care WOMEN RESPOND

WOMEN RESPOND: What women told us in 2025

Country Reports

In 2025, CARE's Women Respond initiative surveyed members of Village Savings and Loan Associations (VSLAs) in seven countries. Each country report details the realities experienced in their specific context. Read the global report here.

- Burundi
- Colombia
- Ethiopia
- Mali
- Niger
- Syria
- Vietnam



CARE Burundi

BURUNDI

Context

Burundi continues to face a complex humanitarian context shaped by climate shocks, disease outbreaks, economic pressures, and displacement. In 2025, an estimated 1.1 million people were in need of humanitarian assistance, including 539,000 children (UNICEF, 2025).

Humanitarian needs have been intensified due to significant internal displacement, the large-scale return of Burundian refugees from Tanzania, and new arrivals of Congolese refugees fleeing conflict in eastern DRC (OCHA, 2025). Climate-related shocks, including floods, heavy rains, and dry spells, along with recurrent health emergencies such as cholera outbreaks, are expected to further increase humanitarian needs. (OCHA, 2025)

These pressures are compounded by rising inflation, and shortages of essential commodities such as fuel, and broader economic disruptions (OCHA, 2025). Together, these overlapping shocks are straining already limited access to food, healthcare, water, shelter, and protection services, with disproportionate impact on the most at-risk populations.


CARE Burundi

Food insecurity remains a major concern. According to IPC's October 2025 analysis, 1.17 million people (10% of the population analyzed) in Burundi were facing Crisis (IPC Phase 3) levels of acute food insecurity, with conditions projected to worsen due to growing inflation, rising food and fuel prices, natural disasters, reduced livelihood opportunities, and declining humanitarian assistance.

Women Respond in Burundi[1]

Previous surveys: CARE has been listening to women in Burundi through Women Respond since 2020. From October 2020 to June 2022, CARE conducted Women Respond surveys in 14 provinces, focusing on the experiences of VSLA members during the COVID-19 pandemic. The initiative continued from 2023 to 2024 in nine provinces, engaging VSLA members in both urban and rural areas to better understand the shocks and crises they face, the impacts on their lives and livelihoods, the actions and leadership they take in response, and their priority needs.

2025 update: In 2025, CARE Burundi continued the initiative in three provinces. The first round of data collection took place from January to March 2025 with 547 VSLA members, including 487 women, in Bujumbura, Gitega, and Butanyerera provinces. A second round followed from July to August 2025, reaching 502 VSLA members, including 402 women. Due to weather challenges, the second round was unable to reach all the locations in Butanyerera province from the first-round data collection. The sample included 318 participants who were interviewed in the first round and 184 new respondents with similar characteristics. Data for both rounds were collected through face-to-face interviews.

To complement the survey findings, CARE conducted in-depth qualitative interviews with 35 women VSLA members in July 2025.

The findings presented in this brief draw on both the quantitative and qualitative data collected in 2025.

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. The findings are not nationally representative and should not be generalized to the wider population.

Burundi: Top reported crises and impacts

Throughout 2025, drought, food insecurity, and pests destroying crops were the most pressing crises affecting communities in Burundi.

Later in the year, reports of drought and food insecurity rose sharply, with around three in four VSLA members identifying drought and seven in ten identifying food insecurity among their top concerns. This points to the growing effects of climate-related shocks and worsening food insecurity.

Reports of drought and food insecurity rose sharply from early to late 2025.

The mix of top crises shifted over time. In early 2025, around 40% of respondents ranked floods and other natural disasters among their top five concerns. By later in the year, this had fallen to 15% for floods and 19% for other natural disasters, while lack of clean water and disease outbreaks became more prominent. This reflects how overlapping crises continue to evolve, placing pressure on households and weakening communities' ability to recover.

Patterns in reported crises remained broadly consistent with 2023, particularly for drought, food insecurity, crop pests, and lack of clean water. The main difference was a sharp decline in reported conflict: in 2023, 59% of women ranked conflict among their top three crises, compared with about 10% of respondents in 2025. However, qualitative interviews suggest that insecurity remains an important underlying concern. Women described how conflict and insecurity continue to restrict movement, disrupt livelihoods, and make it harder to provide for their families.

In qualitative interviews, women frequently identified inflation and food insecurity as the most pressing challenges, alongside heavy rain, flooding, drought, lack of clean water, and conflict. Many explained that climate-related shocks are damaging crops and reducing access to water, while rising prices for food and other essential goods are making it increasingly difficult to meet basic household needs.

Climate-related shocks are damaging crops and reducing access to water, while rising prices for food and other essential goods are making it increasingly difficult to meet basic household needs.

Top crises reported in 2025

Early 2025

CRISIS		
Pests destroying crops	62%	55%
Drought	50%	57%
Food insecurity	50%	52%
Floods	42%	35%
Other natural disasters	40%	43%

Late 2025

CRISIS		
Drought	75%	74%
Food insecurity	71%	69%
Pests destroying crops	44%	33%
Lack of clean water	27%	25%
Disease outbreak	26%	29%

How crises are affecting women's lives

Top 5 effects on women's lives

Early 2025

IMPACT		
Food insecurity	89%	83%
Loss of livelihood	64%	60%
Wellbeing/Mental health	35%	28%
Limited access to healthcare (including sexual and reproductive health)	29%	20%
Limited access to and use of financial services	24%	28%

Late 2025

IMPACT		
Food insecurity	93%	90%
Loss of livelihood	63%	66%
Limited access to healthcare (including sexual and reproductive health)	50%	41%
Limited access to education	39%	45%
Lack of access to clean water, sanitation and hygiene	25%	26%

Compounding crises are having severe effects on communities.

Throughout 2025, food insecurity and loss of livelihood were the two most consistently reported ways crises are affecting women's lives. Members described how reduced income, crop losses, and rising food costs have made it harder for households to meet basic needs, forcing many to eat less and making essential services such as healthcare and education less affordable. Limited access to healthcare, education, financial services, water, sanitation, and hygiene were also highlighted as key impacts of crises in 2025, as well as 13% reporting impacts on housing and shelter.

Reduced income, crop losses, and rising food costs have made it harder for households to meet basic needs, forcing many to eat less and making essential services such as healthcare and education less affordable.

While food insecurity and loss of livelihood remained concerns throughout the year, other reported impacts shifted over time. Reports of limited access to healthcare rose from 29% to 50% of women, with men reporting similar increases. Reports of limited access to education rose from 23% to 39% of women. Limited access to clean water, sanitation, and hygiene also rose, from 17% of women to 25% by late 2025. This shift reflects disease outbreaks and growing pressure on essential services.

At the same time, reports of wellbeing and mental health impacts declined from 35% of women to 5% by the end of the year. Similarly, concerns about access to and use of financial services declined from around one quarter to just 3%. Qualitative interviews suggest that women and communities continue to experience significant stress, but in the quantitative survey respondents were more likely to prioritize immediate concerns such as food, healthcare, education, and water.

The worsening economic situation sharply reduced household incomes. Overall, 60% reported that their income had decreased over the previous year. Average monthly income fell from USD$44 to USD$21. Women were disproportionately affected, with income dropping from USD$39 to USD$18, compared with a decline from USD$64 to USD$34 for men. 35% of women and 42% of men reported working more hours to support their families, while 27% of women and 19% of men reported spending fewer hours in paid work. Among women whose work hours increased, the rise averaged at least two additional hours per day.

Recurring drought, floods, crop losses, and lack of clean water are reducing agricultural production. This has a knock-on effect on food access *and* livelihoods.

The impacts of these crises, particularly reduced income, have directly affected food consumption. By late 2025, 77% of women and 71% of men reported reducing their food intake. Before the crises, 63% of respondents said they ate three meals a day. After the crises, no respondents reported eating three meals a day, while 52% said they were eating only one meal per day. These findings highlight the severity of food insecurity and the extent to which households are adopting negative coping strategies. In qualitative interviews, respondents explained that recurring drought, floods, crop losses, and lack of clean water are reducing agricultural production and undermining both food access and livelihoods. Many said they were producing little or no harvest, while increased illness and the inability to afford healthcare were further compounding hardship.

Many are producing little or no harvest, while increased illness and the inability to afford healthcare further compound the hardship they face.

Compared with the 2023 Women Respond findings, the 2025 results show similar patterns in food insecurity, livelihood loss, and limited access to healthcare and water, sanitation, and hygiene services. One notable difference is the decline in reported safety concerns. In 2023, 30% of women reported safety concerns among the top impacts, compared with an average of 6% in 2025. However, qualitative interviews indicate that insecurity remains a significant issue. Respondents described how food shortages, drought, and economic pressure are creating tensions and disputes within households, communities, and neighboring areas. More than half of qualitative respondents said that violence had increased over the previous 12 months, with poverty and economic hardship identified as key contributing factors. At the same time, respondents highlighted the role of VSLA groups and community support mechanisms in helping mediate disputes and reduce tensions, while emphasizing that growing economic pressure continues to strain social cohesion.

"The businesses we used to rely on are no longer progressing. Life has become very expensive, prices have increased a lot, and our work is not going well. Before, we depended on our fields for survival, but today they are no longer fertile or productive. Financially, we are moving backwards, and many families are no longer getting enough food."

– Collective perspective of women respondents

What does this mean for families?

Households are poorer



3 in 5 report earning less



Average monthly income halved



1 in 3 women / 2 in 5 men working more hours to support their families.

Households are eating less



3 in 4 report eating less



Zero people eat 3 meals a day



Half only eat 1 meal per day

Burundi: How crises are affecting VSLAs

Village Savings and Loan Associations (VSLAs) have been central to CARE Burundi's economic empowerment efforts for nearly 20 years, supporting livelihoods and serving as platforms for community-led action.

	GROUP MEETINGS		GROUP SAVINGS		GROUP LOANS	
	Early 2025	Late 2025	Early 2025	Late 2025	Early 2025	Late 2025
As before/No change	34%	39%	14%	29%	56%	58%
Reduced / Adapted	54%	49%	81%	53%[1]	17%[2]	30%
Suspended	7%	5%	1%	1%	1%	3%

1. 7% of respondents in the second-round survey said some group members are unable to save, creating irregularities in their groups saving across members.
2. 10% reported their group adopted loan repayment arrangement to reduce or suspend interest rate to support members.

Ongoing and compounding crises have significantly affected VSLA members' ability to meet, save, and borrow, disrupting core group functions.

In 2025, most VSLA groups continued to function, either in an adapted form or with no major changes, while very few suspended or stopped their activities. There was some improvement later in the year, with more respondents reporting that groups were meeting, saving, and lending compared with the first round.

However, many groups continued to operate under significant strain. By late 2025, nearly half of respondents said that meetings were continuing in an adapted form, with groups meeting less frequently or with fewer members, and more than half reported saving smaller amounts than before.

One in two VSLA members report saving less than before.

Loan disbursement also continues, though many groups have reduced lending amounts as savings decline. Most groups still provide loans as before, recognizing that access to credit is essential for needs such as food, rent, healthcare, and small business expenses. By late 2025, 71% of respondents said members were borrowing for basic needs, a sharp increase from 42% earlier in the year. Women described how floods, displacement, inflation, and livelihood losses have limited savings and loan sizes, yet emphasized that VSLA meetings and saving continue because groups remain a vital source of support.

During 2025, respondents taking loans to meet basic needs jumped from 42% to 71%.

Qualitative respondents expressed growing concern about debt within and beyond their VSLA groups. Many were uncertain when they could repay loans due to reduced and unpredictable incomes, yet at the same time said current loan amounts are often too small to meet their needs. Some members said they prefer to borrow smaller amounts because of uncertainty about when they will be able to repay more.

