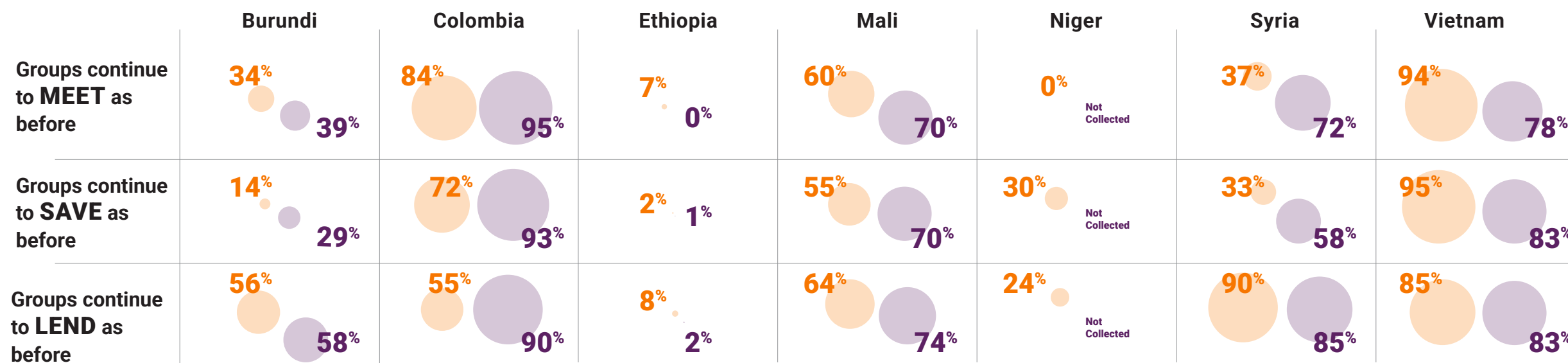
Women were more likely than men to report disruption, potentially due to being disproportionately affected by natural disasters and associated safety risks, reduced ability to save, or increased caregiving responsibilities. By the second round, 17% of women reported irregular meetings compared with 12% of men, and 31% of women reported reduced savings compared with 26% of men. Men were more likely to report no change to their meetings (67% versus 59% of women).





Impact on Group Meeting, Saving and Lending

First round Second round



Variations across countries

Ethiopia stands out as the most affected: over a third of groups suspended meetings entirely early in the year. Almost no groups reported meeting, saving, or lending as before by mid-2025. Many respondents in Ethiopia are young women and adolescent girls with limited income. Qualitative interviews suggest members stopped attending once they had nothing left to save. Data from Niger, collected in a single round only, also showed a complete breakdown in regular meetings, though saving and lending continued in a reduced form for around three in 10 groups. Groups in Niger adapted by relying on smaller committee meetings and phone or WhatsApp contact to maintain saving and lending practices.

Colombia had the least disruption by far, with 95% meeting as before by late 2025. Most other countries also improved throughout the year. Syria saw the biggest turnaround, with the share of respondents reporting their group meets as before the crisis growing from 37% to 72%. Groups adjusted share values, meeting schedules, and contribution requirements to keep members engaged. Burundi and Mali showed more modest gains (34% to 39%, and 60% to 70%, respectively). Vietnam's VSLAs remained largely resilient overall, with saving and lending continuing regularly even as meetings became less regular.

"VSLAs are often the only source of assistance available for the emergencies we are dealing with. But even with savings, it is difficult to cover all household needs."

– Woman respondent, Mali

"The VSLA has been a lifeline for me. It brought hope, stability, and a sense of community."

– Woman respondent, Ethiopia

"Even with all this pressure, I continue saving every month in the group. For me, the savings group is my only safety net."

– Woman respondent, Colombia

ACTION

Women taking action

Women are drawing on every resource available to cope.