Survey findings also point to limited saving capacity: 53% reported reduced savings, and of these 93% said their current savings were less than USD$1. Qualitative respondents emphasized the need for better access to finance.

"We save little money, so the loans are small. What we need is access to banks and microfinance so we can get larger loans more easily."

– Women respondents

Compared with 2023, overall trends in VSLA operations remain similar: most groups continue in adapted or reduced form, few stop entirely, and some operate as before. The 2025 survey suggests modest improvement, but groups remain far from pre-crisis levels. Unlike the COVID-19 period (2020–2022), when most groups met and saved regularly, overlapping crises and economic pressures now make it harder for members to save and participate. At that time more than 90% of respondents reported that groups were continuing to meet, and 55-60% reported groups were saving and lending as usual. In contrast, the 2023 and 2025 findings show groups struggling to maintain regular operations. Inflation, livelihood losses, and competing demands for food, healthcare, and other essentials leave members with less to save and less time to take part.

"We now save less money and less often, and loan amounts have become very small because members are contributing fewer shares."

– Women respondents

Burundi: Taking action

Individual actions

Volunteering and supporting group continuity: Throughout **2025**, respondents reported volunteering their time and skills to support community-led activities. However, participation has declined over time, from 67% to 44%. Similarly, 53% said they were supporting and leading group continuity in early 2025, but this more than halved to 23%.

This likely reflects the severe challenges communities face and the timing of data collection during the farming season. Qualitative findings show that VSLA groups remain central to community response, supporting disaster mobilization, hygiene and early-marriage awareness, and assisting at-risk households by contributing what they could for social events and family health emergencies.

"We support each other with small loans and in-kind help."

– Female Qualitative respondents

Efforts to diversify income: In 2025 many respondents were seeking alternative income sources to support their households, rising from 46% to 52% in the course of the year. Respondents are actively diversifying their livelihoods rather than relying on a single source of income. Women described combining small businesses with farming, while others paired agriculture with casual labor to stabilize earnings. Despite working longer hours, income remained limited, and high inflation continues to strain households. This pattern mirrors the 2023 Women Respond findings, where more than 40% of respondents identified income diversification as their main household strategy. 20% reported using their savings to support their families by the end of 2025.

Negative coping mechanisms: Many respondents reported reducing food intake to cope. By late 2025, 77% of women and 71% of men said they were eating less, with many reporting that they were eating only one meal per day. Qualitative findings echoed this, with women skipping meals to feed others in their family as basic needs that became harder to meet.

Respondents also reported borrowing money or receiving in-kind support from outside their VSLA, as well as one in five selling assets for cash to cope with financial demands. In early 2025, 68% of women had borrowed externally, falling to 43% later in the year. Men followed a similar trajectory, reducing from 62% to 31%. Qualitative findings show households continue to rely on informal borrowing and VSLA loans for food, school fees, and healthcare, especially when food is scarce. However, many struggle to repay because incomes remain low and unstable. Many expressed uncertainty and stress about their ability to repay debts and rebuild their livelihoods, particularly where loans were used for consumption rather than investment in improving their economic situation.

"I borrowed money from people and from the VSLA; I still have debts and I don't know how I will pay."

– Women respondents

Group actions

Using social funds to support members: Respondents reported that the use of social funds has shifted away from events and activities in response to the current crises. Some groups now provide interest-free loans or use funds to buy food, farm inputs, and other essentials. 71% of respondents said their group used the social fund to support members financially and to help meet basic needs. By the end of 2025, 45% said their group had adapted the social fund to provide loans to members, often without interest.

Some groups are extending social fund support beyond their members. 27% of respondents initially said their group used the social fund to support those in the community facing acute difficulties, rising to 35% by the end of 2025. Qualitative findings show VSLAs often prioritize at-risk households, providing food or small cash support, although amounts remain limited because social funds are small. Even so, collective and solidarity-based responses continue to be a priority for many groups.

Meeting with local governments and key stakeholders: 18% of respondents reported engaging with local government for livelihood and emergency support. In late 2025, another 18% were working to connect their VSLA with organizations offering assistance, and 17% were linking with other nearby VSLAs to pool funds and strengthen community support. Qualitative findings highlight the importance of stronger collaboration between VSLAs and other organizations, departments, or businesses which can support them. Respondents emphasized the need for cash assistance, improved access to finance, farming support, and disaster response. They highlighted emergency assistance, social protection, information sharing, and coordination as priority areas for engagement with other stakeholders, reflecting the urgency of both economic and social needs.

"We contribute to support members facing difficulties. We encourage each other to keep saving and adjust contributions so that those who cannot save do not stop coming. This helps keep the group together and motivates people to continue saving for emergencies."

– Women respondents



CARE Burundi

Burundi: Priority needs

Livelihood support, food and nutrition, and access to essential services are the most urgent needs for people in Burundi.

There is increasing pressure on households' ability to sustain income, secure enough food, and maintain access to basic services.

Over the course of 2025, the need for livelihood support rose sharply, from 51% of women to 91%, to become the dominant reported need. Food and nutrition support also increased as a priority, from around 43% to more than 70%, underscoring the deepening strain on household consumption and wellbeing.

Clean water and sanitation remained a consistent concern, while education and healthcare moved higher in priority. For healthcare service support this more than doubled from 13% to 28% during the year, indicating growing demand for health services. These shifts reflect the compounding effects of crises on family wellbeing and the growing difficulty of maintaining essential services.

By contrast, the proportion of women prioritizing access to financial services as the top reported need in early 2025 dropped sharply from 75% to 20%. This decline suggests a shift from longer-term recovery toward immediate survival needs. Mental healthcare also became less visible later in the year, likely reflecting respondents' focus on urgent material concerns such as food, income, water, and healthcare.

Qualitative findings reinforce that food remains the most immediate concern, but respondents are asking for more than short-term relief. Women described the urgent need for food, clean water, and support for children's schooling, while emphasizing the importance of restoring livelihoods through agricultural support and improved financial access. VSLA members highlighted that better access to finance and cash support would rebuild income-generating activities and strengthen resilience. Access to healthcare and education remained critical because of their direct effect on children's wellbeing and families' ability to cope over time.

Priority needs

Early 2025

PRIORITY NEED		
Access to financial services	75%	73%
Livelihood support	51%	52%
Clean water and Sanitation	44%	60%
Food and nutrition support	43%	42%
Education	23%	30%
Mental healthcare	19%	12%

Late 2025

PRIORITY NEED		
Livelihood support	91%	87%
Food and nutrition support	72%	71%
Clean water and Sanitation	48%	41%
Education	30%	36%
Access to healthcare	28%	26%
Access to financial services	20%	30%

In early 2025, reported needs showed a similar pattern to 2023, with livelihood support, food and nutrition, clean water, education, and access to financial services remaining among the main priorities. However, by later in the year the majority had shifted toward livelihood and food support, reflecting the intensifying urgency of survival and essential services. Overall, the findings point to worsening economic strain and the need for integrated responses that combine immediate relief with longer-term livelihood recovery.

"Our most urgent needs are food, clean water, and support for children's schooling. We also need access to cash and finance and agricultural support, including farming inputs and fertilizers, to help us recover and help us improve our income. The community also needs stronger systems to respond to different crises, as well as training and technical support to respond to emergencies in an organized way."

– Woman respondent

Sharing the data

Sharing findings with government and driving commitments: In Burundi, Women Respond findings were shared at a workshop where women from VSLA groups spoke about the challenges they face and how they are responding to ongoing crises. The event brought together government officials, the Governor of Gitega Province, the National Platform for Risk and Disaster Management, CARE and partner staff, and women representatives from VSLA communities. This created space for collective reflection and action planning, and led to concrete commitments from national and provincial authorities.

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.



Brigadier General of Police Ménédore, who leads the National Crisis Management Platform, said she would share findings with senior leadership, train women on crisis management standards, and strengthen how climate information reaches communities so they receive timely guidance they can act upon.

Shaping program design for climate resilience: Insights from Women Respond shaped how CARE Burundi's Powered by Women program approached community resilience for VSLA members. A two-day workshop led by a National Disaster Risk Reduction trainer covered practical steps like early warning systems and community-based action to reduce risk and build resilience. Women from eight communes developed action plans to raise awareness, protect the environment, and help savings and loan group members adapt to climate-related shocks.



Women Respond data informed training on climate change and disaster risks for VSLA members.

Sharing findings with the general public: One of CARE Burundi's events to share findings from Women Respond was televised, highlighting the challenges women are facing with a wider audience.

COLOMBIA

Context

Colombia has made notable progress in development and peacebuilding over the past decade. However, the country continues to face a complex and evolving humanitarian context driven by overlapping crises of conflict, weather extremes, and migration pressures. In 2025, 1.5 million people were affected by conflict and violence, three times more than in the same period in 2024 (OCHA, 2026). In 2026, an estimated 10.4 million people in Colombia are projected to need humanitarian assistance (OCHA, 2026).

Weather extremes are making the situation worse. Drought conditions linked to El Niño, alongside irregular rainfall, have resulted in water shortages, reduced agricultural production, and crop losses (FAO, 2026). Food production challenges were also linked to pest outbreak, further undermining food production and food security (FAO, 2025). Structural barriers such as poverty, limited ability to engage in the marketplace, and restricted mobility continue to constrain livelihoods and access to food (FEWS NET, 2026). These complex but intersecting pressures continue to strain coping capacities, deepen hardships, and underscore the need for sustained, integrated humanitarian and resilience-focused responses across Colombia.

"I carry the responsibility of my home mostly on my own. My husband fell seriously ill so he can no longer support the family, and now my daughter also needs medical care. Accessing healthcare has been difficult and expensive, and that has made the situation even harder for us. 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. Now I have to stretch everything, buying little by little just to make it through the day. At the same time, I work long hours every day to cover expenses, more than 12 hours, because my family depends on me.

Even with all this pressure, I continue saving every month in the group. For me, the savings group is my only safety net. When my husband was hospitalized, the group supported me with money for transport. I have also used loans to improve my livelihood and cover urgent needs."

– Doris Tauta, VSLA Member, Pasto, Colombia.

Women Respond in Colombia[1]

Previous surveys: CARE has been listening to women in Colombia through Women Respond since 2023. From 2023 to 2024, CARE conducted two rounds of quantitative survey and one round of qualitative interview in Ipiales, Aldana and Carlosama municipalities in the Nariño region, engaging VSLA members in both urban and rural areas to better understand the shocks and crises they face, the impacts on their lives and livelihoods, the actions and leadership they take in response, and their priority needs.

2025 update: In 2025, CARE Colombia continued the initiative in two districts. The first round of data collection took place between October 2024 to January 2025 with 419 VSLA members (373 women) in Ipiales and Pasto districts of Nariño region. The second round followed the same respondents and was conducted in June 2025. Data for both rounds were collected through face-to-face interviews. To complement the survey findings, CARE conducted in-depth qualitative interviews with 36 women VSLA members in June-July 2025.

The findings presented in this brief draw on both the quantitative and qualitative data collection in 2025.

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. The findings are not nationally representative and should not be generalized to the wider population.

Colombia: Top reported crises and impacts

The most significant shocks and crises women are facing[2]

In Colombia, women's experience of crises shifted during 2025.

Early 2025 priorities, including drought, food insecurity, pests, and lack of clean water, are consistent with the 2024 study. By the end of the year, pests and disease outbreaks had risen in prominence: heavy rains following a prolonged drought spread pests and fungi, causing significant crop losses, particularly in potato production, and deepening food insecurity. Data collection later in the year also took place shortly after a major avalanche and mudslide near Pasto that affected participating communities. A large number of respondents also reported disease outbreaks later in the year, most commonly flu-like illnesses.

Lack of clean water remained a major concern throughout, reported by around 2 in 5 women. Access is particularly difficult during and after natural disasters, and purchasing water is costly. Households report this means they rely on boiling available water or collecting rainwater.

Top crises reported in 2025

Early 2025

CRISIS	
Drought	95%
Food insecurity	62%
Pests destroying crops	50%
Lack of clean water	45%
Disease outbreaks	8%

Mid 2025

CRISIS	
Pests destroying crops	58%
Disease outbreaks	49%
Natural disasters (such as land slide, avalanche)	47%
Drought	41%
Lack of clean water	39%

"The *'gota'* [fungal disease] and frost destroyed our strawberry production. Everything was infested with pests; we couldn't even spray them."

– Women respondents

Conflict reporting declined sharply, from 29% in 2024 to just 5% in 2025. Qualitative interviews suggest insecurity remains present but increasingly normalized — shaping mobility, participation, and livelihoods — which may reduce its visibility in survey responses. Rising safety concerns reported across both periods when asked about impacts point in the same direction. Together, the findings reflect communities navigating overlapping and evolving crises, with seasonal shifts driving rapid changes in priorities while structural challenges continue to erode coping capacities.

What does this mean for families?

Failed harvests affect food and income

Nearly 1 in 2 women struggle to eat enough good food

3 in 4 struggle to earn enough

2 The number of male respondents in Colombia was limited; this section focuses on women's findings. Where men did respond, priorities were broadly similar.

How crises are affecting women's lives

Ongoing crises are significantly affecting livelihoods, access to healthcare, food security, safety, and access to clean water.

Loss of livelihood remains the most affected area and worsened over the course of the year, rising from 55% in 2024 to 75% by mid 2025. Qualitative interviews point to overlapping environmental and economic pressures: climate shocks are reducing agricultural production and limiting respondents' ability to sell goods, while employment opportunities are scarce and inflation is rising. Natural disasters are also disrupting non-agricultural activities; in Pasto, landslides and flooding reduced tourism as an income source for some communities.

"I used to buy groceries with 100,000 COP, now 150,000 COP is not enough for anything."

– Woman respondent, Ipiales

Food insecurity and lack of clean water also increased, and qualitative findings show these are closely linked. Many farming households rely on their crops for both sale and consumption. Where families are producing less, or losing entire harvests to climate shocks and pests, they face a double impact: less income and less food. Many report shifting to cheaper and lower quality food as a coping strategy.

Top 5 effects on women's lives

Early 2025

IMPACT	
Loss of livelihood	68%
Access to healthcare	57%
Food insecurity	39%
Growing safety concerns	36%
Lack of access to clean water, sanitation and hygiene	22%

Mid 2025

IMPACT	
Loss of livelihood	75%
Access to healthcare	56%
Food insecurity	44%
Lack of access to clean water, sanitation and hygiene	34%
Growing safety concerns	24%

Lower productivity and higher prices are making it increasingly difficult for households to sustain themselves.

Health-related reporting remained stable across the year, but qualitative findings suggest access to healthcare has consistently been limited and has not improved. Respondents reported difficulties accessing primary care, referrals, and medicines — challenges compounded by increased demand during disease outbreaks. Safety concerns showed a slight decrease in survey responses, but qualitative interviews tell a different story: respondents highlighted increases in robbery, trafficking, and assault, linked to unemployment, food insecurity, and migration.

"There are no longer any shelters or agencies to support migrants. In Ipiales, this has become more complex, as many are now living on the streets, creating risks both for them and for the host community."

– Woman respondent

Beyond the top five impact areas, women also reported challenges related to wellbeing and mental health (20%), access to financial services (14%), and housing (14%). In particular, the proportion of women reporting mental health concerns doubled. In contrast, education impacts fell from 17% to 8%.

Colombia: How crises are affecting VSLAs

Village Savings and Loan Associations (VSLAs) were first launched as a pilot in Colombia in 2022, with the aim of strengthening women's financial empowerment and resilience, and supporting community-led action to prevent violence against women and girls. There are now 45 VSLA groups across the country.

Because the VSLA groups in Colombia were established during ongoing crises, disruption has been relatively limited. By late 2025, over 90% of respondents reported their group was functioning regularly, a significant increase from around 60% in 2023–2024. Where groups did scale back, particularly during the severe drought earlier in the year, they adapted through flexible repayment terms, adjusted savings contributions, and strengthened social funds.

In 2023–2024, most groups had been operating for less than two years. With more time and continued engagement, groups have developed stronger operational, financial, and social cohesion, enabling members to maintain participation despite growing external pressures. Qualitative respondents highlighted that their VSLA helps them reduce debt, avoid high-interest borrowing, and access credit they could not otherwise reach. Members continue to prioritize group participation because it supports both immediate household needs and longer-term financial stability.

"If someone cannot repay within the agreed time, the group extends the deadline. That flexibility is a huge help for us."

– Woman respondent

	GROUP MEETINGS		GROUP SAVINGS		GROUP LOANS	
	Early 2025	Late 2025	Early 2025	Late 2025	Early 2025	Late 2025
As before/No change	84%	95%	72%	93%	55%	90%
Reduced / Adapted	7%	3%	18%	3%	27%[3]	5%[3]
Suspended	3%	0%	6%	1%	1%	0%

3 15% in the first round said loan repayments were deferred and 12% said their group changed loan repayment arrangements by reducing or suspending interest rate. In the second round, only 3% reported making changes to payment arrangements.

"I set aside my monthly savings contribution every month; I can't miss that."

– Woman respondent



Women in Nariño want to keep saving and planning for their future.

"I am a single mother of two daughters. I depend entirely on my own income, and lately, everything has become more expensive. Sometimes the money is not enough even for basic food, so I have had to reduce what we buy and focus only on what is strictly necessary. I have had to work more and reduce rest, taking on any opportunity to earn money. After joining the VSLA group I save a fixed amount every month; that helped me a lot and provided some sense of financial stability. My goal is to give my daughters a better life, and that is why I want to keep saving and continue to support my business."

– Lorena Chacua, VSLA member.

Colombia: Taking action

Individual actions

Efforts to diversify income: Most respondents focused on finding alternative ways to earn income, with the share of women doing so rising from 57% to 73% by mid 2025. Respondents described taking on informal work and small businesses while working longer hours to keep pace with rising costs. The share using savings to support their families also rose, from 46% to 64%.

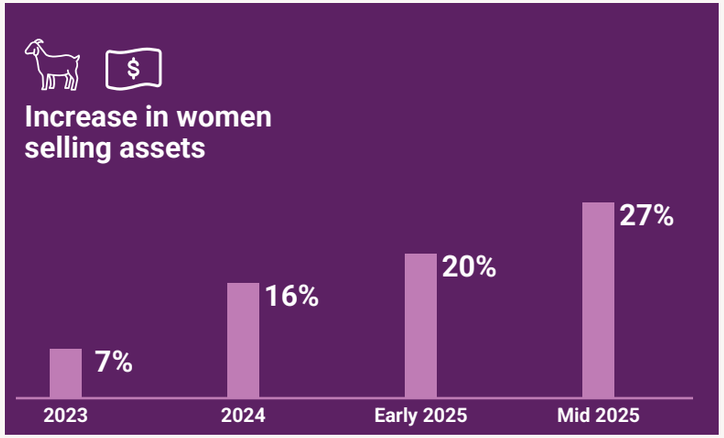
Volunteering and supporting group continuity: Women reported contributing beyond their households — 29% volunteered in community activities in early 2025, falling to 15% later in the year, while around a quarter supported group continuity in both periods. Qualitative respondents highlighted raising awareness on women's empowerment and safety, sharing learnings from VSLA training with different community members to support community networks, and collective adaptation to changing and challenging climate context.

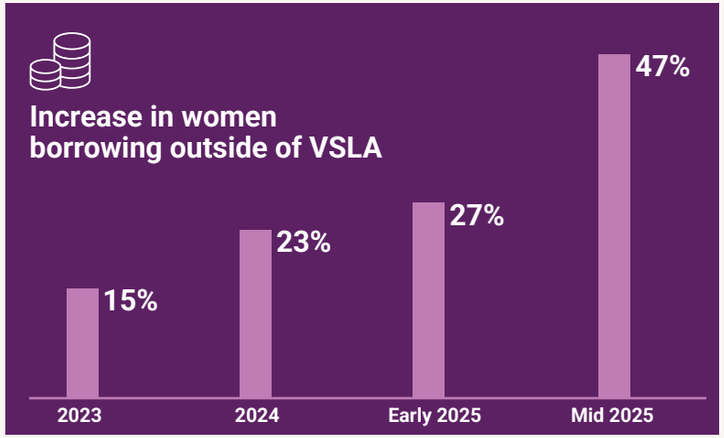
Negative coping mechanisms: Fewer women reported reducing food intake over the course of the year, falling from 39% to 16%, likely linked to the easing of drought conditions. However, qualitative findings show that food-related coping strategies remain widespread. Respondents described reducing portions, eating fewer meals, and shifting to cheaper food to ensure others in the household, particularly children, have enough. It is also important to note the difference between women and men. Notably, while men's reported food reduction fell sharply from 35% to 4%, women's remained higher, suggesting women continue to prioritize others' needs over their own even as conditions ease.

Reliance on more damaging strategies is also growing. The share of women selling household assets rose from 20% to 27%, continuing an upward trend from 7% in 2023 and 16% in 2024. Borrowing outside VSLA groups rose from 27% to 47%, compared with 15% in 2023 and 23% in 2024. These shifts point to growing financial precarity even where immediate food pressures have eased.

Group actions

Using social funds and loans to support members: The main group action is using the social fund to support members financially, rising sharply from 48% to 79% over the year. By late 2025, 11% said they used the social fund to buy food and non-food items for members. 55% of groups had repurposed the social fund to provide loans for basic needs, such as buying food or paying for health or education, alongside their usual productive lending. Qualitative respondents highlighted access to loans as the most valued form of group support.





Qualitative respondents highlighted access to loans as the most valued form of group support.

Colombia: Priority needs

Livelihood support and food and nutrition remained the top two priorities for women in Colombia throughout 2025.

The most significant shift was in healthcare, which rose from 20% to 37%, consistent with increased disease outbreaks and growing strain on health services, while water, sanitation, and hygiene fell from 41% to 32% as healthcare became more urgent. Protection, safety, and financial services showed only minor variation.

A notable shift is the sharp rise in demand for mental health support, more than doubling from 11% to 27%. This reflects growing stress on women's wellbeing and aligns with the broader impact findings. Education was less prioritized later in the year, falling from 24% to 18%.

Overall, livelihoods and food security remain the most urgent priorities, but the data points to an increasingly complex picture — with healthcare, mental health, and safety demands growing alongside structural needs for income, water, and education. Qualitative findings reinforce this: women emphasized the need for food and income security, access to credit, water and basic services, and technical and agricultural support to adapt to changing conditions. In relation to their VSLA groups, respondents highlighted the need for greater lending capital, technical business support, digital access, and stronger market linkages.

Women's Priority needs

Early 2025

PRIORITY NEED	
Livelihood support	69%
Food and nutrition support	46%
Access to clean water, sanitation and hygiene	41%
Protection and safety	27%
Access to financial services	24%
Education	24%
Access to healthcare	20%

Late 2025

PRIORITY NEED	
Livelihood support	75%
Food and nutrition support	52%
Access to healthcare	37%
Access to clean water, sanitation and hygiene	32%
Protection and safety	29%
Mental healthcare	27%
Access to financial services	25%

Women are calling for support to adapt to increasingly difficult environmental and economic conditions, and access the financial resources needed to recover their livelihoods.