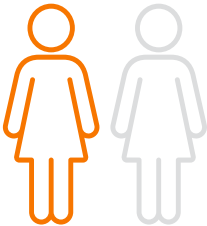
Around half are trying to diversify their income, and using savings has become one of the most common coping strategies globally, reported by as many as one in two women by the end of 2025, up from around two in five early in the year.

Many are also cutting back on food: in early 2025, more than half of women said they were eating less, easing to around two in five by the end of the year.

Borrowing money has held steady at just over one in four women throughout the year. Selling assets fell overall, from one in five to just over one in 10 women, but rose sharply in Colombia and Niger, a reminder that the global trend can mask worsening conditions in specific countries.

Women continue to volunteer to support their communities, such as sharing farming and safety advice, leading disaster awareness campaigns, joining environmental clean-ups, and acting to prevent early marriage, but during 2025 this has reduced from one

One in two women are using savings to cope with crisis.



in three to one in four. Support for group continuity has followed a similar path, falling from more than one in four women early in the year to just over one in five by the end of 2025.

Women continue to be involved in advocacy, with 40% in early 2025 and 47% later in the year saying they have engaged in this, most often to call for support with food, income, and infrastructure. However, calls for women's participation in decision-making dropped out of the top advocacy priorities in 2025, suggesting immediate economic needs are pushing women's leadership and equality down the list of priorities.

Women continue to show their resilience...

In the face of crisis, women are taking action by:

		
 Trying to earn income in different ways	56%	48%
 Using savings	50%	36%
 Volunteering in the community to support community-led action such as sharing information	28%	33%
 Leading or supporting the continuity of groups or associations	22%	20%

...But when confronted with compounding challenges and limited support, they are making tough decisions.

In the face of crisis, women are taking action by:

		
 Reducing food intake	56%	44%
 Borrowing money	28%	23%
 Selling assets	12%	21%

Women are consistently taking proactive steps to rebuild their futures rather than just survive crises, with more than half trying to earn money in new ways.

Variations across countries

Across several countries, when we look across multiple years the data points to steady deterioration rather than a one-off shock. Data from Colombia shows women increasingly turning to negative coping strategies: selling assets rose from 7% in 2023 to 27% by late 2025, and borrowing outside their VSLA rose from 15% to 47%. Data from Niger shows an even steeper version of the same pattern, with women’s borrowing from outside their VSLA rising almost tenfold since 2023 (from 3% to 29%) and asset sales rising from 29% to 44%.

Data from Niger also shows a steady decline in women’s volunteering, from about half of women in 2023 to one in three by 2025, which the qualitative data links to rising household pressures limiting women’s time for community leadership. In Ethiopia, community volunteering nearly halved as worsening crises and livelihood pressures limited engagement.⁵

“I am doubling my efforts by continuing agricultural activities and trying to diversify into livestock fattening and gardening.”

– Woman respondent, Mali

5 63% in the first round; 37% women in the second.
6 44% in the first round; 47% in the second.
7 36% in the first round; 47% in the second.
8 46% in the first round; 27% in the second.

Savings groups supporting members and communities

Savings groups are taking action to support both their own members and their wider communities.

Internally, almost half of groups are using their social fund to provide financial support to members.⁶ Loans are a critical lifeline for VSLA members. While groups aim to prioritize loans for productive purposes, such as income-generating activities that can support repayment, members’ circumstances mean loans are increasingly going toward basic needs such as food and healthcare instead. This shift intensified in 2025, rising from 36% saying they are giving loans for basic needs to 47%, over the course of the year.⁷ At the same time, groups offering interest-free loans through their social fund fell,⁸ a sign that resources are increasingly stretched.

Despite this, groups are finding practical ways to keep members engaged, from adjusting contributions and meeting schedules, to waiving interest for the members least able to repay.

Beyond their own membership, just over one in five groups are using their social fund to support people in the wider community. Other forms of external engagement have declined. Groups leading community events fell from around one in four to roughly one in eight.

Around one in 10 groups are now meeting with local government to seek broader support. This is primarily seen in the data from Vietnam, Burundi, and Ethiopia.