"We need guidance; with changing weather we don't know how to protect our crops or when is the best to plant anymore."

– Woman respondent

Sharing the data

Sharing findings with community and institutional partners: CARE Colombia shared Women Respond findings with key community and institutional partners in Nariño, including the Nariño Gender Observatory, the technical working groups, the mayors of Pasto and Ipiales, the Governor's Office, National Learning Service (SENA), Institute for Economic and Social Development of Ipiales (IDES), Women's Offices, international NGOs, and VSLA members themselves. Reflections focused on the impacts of conflict and climate-related shocks on women's livelihoods, food security, and access to services.

Extending reach through media and academia: An exercise was carried out to include the data in the radio program Voces de Igualdad (Voices of Equality) of the University of Nariño extending the reach of the evidence into the academic sphere.

Informing policy processes: Findings from Women Respond and the Rural Women's Agenda were integrated into the formulation of the National Public Policy on Agroecology in Nariño, through technical roundtables led by the Secretariat of Agriculture and partner institutions. These inputs ensured that women's priorities, particularly the effects of climate change on livelihoods and food systems, were reflected in the policy diagnosis. This policy is currently under budget review process before approval.



CARE Colombia

ETHIOPIA

Context

Ethiopia continues to face a complex humanitarian situation driven by climate-related shocks, conflict, disease outbreaks, displacement, and economic pressures. Insecurity, recurrent droughts, erratic rainfall, and localized flooding continue to generate significant humanitarian needs across the country (FAO, 2026; OCHA, 2025). Food insecurity remains severe: FAO estimates 15.8 million people are facing acute hunger, 4.6 million children and women suffering from acute malnutrition, and 4.4 million people are internally displaced (FAO, 2026). The combined impacts of conflict, climate-related shocks, displacement, and rising food prices continue to undermine livelihoods and limit access to food, particularly in drought-affected pastoral and rural communities (FAO, 2026; FEWS NET, 2026).

"Our community is facing many challenges. Many people have lost their income because their crop production failed. Two of my neighbors' children dropped out of elementary school because their families could no longer afford to support their education. My farmland gave the lowest yield due to the drought, and our savings were used up quickly as we struggled to meet our basic needs without a stable source of income. The situation has been emotionally stressful for my family and me."

– Woman respondent, 18 years old



CARE Ethiopia

Women Respond in Ethiopia[1]

Previous surveys: CARE has been listening to women in Ethiopia through Women Respond since 2020. From October 2020 to June 2022, CARE conducted Women Respond surveys in Oromia region, focusing on the experiences of adolescent and young girls VSLA members during the COVID-19 pandemic. The initiative continued from 2023 to 2024 in Amhara region, engaging women and men VSLA members in rural areas to better understand the shocks and crises they face, the impacts on their lives and livelihoods, the actions and leadership they take in response, and their priority needs.

2025 update: In 2025, CARE Ethiopia continued the initiative in five districts of Oromia region. The first round of data collection completed in January 2025 with 502 VSLA members (100 adolescent girls, and 402 young and adult women) in Chiro, Doba, Fedis, Gemechis, and Gursum districts of West and East Hararghe zone, Oromia region. The second round followed the same respondents and was conducted in May 2025, reaching 463 of the first-round participants. Data for both rounds were collected through face-to-face interviews. To complement the survey findings, CARE conducted in-depth qualitative interviews with 36 women VSLA members in May 2025.

The findings presented in this brief draw on both the quantitative and qualitative data collected in 2025.

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. In Ethiopia, this data is specific to the East and West Hararghe zones of the Oromia Region. The findings are not nationally representative and should not be generalized to the wider population.


CARE Ethiopia

"The past few years have been difficult for my community due to drought, food shortages, and disease outbreaks… The drought last year significantly reduced production and many households, including my family, experienced food shortages. A malaria outbreak at the same time made it difficult for people to work.

Being part of the VSLA helped me withstand these hardships… we were able to support one another during difficult times and ensure that those affected by drought received assistance when they needed it most. Through the VSLA, I started a small business, buying eggs and cereals from nearby farmers and selling them in local markets, and I've now expanded to open my own small shop. This business meant I could support my parents during farming season."

– Sebrina, Ethiopia

Ethiopia: Top reported crises and impacts

The most significant shocks and crises women are facing in the East and West Hararghe zones of the Oromia Region

Top crises reported in 2025

Early 2025

CRISIS	
Food insecurity	82%
Drought	74%
Lack of clean water	59%
Pests destroying crops	56%
Conflict	12%

Mid 2025

CRISIS	
Food insecurity	87%
Drought	76%
Pests destroying crops	52%
Lack of clean water	47%
Conflict	27%

Women consistently reported food insecurity, drought, lack of clean water, and pests destroying crops as the main challenges affecting their communities.

Three in four women in Ethiopia are facing drought.

While individual reporting rates shifted slightly, these priorities remained consistent across both periods.

The most notable shift during 2025 is growing concern about conflict and insecurity, rising from 12% of respondents early in the year to 27% later. Flooding moved in the opposite direction, falling from 14% to 4%.

"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

Conflict reports more than doubled over the course of 2025: from one in eight women to more than one in four.

Qualitative interviews reinforced these findings, with conflict, drought, erratic rainfall, crop failure, and lack of clean water all highlighted as key challenges. Rising prices also emerged as one of the most pressing concerns: respondents explained that inflation is affecting access to food, healthcare, education, transport, and agricultural inputs. Many noted that rising costs have reduced their purchasing power, weakened their ability to save or repay loans, and made it increasingly difficult to meet basic household needs. As a result, many families are struggling to afford food and other essential necessities.

How crises are affecting women's lives

The compounding effects of conflict, climate shocks, and economic pressures are having severe consequences for women and their households.

Food insecurity and loss of livelihoods were the most consistently reported impacts on women's lives. Qualitative respondents described how inflation, reduced agricultural production, unemployment, and declining income have made it increasingly difficult to meet basic needs. Many have been forced to reduce food consumption, withdraw children from school, or sell assets to cover food, health, and other essential expenses.

As many as three in five women say crises make it harder to earn money.

Respondents also identified limited access to education, clean water, and healthcare as major impacts in 2025. Access to financial services was a growing concern, rising from 21% to 26% in the course of the year, reflecting challenges in accessing the credit and savings needed to cope with worsening conditions. Healthcare, though not in the top five impacts by mid 2025, was still reported by 26% of respondents, highlighting persistent barriers.

Top 5 effects on women's lives

Early 2025

IMPACT	
Loss of livelihood	75%
Food insecurity	75%
Limited access to education	36%
Lack of access to clean water, sanitation and hygiene	34%
Limited access to healthcare (including sexual and reproductive health)	33%

Mid 2025

IMPACT	
Food insecurity	71%
Loss of livelihood	62%
Limited access to education	36%
Lack of access to clean water, sanitation and hygiene	34%
Safety	35%

Most reported impacts remained relatively consistent. The most notable shift was a sharp rise in safety concerns, from 10% to 35% of women, mirroring the increase in reporting of conflict as a key crisis. Qualitative respondents described growing insecurity in their communities alongside rising household tension and violence, including emotional, financial, and physical abuse against women and girls driven by resource scarcity. Many women expressed growing anxiety about managing increasingly scarce household resources.

Safety concerns more than tripled during 2025: from one in 10 women to more than one in three.

The crisis is also affecting adolescent girls disproportionately. As household finances deteriorate, girls are increasingly expected to contribute to family income and domestic responsibilities, with some leaving education because families can no longer afford school-related costs. Respondents consistently emphasized how these challenges are deeply interconnected: economic hardship compounds food insecurity, reduces access to services, and heightens protection concerns.

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

The 2025 findings show broadly similar patterns to 2023, including food insecurity, livelihood loss, safety concerns, and reduced access to education, healthcare, and water and sanitation. The most notable change is the scale of food insecurity: in 2023, 47% of women reported it; by 2025 this had risen to 71%, reflecting the compounding impact of climate shocks, reduced food production, rising prices, and economic pressure.

The impact on food consumption is severe. By mid 2025, 83% of respondents reported reducing their food intake. Before the crisis, nearly three quarters ate three meals a day; by late 2025 only one in 10 did, with 86% now eating just two meals per day. Qualitative interviews show that households are also reducing portion sizes and consuming less diverse, less nutritious food due to limited availability and affordability.


CARE Ethiopia

What does this mean for families?

Securing enough food is getting harder

In 2023, 1 in 2 women said crises affected their ability to secure enough food; by 2025 it was nearly 3 in 4

More than 4 in 5 women say lack of food is the biggest crisis they face

Families are eating less

8 in 10 women report reducing their food intake

Before the crisis, nearly 3 in 4 ate three meals a day — by late 2025, only 1 in 10 did

Ethiopia: How crises are affecting VSLAs

Village Savings and Loan Associations (VSLAs) have been central to CARE Ethiopia's economic empowerment and community resilience efforts for nearly 16 years, supporting livelihoods, driving social change, and serving as a platform for community solidarity and actions.

Ongoing and compounding crises have significantly affected VSLA members' ability to meet, save, and borrow, disrupting core group functions.

Throughout 2025, most VSLA groups reported significant challenges in maintaining their regular functions. Regular meetings, savings contributions, and loan disbursements have all become harder to sustain, with safety concerns, mobility restrictions, and declining incomes, particularly affecting the many adolescent girl and young women members, frequently cited as key barriers. Many members struggle to maintain even reduced savings contributions due to growing financial pressure.

The 2023 findings highlighted similar challenges to VSLA operations, despite being collected in a different regional context. However, the 2025 findings indicate further decline, consistent with worsening household income, food insecurity, and broader economic pressures. In 2023, 25-30% of groups maintained regular meetings and savings, and up to 50% continued lending; the 2025 data suggests both have fallen further.

Qualitative interviews provided important context. Respondents repeatedly emphasized that it is difficult to expect people to save when they cannot meet basic household needs. At the same time, women consistently described VSLAs as one of their most valuable sources of support. Beyond savings and loans, women highlighted the role of VSLAs in building confidence, fostering social connections, supporting small businesses, and providing quick access to funds during emergencies. One participant explained that the sense of community helped her maintain hope; another noted that access to VSLA loans enabled her to start a small vegetable business and generate income for her household.

Despite finding it challenging to save when struggling to meet basic needs, women consistently described VSLAs as one of their most valuable sources of support.

	GROUP MEETINGS		GROUP SAVINGS		GROUP LOANS	
	Early 2025	Late 2025	Early 2025	Late 2025	Early 2025	Late 2025
As before/No change	7%	0%	2%	1%	8%	2%
Reduced / Adapted	54%	64%	88%[2]	85%[2]	23%[3]	32%[3]
Suspended	37%	8%	0%	10%	28%	19%

2 35% in the first round and 24% in the second round said members are unable to save, creating irregularities in their group savings.

3 74% in the first round and 73% in the second round said their group deferred loan repayment because members are struggling to pay back loans, which further strains loan disbursements and the saving fund.



CARE Ethiopia

Despite these benefits, groups are increasingly struggling to operate. Respondents described irregular meetings, reduced contributions, smaller and delayed loan disbursements, and growing difficulties with repayment. Many members are using loans to cover food and urgent expenses rather than income-generating activities, making repayment more challenging. Declining participation is also a concern, as members migrate in search of work or cannot attend meetings due to competing household responsibilities and economic pressures. In response, many groups have adapted by reducing meeting frequency, allowing flexible savings contributions, extending repayment periods, and drawing on social funds for emergencies.

> **"The VSLA has been a lifeline for me; it helped me save money and gave me emotional support through the group. It brought hope, stability, and a sense of community."**
>
> **Woman respondent**

Respondents emphasized, however, that these adaptations are insufficient to address the scale of challenges. Years of repeated crises have depleted household resources and weakened groups' financial resilience, pointing to the need for stronger linkages with formal financial institutions, connections with markets, and additional technical and financial support to help groups recover.

Ethiopia: Taking action

Individual actions

Volunteering and supporting group continuity: The proportion of women volunteering in their communities declined from 63% to 37% over the year, as worsening crises and livelihood pressures limited engagement. Despite this, members continue to raise awareness on health, hygiene, girls' education, and early marriage. Women were actively supporting group continuity through actions such as going door to door to speak to savings group members and keep them engaged. The share of women doing so grew slightly, from 28% to 35%, during the year.

Efforts to diversify income: The share of women seeking alternative income sources grew from 62% to 78% over the year, with respondents describing daily labor, petty trading, home-based businesses, and sending family members, including adolescent girls and boys, to find work. Respondents noted the tension in this: while households' needs are urgent, pulling young people into work at the cost of their education has real consequences. Despite these efforts, inflation and growing livelihood pressures continue to make recovery difficult. The majority also drew on savings to support their households, though this fell slightly from 82% to 76%.

> **"We plan to plant drought-resistant crops and use better pest control to improve our harvest."**
>
> **– Women respondents**

Negative coping mechanisms: Around 4 in 5 women reported reducing food intake in both periods, with mothers frequently skipping meals to ensure children could eat and households cutting both portions and food quality.

Reliance on other damaging strategies is also evident. Asset sales — including livestock, seeds, and farming tools — fell from 21% to 10%, while borrowing from outside VSLA groups rose sharply from 3% to 17%. Respondents acknowledged that selling productive assets and taking on debt risks undermining their future recovery, but described having little choice in the face of urgent food and healthcare needs. Qualitative interviewees noted that for most affected households, they have exhausted their resources and are increasingly dependent on short-term measures to manage prolonged hardship.

> **"During the past month, to meet important needs, we have sold assets and livestock, take loans, bought things on credit, and traveled to find seasonal labor work."**
>
> **– Woman respondent**

Group actions

Using social funds to support members: Social fund use has shifted away from events and activities toward meeting members' immediate needs. The share of groups using social funds to support members financially fell from 76% to 46%, reflecting declining fund availability as groups face growing pressure to maintain core functions. In mid 2025, 57% reported repurposing social funds to supplement declining loan capital. Respondents consistently emphasized that both loan and social funds are insufficient to keep pace with members' needs.

Supporting the wider community: Despite growing financial pressures, many groups continued to support at-risk households beyond their membership. The share doing so fell slightly from 54% to 46%, with groups providing small amounts of cash or food where possible. Solidarity and mutual support remain a core priority for many VSLAs, even as the resources available to them shrink.

Leading community events: VSLAs continue to lead community engagement, with around one in five groups supporting community events across 2025. Groups are active in raising awareness on early marriage, violence against women and girls, safety, hygiene, and women's participation in decision-making. Linkages with other organizations declined from 22% to 13%, with respondents noting that reduced external support for food, nutrition, health, and education has weakened collaboration. A small but growing share, 7% rising to 9%, reported engaging local government to support their VSLAs, such as advocating for better water access for their communities, seeds, or financial support for groups.

Ethiopia: Priority needs

Respondents in Ethiopia consistently ranked food and nutrition, access to financial services, and livelihood support as their top three priorities.

While women stressed the urgent need for food assistance, they also expressed a strong desire to restore their livelihoods, rebuild their incomes, and strengthen their resilience, rather than rely on aid alone.

Food insecurity remains severe, making food and nutrition support essential. At the same time, women are actively pursuing longer-term recovery, describing plans to plant drought-resistant crops, adopt improved farming techniques, establish home gardens, raise livestock and poultry, expand small businesses, and strengthen savings. Women also highlighted the need for better climate information and practical tools to help them adapt to recurring droughts, floods, and erratic rainfall.

Nearly two in three women need support to earn income, with even more prioritizing access to financial services. Women do NOT want to rely on aid alone.

Priority needs

Early 2025

PRIORITY NEED	
Food and nutrition support	70%
Access to financial services	66%
Livelihood support	65%
Clean water and hygiene support	37%
Education	35%

Late 2025

PRIORITY NEED	
Access to financial services	71%
Food and nutrition support	67%
Livelihood support	62%
Clean water and hygiene support	40%
Education	37%

"Our biggest needs are food, drought-resistant seeds, pest control chemicals. We need support to restore our farm"

– Women respondents

Women consistently identified the need for agricultural inputs, including drought-resistant seeds, fertilizers, irrigation support, and pest-control tools, alongside livelihood investments and improved financial services to help restore farming and small businesses.

Beyond the top three priorities, clean water and hygiene supplies, education support, and preventing school dropouts were also highlighted as key needs. Women view livelihood recovery as the foundation for addressing many of these other challenges.

Later in the year, 14% said access to healthcare is a key need, with 10% identifying mental health support as a priority. This shows rising concern around health and psychosocial needs.

Women also emphasized the importance of strengthening VSLAs through larger and more flexible loans, financial literacy and business training, stronger market linkages, and better connections to formal financial institutions, seeing these as critical for both household recovery and broader community resilience.

Sharing the data

Sharing findings with humanitarian partners: Women Respond findings provide a strong evidence base for understanding how women and girls are coping with increasingly complex and compounding crises. CARE Ethiopia continues to use these insights to inform programming and advocacy efforts: for example, the findings were shared with UNICEF, which is conducting research on the impacts of climate-related challenges on adolescent girls in similar districts. Ongoing discussions are exploring shared lessons and opportunities to inform action based on the findings.

Informing program design: These insights continue to inform CARE Ethiopia's projects, particularly to refine planned activities which will address some of the needs raised by women and girls in these surveys.

Increasing visibility of challenges: CARE Ethiopia also presented the Women Respond findings during its 40th anniversary celebrations, using the evidence to engage government representatives and donors on the challenges facing women and girls and the actions needed to address them.



CARE Ethiopia

MALI

Context

Mali continues to face a complex humanitarian crisis driven by insecurity, conflict, epidemic outbreaks, and climate shocks. Despite a slight decline in overall humanitarian needs compared to previous years, an estimated 5.1 million people, one in every five people, are in need of humanitarian assistance in 2026, particularly in conflict-affected regions of northern and central Mali (OCHA, 2026). Violence and insecurity continue to drive displacement, with **415,000 people** displaced by the end of 2025, most of whom are women and children (OCHA, 2026). Women and girls face heightened risks of violence, exploitation, and limited access to maternal and reproductive health services (UNFPA, 2025).

Food insecurity and malnutrition remain severe. In 2025, more than **1.5 million children under five** were estimated to be acutely malnourished. Recurrent flooding and disrupted livelihoods continue to undermine household resilience (UNICEF, 2025). Humanitarian response efforts are constrained by insecurity, limited access, and funding shortages, reducing support to at-risk populations (OCHA, 2026).


CARE Mali

Women Respond in Mali[1]

Previous surveys: CARE has been listening to women in Mali through Women Respond since 2020. From 2020 to 2022, surveys were conducted in urban and rural areas of Ségou, Mopti, and Timbuktu, focusing on COVID-19 impacts on VSLA members. The initiative continued from 2023 to 2024 in Ségou and Mopti, engaging women and men VSLA members to understand the shocks they face, the impacts on their lives and livelihoods, the actions they take, and their priority needs.

2025 update: In 2025, CARE Mali continued the initiative in Ségou and Mopti regions.

The first round of data collection completed in March 2025 with 554 VSLA members (400 women). The second round followed the same respondents and was conducted in July 2025, reaching 540 (386 women) of the first-round participants. Data for both rounds were collected through face-to-face interviews. To complement the survey findings, CARE conducted in-depth qualitative interviews with 36 VSLA members (29 women) in August 2025.

The findings presented in this brief draw on both the quantitative and qualitative data collected in 2025.

> **"We can no longer travel far from the village because of insecurity. Our livestock are stolen and the young people have all left."**
>
> **– Woman respondent**

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. The findings are not nationally representative and should not be generalized to the wider population.

The most significant shocks and crises women are facing

In Mali, respondents consistently identified food insecurity as the most pressing crisis affecting their communities, followed by conflict, floods, and lack of clean water.

More than 60% reported experiencing food insecurity, conflict, and flooding. This pattern is consistent with findings from 2023, but reporting of food insecurity and flooding increased sharply in 2025. In 2023, 75% of women reported food insecurity and 41% reported flooding; both figures were substantially higher in 2025.

The shift reflects the severe flooding in 2024, which continued into 2025 alongside new flooding events, leading communities to focus on the most immediate climate-related threats. Reports of drought declined from 35% in 2023 to 3-8% in 2025. 8% of women also reported disease outbreaks. Men reported similar patterns, with high levels of food insecurity, conflict, and flooding, though their reporting of flooding and disease outbreaks was slightly lower.

"It became impossible to farm because of insecurity."
– Woman respondent

Qualitative respondents emphasized that these crises are deeply interconnected. Respondents described how conflict, declining agricultural production, rising prices, and climate shocks reinforce one another, creating compounding impacts on households and communities. These overlapping shocks continue to affect food security, livelihoods, health, safety, and overall well-being.

Top crises reported in 2025

Early 2025

CRISIS		
Food insecurity	94%	98%
Conflict	64%	64%
Floods	63%	72%
Lack of clean water	24%	23%

Late 2025

CRISIS		
Food insecurity	97%	96%
Conflict	70%	71%
Floods	61%	69%
Lack of clean water	28%	27%

"Flooding destroyed houses, belongings and fields, while conflict caused violence, displacement and loss of life."
– Woman respondent

"We reduced spending on food in order to pay for healthcare and children's education."
– Woman respondent

How crises are affecting women's lives

Women in Mali reported significant impacts on food security, livelihoods, safety, housing, and access to clean water.

Food insecurity was the most pressing impact, with 96% of women reporting challenges meeting their food needs in 2025, up from 75% in 2023. Loss of livelihoods and safety concerns were also widely reported, each prioritized by more than half of women. Reports of safety concerns increased from 40% in 2023 to 54% in 2025. Housing impacts rose sharply, from 5% in 2023 to 34% overall in 2025, reflecting severe flooding between 2024 and 2025. Women also reported impacts on access to healthcare (18%) and education (9%), though these were less frequently prioritized than urgent concerns related to food, livelihoods, safety, and shelter.

Men reported similar patterns, with 97% reporting food insecurity alongside high levels of livelihood loss and safety concerns. Housing impacts also increased, and 17% reported challenges accessing healthcare and 5% reported impacts on education.

One in three say severe flooding has affected their housing.

Top 5 effects on women's lives

Early 2025

IMPACT		
Food insecurity	96%	98%
Loss of livelihood	57%	60%
Growing safety concerns	51%	53%
Housing/Shelter	30%	31%
Lack of access to clean water, sanitation and hygiene	17%	11%

Late 2025

IMPACT		
Food insecurity	96%	97%
Loss of livelihood	58%	60%
Growing safety concerns	54%	61%
Housing/Shelter	37%	27%
Lack of access to clean water, sanitation and hygiene	21%	23%

Qualitative findings reinforce these trends. Women consistently described the collapse of livelihood opportunities, worsening food insecurity, and declining household income. Many reported losing crops to flooding, being unable to cultivate land due to insecurity or climate shocks, and losing livestock to disease or theft. Rising food prices and the increasing cost of living were frequently cited as additional pressures reducing their ability to meet basic needs.