TO RESPOND TO CRISIS, VSLAs ARE:



Offering members interest-free loans



Supporting at-risk families outside their group



Leading community events or awareness-raising activities



Advocating for more services and resources from local government

“During the past month, to meet important needs, we have sold assets and livestock, take loans, bought things on credit, and travelled to find seasonal labor work.”

– Woman respondent, Ethiopia

“We completely cut back on family expenses: food, health, education, etc., and we even sold furniture and other household items to cover basic costs.”

– Woman respondent, Syria

VSLAs are adapting to crisis after crisis, but members are clear that it isn’t enough. Group funds are increasingly stretched, and members say the scale of current crises is exceeding what VSLAs can address alone.

How Women Respond data is influencing change

Across the seven countries, Women Respond data is translating into real decisions and commitments. It has shaped government pledges, informed program design, and sparked conversations that shift how communities and institutions respond to crises. The results show up at every level, from national policy to everyday programming choices.



In **Mali**, government and partner representatives at the national level agreed that more women’s voices are needed in crisis management structures and decision making.



In **Vietnam**, project livelihood funds had revolved within savings groups for many years. In 2025, government restructuring initially meant provincial authorities wanted to shift fund management away from groups and back to CARE. Women Respond data on how the funds were used during shocks helped CARE make the case for keeping control local. As a result, members gained full ownership of the funds, some of which have since doubled in size.



In **Colombia**, findings were integrated into the National Public Policy on Agroecology through technical roundtables led by the Secretariat of Agriculture. This is now helping ensure women’s priorities on climate change and food systems were reflected in the policy diagnosis.



In **Burundi**, the Advisor to the Governor of Gitega Province committed to ensuring women in VSLA groups benefit from training provided through the National Food Security Platform. The commitment was made at a workshop that included national disaster management officials.



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In **Syria**, the findings served as evidence for regional advocacy on the VSLA approach and informed new program proposals, including with NORAD and FCDO.



In **Ethiopia**, CARE shared Women Respond findings with UNICEF to inform research on how climate-related challenges affect adolescent girls in similar districts.

BUILDING FORWARD TOGETHER

What women are asking

Across the seven countries, one message comes through clearly and consistently: what people need most is the means to support themselves and put food on the table.

Livelihood support remains the top priority for both women and men throughout 2025, rising from around three in four to four in five by the end of the year. Food and nutrition support follows as the second most urgent need, reported consistently by around three in five women.

Beyond livelihoods and food, access to financial services is the next most common need, reported by around two in five women. Clean water and healthcare needs sit a little lower. Each was cited by around a quarter of women. Protection and safety and education are the least commonly reported, by around one in eight and one in five women, respectively.



Four in five respondents say their greatest need is support to rebuild their livelihoods.

Top five needs reported by women in 2025

Early 2025			
	Livelihood	74%	77%
	Food and Nutrition	61%	65%
	Access to financial services	43%	39%
	Clean water	26%	27%
	Healthcare	25%	30%

Late 2025			
	Livelihood	80%	80%
	Food and Nutrition	62%	68%
	Access to financial services	45%	36%
	Clean water	29%	26%
	Healthcare	21%	23%

Recommendations

What women say support should focus on

- **Scale up livelihood support.** This is now the most urgent need almost everywhere, and it has grown sharply, so support must grow with it.
- **Keep investing in food and nutrition.** Needs here are also rising, if more steadily, and support should keep pace.
- **Protect access to education.** As other needs become more urgent, education is being pushed aside. This should be stopped from slipping further.
- **Expand healthcare and mental health services.** Needs have risen sharply in several countries, including Burundi and Colombia, and support should grow to match.
- **Sustain clean water and sanitation support.** This need has stayed high and steady over time, so funding and programs should stay steady too.

Acknowledgements

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See the Women Respond dashboard at care.org/womenrespond

To find out how you can support or collaborate on Women Respond, please contact:

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CARE Colombia