Women also described broader social and emotional impacts, including reducing meal sizes and the number of meals consumed each day. 35% of women reported reducing their food intake as a coping strategy. Before the crises, 47% ate three meals per day and 5% ate two. After the crises, 30% ate three meals and 29% ate two. Eating fewer meals and reducing food consumption were consistently described as common coping mechanisms.

Women are feeling the burden of sustaining their families.

Stress, despair, family tensions linked to scarce resources, displacement, limited access to healthcare, and difficulties accessing education were also widely discussed. While men often focused on the loss of income and employment, women more frequently described the burden of sustaining households, earning income, borrowing money, covering school fees, and ensuring access to food and healthcare. This reflects the growing economic and caregiving responsibilities women are carrying as households navigate multiple and overlapping crises.

What does this mean for families?

Farms are threatened in many ways

Floods are destroying crops.

Conflict makes working on the land risky.

Livestock is lost to disease or theft.

Families are eating less

96% of women struggle to eat enough good food

1 in 3 women have reduced how much they eat.

1 in 3 women eat three meals a day, down from 1 in 2 before the crises.

Mali: How crises are affecting VSLAs

Village Savings and Loan Associations (VSLAs) have been central to CARE Mali's food security, resilience, climate adaptation, and economic empowerment efforts for nearly 25 years, supporting livelihoods and serving as platforms for community-led action.

Most groups continue operating their VSLAs, either regularly or in adapted forms, despite multiple crises.

Women reported improvements in meeting regularity, savings, and lending between early and late 2025, showing that many groups are finding ways to sustain activities despite multiple crises. Qualitative interviews confirmed that groups remain active, though women frequently described reduced savings, lower contributions, and occasional irregular meetings as incomes decline.

VSLAs remain one of the most important sources of support for women. Members rely on loans and social funds to purchase food, pay school fees, cover healthcare costs, and respond to emergencies. 34% of women early 2025 and 23% later in the year said their groups made it possible to access loans for basic needs. Many described VSLA loans as essential, particularly as livelihood opportunities decline and access to formal financial services remains limited.

However, the scale of current crises is exceeding what VSLAs can address alone. Women stressed that existing savings and loan mechanisms are no longer sufficient to help households recover from repeated shocks or build long-term resilience. They highlighted the need for greater access to financial services, increased capital for savings groups, and support for group-based livelihood and income-generating activities.

Men reported similar reliance on VSLA loans and social funds, though women more frequently emphasized declining savings, reduced contributions, and the growing importance of VSLA support for meeting basic needs.

"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

	GROUP MEETINGS		GROUP SAVINGS		GROUP LOANS	
	Early 2025	Late 2025	Early 2025	Late 2025	Early 2025	Late 2025
As before/No change	60%	70%	55%	70%	64%	74%
Reduced / Adapted	23%	18%	28%	23%	10%[2]	12%[2]
Suspended	6%	2%	2%	1%	8%	4%

2 10% of respondents in the first-round survey, and 12% in the second-round survey said their group changed payment arrangements by reducing or suspending interest rate on loan repayment, and 9% in the first-round survey and 3% in the second-round survey said loan repayment is deferred.

Mali: Taking action

Individual actions

Efforts to diversify income: Efforts to diversify income declined in 2025. Early in the year, 27% of women reported taking action by earning income in different ways, increasing slightly to 32% later in the year. This remains well below 2023, when nearly half of women were trying to make money in new ways. Qualitative interviews show that women continue to pursue petty trading, gardening, agriculture, casual labor, longer working hours, and borrowing capital to restart small businesses. However, insecurity, inflation, limited access to finance, and few livelihood opportunities make it increasingly difficult to establish or expand alternative income sources. Men reported similar trends, with the proportion diversifying their incomes falling from 55% in 2023 to 34% by late 2025.

Volunteering and supporting group continuity: Women continue to support their communities through volunteering and helping maintain VSLAs and other community groups. In late 2025, 35% of women said they volunteer in community platforms and 25% reported actively supporting group continuity, with similar levels of engagement among men. Qualitative interviews described women raising awareness on health issues, supporting young women's empowerment, and assisting households affected by flooding through labor and other forms of support.

Negative coping mechanisms: Women relied heavily on negative coping strategies throughout 2025, including reducing food intake, borrowing outside VSLAs, and selling assets. By late 2025, 35% of women were reducing their food consumption, often prioritizing children and other family members. Borrowing outside VSLAs remained common, reported by 18% of women, while 14% sold assets to meet basic needs. Men reported similar patterns, with slightly higher rates of borrowing and asset sales. Qualitative interviews show that women primarily borrow money and sell assets to purchase food and cover healthcare costs. Many expressed concern that rising debt and the loss of productive assets were putting their households in financial situations that will be difficult to recover from.

"I often reduce daily food consumption in order to be able to repay debts."

– Woman respondent

"I sold two goats to buy food and pay for my husband's medical care."

– Woman respondent

Group actions

Leading community events: By late 2025, 15% of women said their VSLA leads community events, up from very low levels earlier in the year. Qualitative findings show that VSLAs are trusted spaces for information, solidarity, and collective action. Women described groups organizing community meetings, awareness-raising activities, and discussions on issues affecting families, including health, social problems, and community well-being. They emphasized that VSLAs help bring people together, strengthen relationships among neighbors, increase women's voice and participation, and improve understanding of community challenges. Many noted that these groups foster dialogue, consultation, and mutual support, making VSLAs central to community life beyond their economic role.

Using social funds to support members: 63% of women said their VSLA used social funds to support members in 2025, with 39% providing cash support and 24% saying groups purchased food and essential items for members. 54% of women said their group used social funds to provide loans as regular loan funds declined. Women described these uses of social funds as a critical adaptation that helped households meet urgent needs during periods of reduced income and repeated shocks.

Although the amounts were often small, qualitative respondents stressed that these loans and emergency transfers were vital for helping households buy food, cover healthcare costs, and sustain small income-generating activities. Men reported similar use of social funds for lending, though women more frequently highlighted their importance for meeting basic needs.

Supporting the wider community: Women also reported that social funds were used beyond VSLA membership, with 14% noting support for community activities. Qualitative interviews described groups assisting at-risk households, raising awareness on issues such as violence against women and girls, early marriage, and sanitation, and strengthening solidarity within communities. Women emphasized that VSLAs provide trusted spaces for dialogue, consultation, and mutual support, making them central to community resilience. Respondents described VSLAs as an important source of mutual support and collective action during times of crisis.

> **"We need food, agricultural inputs, oxen for ploughing, and seeds. Because of the crisis and insecurity, we cannot cultivate our fields as before. I would like support to diversify my activities into livestock fattening and gardening so that I can generate income and better support my family."**
>
> **– Woman respondent**

Mali: Priority needs

Food and livelihood support remained the two most urgent needs reported in Mali in 2025.

Women emphasized the need for food assistance, agricultural inputs, livestock support, seeds, farming equipment, and cash to help households meet basic needs and strengthen livelihoods. Many said that support for agriculture, livestock rearing, gardening, and small businesses would help them generate income and better provide for their families. They also highlighted the importance of productive assets such as oxen for ploughing, agricultural tools, and inputs to improve farming activities.

Access to financial services became a greater priority by late 2025. 33% of women identified this as a key need, up from 12% earlier in the year, reflecting growing demand for larger loans, increased business capital, and greater access to credit to invest in income-generating activities. Qualitative respondents also called for stronger support to VSLAs, including larger loan funds and expanded savings and credit opportunities.

Priority needs

Early 2025

PRIORITY NEED		
Food or nutrition support	96%	95%
Livelihood support	64%	64%
Clean water and sanitation	28%	26%
Access to healthcare	27%	26%
Protection and safety	24%	34%
Education	13%	18%

Late 2025

PRIORITY NEED		
Food or nutrition support	92%	95%
Livelihood support	73%	75%
Access to financial services	33%	36%
Clean water and sanitation	31%	33%
Protection and safety	30%	34%
Access to healthcare	23%	16%

Clean water and sanitation, protection and safety, healthcare, and education were also prioritized. Although fewer women reported education as a top need by late 2025, qualitative findings show it remains important. Women described needing support to pay school costs and often used loans to cover supplies and other education expenses.

For their VSLAs, women recommended targeted support for group-based livelihood activities, particularly agriculture, livestock, and small businesses. They also called for entrepreneurship training, larger loan amounts, and support for collective income-generating activities. Qualitative respondents noted limited relationships between VSLAs and local government or external organizations and highlighted the need for stronger collaboration to support livelihoods, financial inclusion, and community development.

Sharing the data

Sharing findings with government and driving commitments: In Mali, the 2025 Women Respond findings were shared with government representatives, technical services, partner NGOs, women's networks, and VSLA leaders from Bougouni, Mopti, and Ségou. Women used the data to explain how food insecurity, conflict, flooding, and declining livelihoods are affecting their daily lives, and stakeholders recognized the findings as a practical evidence base for shaping future programs. At national level, government and partner representatives agreed to strengthen support for food security, livelihoods, health, and water and sanitation, the areas women said were most urgent. At local level, municipal representatives, technical services, and partners committed to continue supporting internally displaced households, strengthening livelihood opportunities for women, and helping with children's education. Members said they will keep using VSLA social funds and other forms of collective action to support at-risk members during crises.

Informing community dialogue on social norms: Within communities, Women Respond data is informing engagement work. CARE partners Association du Sahel d'Aide à la Femme et à l'Enfance (ASSAFE) and Association Malienne pour la Promotion du Sahel (AMAPROS) used the data to support a dialogue between women from the Women Lead in Emergencies group and men on social norms affecting women's leadership and decision-making, resulting in commitments to support women's representation in local governance and access to leadership positions.

Informing climate adaptation planning: Partner Association pour la Promotion de la Femme (YA G TU) used the data to inform a community forum on climate change adaptation tools, raising awareness of climate risk and exposure, and supporting a participatory action plan to help the community adapt.


CARE Mali

"Before these exchanges, many women hesitated to claim their place in decision-making. Now we understand that our participation is a right and a necessity for our community's development. The discussions also helped men see their role in supporting us, and I hope they continue that support so women can fully take part."

– Awa Diallo, VSLA leader

NIGER

Context

Niger continues to face a complex humanitarian crisis driven by insecurity, forced displacement, climate shocks, disease outbreaks, economic pressures, and limited access to basic services. In 2026, an estimated 3.1 million people will need humanitarian assistance (OCHA, 2026). Forced displacement remains a major driver of need: as of 31 May 2026, Niger hosted 1,047,922 displaced people, including 548,386 internally displaced people and 451,991 refugees and asylum seekers (UNHCR, 2026).

Food insecurity and malnutrition remain severe. FAO reports 1.86 million people were acutely food insecure between October and December 2025, rising to a projected 2.42 million during the June–August 2026 lean season (FAO, 2026). Conflict, flooding, dry spells, disease outbreaks, and market disruptions continue to erode household resilience and disrupt livelihoods, agriculture, education, health services, and humanitarian access. Women, children, displaced people, and host communities remain among the most affected (FAO, 2026; WFP, 2026; UNICEF,2025).


CARE Niger

"The hailstorm destroyed our crops, caused deaths, and killed our livestock."
– Woman respondent

A severe hailstorm hit communities in Niger, destroying crops and causing significant losses to livestock and human life. The destruction of crops reduced production, and many households can no longer meet their basic food needs. Yet communities have come together, supporting each other as they work to rebuild their food security and livelihoods.

Women Respond in Niger[1]

Previous surveys: CARE has been listening to women in Niger through Women Respond since 2020. From 2020–2022, surveys in Niamey, Diffa, Tahoua, and Zinder captured VSLA members' experiences during COVID-19. In 2023–2024, the initiative continued in Niamey, Tahoua, Maradi, and Zinder, engaging urban and rural VSLA members to understand the crises they face, how these affect their lives and livelihoods, and the actions and leadership women take in response.

2025 update: In January 2025, CARE collected quantitative data from **500 VSLA members**, including **402 women,** across Niamey, Maradi, Tahoua, and Zinder. Due to external challenges, the planned second round of data collection in 2025 could not be conducted. To complement the survey findings, CARE carried out in-depth qualitative interviews with 40 VSLA members, including 32 women, in November 2025.

The findings presented in this brief draw on both quantitative and qualitative data collected in 2025.

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. The findings are not nationally representative and should not be generalized to the wider population.

Niger: Top reported crises and impacts

The most significant shocks and crises women are facing

Food insecurity was overwhelmingly reported as the main crisis in Niger.

Floods, pests destroying crops, drought, and lack of clean water were also identified as major challenges. Women and men described how recurring climate shocks, especially dry spells, heavy rainfall, and flooding, led to crop losses, reduced production, food shortages, and difficulties accessing clean water. Flooding also damaged homes and increased pressure on households to repair, rebuild, or find temporary shelter. 9% also reported disease outbreaks as a major challenge.

Top crises reported in 2025

CRISIS		
Food insecurity	96%	93%
Floods	68%	77%
Pest destroying crops	56%	67%
Drought	43%	38%
Lack of clean water	19%	11%

96% of women in Niger say the biggest crisis they face is lack of food.

Alongside these climate-related shocks, inflation was frequently highlighted. Rising food prices and higher agricultural input costs placed additional strain on households, especially those with limited income. Many described inflation as part of an interconnected cycle of flooding, poor harvests, and reduced earnings. Qualitative respondents were also more likely to rank inflation among their top concerns.

The types of crises reported remained broadly consistent with 2023 findings, but reporting of several shocks increased. Among women, reports of flooding rose from 53% to 68%, pests destroying crops from 45% to 56%, and drought from 17% to 43%. Men reported similar trends. In contrast, reporting of lack of clean water among women declined from 50% in 2023 to 19% in 2025, with an even sharper decline among men.

"The floods destroyed much of my harvest"
– Man respondent

"Drought and flooding have affected my family, some of us also had to rebuild our houses, it has affected us greatly."
– Woman respondent

How crises are affecting women's lives

Loss of livelihoods, food insecurity, and limited access to healthcare, including sexual and reproductive health services, are the most significant impacts of crisis.

Every person surveyed ranked livelihood loss and food insecurity as their top priority concerns, followed by limited access to healthcare. This mirrors the 2023 findings, when 80% to 92% of respondents also placed these issues among their top three concerns. In 2023, women additionally reported impacts on education and housing, but by 2025 both women and men clearly identified livelihoods, food security, and healthcare as the most urgent challenges affecting their households.

Top 3 effects on women's lives

IMPACT		
Loss of livelihood	100%	100%
Food insecurity	100%	100%
Limited access to healthcare (including sexual and reproductive health)	97%	99%

Livelihood loss and food insecurity were priority concerns for everyone.

Qualitative findings reinforce these priorities. Respondents described declining incomes, difficulties purchasing food, crop losses, and reduced agricultural production, all of which undermine livelihoods and household food access. Many linked worsening food insecurity to growing health concerns. Respondents also reported increasing barriers to healthcare, including limited services, shortages of medicines, and unaffordable treatment costs, with women noting particularly constrained access.

Respondents also described reduced mobility due to insecurity, rising household tensions, and growing stress and anxiety. Concerns about feeding families, maintaining children's health, and supporting education were common. Women frequently reported taking on additional income-generating and caregiving responsibilities, and widows and female-headed households often shouldered the full burden of earning income and caring for children.

Nearly two thirds of respondents reported a significant drop in monthly income.

Nearly two thirds of respondents reported a significant drop in monthly income, with average earnings falling from USD$15 to USD$9.60. More than half also reported reducing their food consumption. Before the crisis, 63% of women ate three meals per day, but now only 1% say they do. Men were slightly better off before the crisis, with 75% eating three meals daily, yet this has also fallen sharply to just 6%. 67% of women now eat two meals per day, while 32% eat only one. Men are faring slightly better, but only marginally so; one in four eat only one meal per day. Qualitative respondents confirmed that reducing meal frequency, shrinking portions, and skipping meals have become common coping strategies as households face declining income and rising food insecurity.

"Sometimes we go without food because there's no money to buy any."
– Woman respondent


CARE Niger

What does this mean for families?

Weather-related disasters affect families more than before

- **More than 2 in 3 women say flooding is now one of their biggest challenges.**
- **More than 4 in 10 women are now facing drought, more than double the rate in 2023.**
- **Over half of women report pests destroying crops, up since 2023.**

Families are eating less

- **Only 1% of women are still able to eat three meals a day.**
- **1 in 3 women only eat one meal per day.**
- **More than half report cutting back on food to cope with rising hardship.**

Niger: How crises are affecting VSLAs

Niger is the birthplace of the VSLA model, and since 1991, VSLAs have supported women's economic empowerment, solidarity, and collective action. CARE Niger works with communities, mostly women, through VSLAs to strengthen financial inclusion, livelihoods and resilience, women's voices, and women's leadership in crisis.

Ongoing and compounding crises have significantly affected VSLA members' ability to meet, save, and borrow, disrupting core group functions.

Both quantitative and qualitative findings suggest that crises have disrupted normal group meetings. Respondents explained that meetings had become less regular due to floods, economic pressures, and competing livelihood demands, leading to irregular attendance and high absenteeism. To maintain cohesion, groups relied on smaller committee meetings, meeting with whoever was available, and using phone calls and WhatsApp groups to keep communication and support going.

Many groups also reported declining savings as members faced reduced incomes, limited business opportunities, poor harvests, and rising living costs.

Many groups also reported declining savings as members faced reduced incomes, limited business opportunities, poor harvests, and rising living costs. Respondents noted that members could no longer save at previous levels, prompting groups to reduce contributions or adopt more flexible arrangements. In some cases, savings became too low to sustain normal lending activities, limiting access to loans and reducing the group's ability to meet members' growing financial needs.

	GROUP MEETINGS	GROUP SAVINGS	GROUP LOANS
	Early 2025	Early 2025	Early 2025
As before/No change	0%	30%	24%
Reduced / Adapted	100%	32%	31%[3]
Suspended	0%	16%[2]	15%

2 In addition, 26% of respondents said some group members are unable to save, creating irregularities in their groups saving across members.

3 17% reported their group adopted loan repayment arrangement to reduce or suspend interest rate so support members.



CARE Niger

Qualitative respondents consistently emphasized the importance of VSLAs for economic recovery and social solidarity, while also noting growing challenges in maintaining core group functions. Respondents described VSLAs as a key source of loans, savings, mutual support, and assistance during difficult times. Reflecting this role, 35% reported that their groups had extended loans to help members meet basic household needs.

One in three say members are taking loans to meet basic needs.

"Our group used to always manage to provide loans, but now resources are insufficient, we lack the funds to provide loans to members."

–Woman respondent



CARE Niger

Multiple and compounding crises are increasingly affecting the ability of VSLAs to function as they did previously. Compared with 2023, respondents reported a clear decline in regular VSLA activities. In 2023, about half of respondents reported meeting, saving, and lending regularly. By 2025, many groups struggled to maintain these activities, with only 30% saving regularly and 24% providing loans as before.

Savings groups are adapting to support members in crisis, but need more to support long-term recovery.

The trend clearly shows that many VSLAs are under increasing pressure. Despite this, groups are making considerable efforts to continue operating. Members described adapting by extending repayment periods, lowering savings requirements, holding smaller or digital meetings, prioritizing loans for basic needs, and strengthening mutual support. While these measures help sustain basic group functions, they are not enough to support long-term recovery. Many respondents stressed the need for additional financial resources, training, and support for income-generating activities to strengthen VSLAs' ability to continue providing credit and assistance during times of crisis.

Niger: Taking action

Individual actions

Efforts to diversify income: Similar to 2023, about one in three women are diversifying their income to support their families. The proportion of men doing so has halved over the same period, falling from 38% to 16%. Qualitative respondents described working harder, seeking new markets and customers, expanding existing businesses, starting new income-generating activities, and travelling in search of seasonal work. However, many noted that opportunities remain limited and that inflation makes it difficult to expand businesses or generate sufficient income. 55% of women and 74% of men are relying on savings, but savings have been heavily eroded by repeated shocks, rising costs, and reduced incomes, making this an increasingly unsustainable coping strategy.

Volunteering and supporting group continuity: Community engagement has shifted since 2023, when women and men reported similar levels of involvement. In 2025, women's engagement in volunteering has dropped from half to just one in three, and support for group continuity has fallen from two in three to just one in five. Men's involvement has declined less sharply, and they remain more active overall. These changes suggest that rising household pressures, caregiving demands, and efforts to secure food and income are placing increasing demands on women, limiting their ability to participate in community leadership at a time when such engagement is vital for resilience.

Negative coping mechanisms: Both quantitative and qualitative findings show that reducing food consumption, selling assets, and borrowing cash or in-kind support are the main coping mechanisms adopted by respondents. 55% of women and 57% of men have reduced their food intake, with respondents noting that women are often the first to eat less, prioritizing children when food is scarce.

Selling assets is becoming more common. While this has increased marginally among men, 44% of women reported this in 2025, compared with 29% in 2023. Women described selling goats, livestock, and household items primarily to purchase food or cover essential expenses such as healthcare. These sales show households are depleting resources needed for future recovery.

Similarly, incidences of borrowing from others have risen substantially since 2023. Among women, this has increased almost tenfold from 3% to 29%, while among men this has grown from 10% to 24%. Borrowing from family, friends, and local traders, often on credit, reflects growing strain and limited options as crises compound.


CARE Niger

Women are working harder to earn an income, but rising prices and repeated shocks are forcing them to adopt negative coping strategies, such as reducing food intake, selling productive assets, and borrowing money just to meet their basic needs.

Group actions

Leading community events: VSLA groups continue to lead community initiatives, though at lower levels than in 2023. 23% engaged in community events in 2025, down from 31%. Groups remain important platforms for collective action, contributing through information sharing, awareness raising, addressing violence against women and girls, preventing early marriage, and promoting girls' education.

Using social funds to support members: Social funds remain an important source of support, though use has declined since 2023. 61% of respondents used their group's social fund to support members in 2025, including 32% for direct financial assistance and 29% for food and essential items. This is lower than 2023, when 67% used social funds for financial support and 76% for food and non-food needs. While groups continue to prioritize support for members facing hardship, increasingly the available resources are too limited to meet growing needs. Groups are also using social funds more often to provide loans: 36% in 2025, up from 23% in 2023, reflecting efforts to fill gaps left by declining loan funds.

Supporting the wider community: An additional 10% reported using social funds to support community activities, demonstrating that some groups continue to extend support beyond their membership despite constrained resources. They also supported households affected by floods and other climate-related shocks by providing labor and materials.

Alongside formal mechanisms, members frequently support one another informally by lending money, sharing resources, and offering social and emotional support.

Members consistently emphasized that group funds are increasingly stretched.

Niger: Priority needs

Livelihood support is the most urgent priority for both women and men in Niger.

Respondents highlighted the importance of financial assistance, business capital, agricultural inputs, equipment, and opportunities to expand income-generating activities. Women more often prioritized food support and small-scale livelihood assets, while men focused on agricultural inputs and financing. Livelihood recovery was viewed as the foundation for improving food security, accessing healthcare, and meeting essential household needs.

Priority needs

Early 2025

PRIORITY NEED		
Livelihood support	100%	100%
Food and nutrition support	73%	79%
Access to healthcare	67%	60%
Access to financial services	29%	37%
Education	24%	21%

Food and nutrition support also ranked among the top priorities. Many stressed that cereal distributions and food assistance remain essential for households struggling to meet daily needs. Access to healthcare was another key concern, with respondents noting difficulties affording medicines and services amid declining incomes and rising expenses. Some linked these challenges to food insecurity, climate shocks, and disease outbreaks.

Food assistance remains essential as more households struggle to meet daily needs.


CARE Niger

Improved access to clean water emerged as an additional priority, with respondents noting that reliable drinking water would reduce hardship and strengthen communities' ability to cope with ongoing crises and their effects.

VSLAs are viewed as an important pathway to recovery.

For their VSLAs, respondents emphasized the need for stronger financial and technical support, including increased access to credit, training, and opportunities for income-generating activities. Strengthened VSLAs were seen as critical for livelihood recovery, household resilience, and continued support to at-risk families.

"I am looking for financing to expand my business capital and invest in groundnut production."
– Woman respondent

Sharing the data

Informing new programming: Data from previous Women Respond surveys highlighted the challenges groups faced during the COVID-19 pandemic. This informed new projects that worked with VSLAs. Under the PROMEESS III project, members were trained on climate resilience and developed strategies to cope with various shocks in Niger, including diversifying their sources of income and increasingly using digital tools for risk-free financial transactions.

Sharing findings through community meetings and radio: 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.



SYRIA

Context

After more than a decade of conflict, Syria remains one of the world's largest humanitarian crises. Despite political changes since late 2024, humanitarian needs remain severe due to prolonged conflict, repeated displacement, economic deterioration, and climate-related shocks. An estimated 15.6 million people require humanitarian assistance, while millions remain displaced with limited access to livelihoods and essential services. Food insecurity remains a major concern, driven by economic hardship, drought, rising living costs, reduced agricultural production, and limited livelihood opportunities (OCHA, 2026). In 2025, severe drought conditions, described as the worst in decades, further affected agricultural production, compounding food insecurity, soaring inflation, and livelihood challenges across the country (OCHA, 2025).

The situation is particularly acute in Northwest Syria, which hosts large numbers of internally displaced people and communities affected by years of conflict and displacement. Many households remain dependent on humanitarian assistance and face challenges accessing adequate shelter, healthcare, water, sanitation, and protection services. Returns are constrained by damaged housing, inadequate services, and ongoing safety concerns (OCHA, 2025).


CARE Syria

Women and girls are disproportionately affected by these overlapping crises. Displacement, economic pressures, and insecurity continue to increase protection risks and limit access to livelihoods, services, and opportunities, particularly for female-headed households, widows, adolescent girls, and displaced women (UNFPA, 2025).

Women Respond in Syria[1]

CARE began listening to women in Syria through Women Respond in late 2024, engaging both displaced and host-community women involved in CARE's VSLA in Emergencies intervention to understand the shocks they face, the impacts on their lives and livelihoods, the actions they are taking, and their priority needs.

Between December 2024 and May 2025, CARE Türkiye carried out two rounds of quantitative surveys and one round of qualitative interviews with VSLA members in Northwest Syria — specifically in Aleppo Governorate, Al Bab, A'zaz, and Jarablus districts. Across these areas, 350 VSLA members (320 women) participated in the first survey and 349 members (319 women) in the second, following the same respondents. In May 2025, CARE conducted qualitative interviews with 36 VSLA members (25 women). All data collection was conducted face-to-face by CARE Türkiye's partner, İnsani Yardımlaşma Derneği (IYD).

The findings presented in this brief draw on both quantitative and qualitative data collected in 2024-2025.

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. The findings are not nationally representative and should not be generalized to the wider population.

The most significant shocks and crises women are facing

Food insecurity is the most significant crisis reported by women in northwest Syria, alongside drought and lack of clean water as growing concerns.

The proportion of women identifying securing enough food to eat as a top challenge declined in the course of 2025, but it still remained their most urgent issue. The main shift was the growing prominence of drought and water scarcity, which women increasingly described as underlying drivers of food shortages and livelihood loss.

Half of women reported lack of clean water as a key challenge at the start of the year, jumping to 87% by mid 2025. Drought was clearly a major driver of this, as this survey coincided with one of Syria's most severe droughts in recent years. Those reporting this as a major issue quadrupled in just a few months, with women describing declining rainfall, drying wells, rising water costs, and reduced agricultural production.

Nine in 10 women face drought and lack of clean water.

Conflict became less of a priority as the year progressed, likely reflecting changes in the political and security environment. However, women continued to highlight inflation, unemployment, and declining economic opportunities as major challenges affecting their ability to meet basic needs.

Qualitative findings show that drought, water shortages, rising costs, and unemployment are closely interconnected, contributing to declining income, growing debt, and increasing household risk. Women stressed rising prices across food, fuel, and essential goods, noting that currency fluctuations and unpredictable costs reduced purchasing power and disrupted planning for small farmers and daily-wage laborers. This is reflected in the increase in women classing inflation and unemployment as a major crisis, nearly doubling from less than 6% to 10% by mid 2025.

"I had ten sheep and lived from them. After the drought, feed became expensive and my land produced nothing. Because of the high cost of feed, I sold my sheep one by one. Now I only have two left because of the lack of rain and rising feed prices."

– Woman respondent

Top crises reported in 2025

Late 2024/Early 2025

CRISIS	
Food insecurity	99%
Lack of clean water	49%
Conflict	42%
Natural disasters	30%
Drought	23%

Mid 2025

CRISIS	
Food insecurity	99%
Drought	92%
Lack of clean water	87%
Inflation and unemployment	10%
Conflict	7%

How crises are affecting women's lives

Almost all women say crises have reduced their ability to earn enough money.

The proportion of women saying the biggest impact they experienced was loss of livelihood, which rose from 88% to 99% in the first part of 2025. This increase reflects worsening drought impacts on farming and livestock and persistent challenges in accessing work and income. Women described losing agricultural income, selling livestock, reducing business activities, and struggling to find work as drought, inflation, and limited employment opportunities intensified.

Three in four women say securing enough food to eat is their biggest concern.

Food insecurity remained high, affecting more than three in four women throughout 2025. Some data show a modest improvement in food consumption: at the start of the year, just over half of women said they had reduced their food intake, compared with two in five later in the year. However, qualitative findings show food insecurity remains severe. Women said households continue to reduce food quality, buy food on credit, and prioritize basic staples over more nutritious foods.

Women consistently linked reduced agricultural production, rising food prices, and declining income to their inability to provide adequate and nutritious food for their families.

Drought also deepened concerns around access to water and healthcare. Women described increasing difficulties accessing clean water, higher household costs due to water shortages, and reduced access to healthcare following cuts in humanitarian assistance and medical support.

A notable shift was that access to financial services became more important as crises intensified. While very few women reported this early in 2025, access to credit, savings, and financial resources became a more prominent concern later in the year. Women frequently highlighted the need for loans and savings to restart businesses, rebuild livestock assets, and support household recovery.

Education and housing concerns remained present but were reported by fewer women later in 2025. Limited access to education fell from 28% to 13%, and housing and shelter concerns fell from 15% to 5%. Reports of safety concerns also declined from 18% to 3%, reflecting changes in the security context. Qualitative interviews, however, show that economic stress continues to increase tensions within households. Women described psychological strain, heavier workloads, and heightened exposure to economic and social pressures.

Top 5 effects on women's lives

Late 2024/Early 2025

IMPACT	
Loss of livelihood	88%
Food insecurity	78%
Limited access to healthcare (including sexual and reproductive health)	28%
Limited access to education	28%
Lack of access to clean water, sanitation and hygiene	24%

Mid 2025

IMPACT	
Loss of livelihood	99%
Food insecurity	76%
Limited access to healthcare (including sexual and reproductive health)	40%
Lack of access to clean water, sanitation and hygiene	34%
Access to and use of financial services	24%

Women also reported carrying a greater burden as livelihoods deteriorated. Many took on additional agricultural work, seasonal labor, petty trade, or other income-generating activities while continuing to manage childcare and household responsibilities. 17% of women said their unpaid household work increased as drought and other crises intensified, rising from four hours per day to seven hours on average.

One in six women say their unpaid work rose by three hours a day as crises worsened. Many now spend seven hours a day on childcare and household chores.

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

– Women respondents


CARE Syria

What does this mean for families?

Families are spending more but eating less

3 in 4 women say securing enough food to eat is their biggest concern

Rising food prices and reduced harvests limit their ability to provide nutritious meals

Water scarcity is reshaping daily life

The proportion of women who say drought is a major crisis quadrupled from 1 in 4 to 9 in 10

Families are spending more on water while earning less

Less water is reducing agricultural production, affecting food and income


CARE Syria

"Food is expensive, we used to cook every day, and now, we cook only a few times a week. We owe money to the grocer and the feed seller. Food, medicine, and everything we need has become harder to afford."

– Women respondents

Syria: How crises are affecting VSLAs

Village Savings and Loan Associations in Emergencies (VSLAiE) were first launched in Northwest Syria in 2022. CARE has been working with community members in Syria, predominantly women, through VSLAs to facilitate women's access to finance, support their economic empowerment and build resilience and social and economic solidarity, reaching 6,307 members (5,298 women).

Despite continued economic hardship, drought, and declining livelihoods, most VSLA groups in Syria remained operational in 2025.

By mid-2025, groups showed greater stability in core functions, with more respondents reporting that meetings, savings, and loans were continuing as normal. Qualitative interviews suggest that members increasingly rely on their groups as a critical mechanism for coping with economic uncertainty, accessing loans, and rebuilding livelihoods.

Group meetings showed the strongest signs of recovery and continuity. By mid 2025, nearly three-quarters of women said meetings were continuing as usual, compared with just over one-third earlier in the year. Reports of disrupted or suspended meetings also declined significantly. Women explained that groups adapted their rules and arrangements to keep members engaged, including adjusting share values, meeting schedules, and contribution requirements.

Women's ability to save also became more stable, though many groups continued to face financial pressure Some women said members struggled to maintain regular contributions or reduced their savings amounts. 19% reported that some members stopped saving and left the group. Among those who reduced savings, the average share dropped sharply from USD$31 to USD$3, reflecting declining incomes and rising living costs.

One in five said some members had stopped saving and left the group.





The part of VSLA operations that continued most reliably in 2025 was lending. Most women said loans remained available throughout the year, supported by loan capital accumulated in previous cycles. 19% of their groups used the social fund to supplement the loan fund when demand exceeded available capital. Early in 2025, 44% of women said loans covered basic needs like food and health services, but this dropped to 11% by mid-2025. Some groups deferred repayments to help members manage financial strain. Women noted that continued declines in savings and repayment challenges could threaten the sustainability of loan funds if current economic conditions persist.

Loans from savings groups are critical for members, but many are concerned they may not remain sustainable as savings decline and repayments become harder.

"The group seeks regular meetings and continuous savings, even if the amount is small. The important thing is to continue saving."

– Women respondents

"Members help each other through personal loans and by providing food or material support when it is available."

– Women respondents

	GROUP MEETINGS		GROUP SAVINGS		GROUP LOANS	
	Late 2024/ Early 2025	Mid 2025	Late 2024/ Early 2025	Mid 2025	Late 2024/ Early 2025	Mid 2025
As before/No change	37%	72%	33%	58%	90%	85%
Reduced / Adapted	42%	5%	41%	18%[1]	0%[2]	0%[2]
Suspended	6%	1%	0%	0%	0%	0%

1 In addition, 22% in the first round and 19% in the second round said some of their members dropped off their savings and left the group.

2 30% in both rounds also reported loan repayment has been deferred to help members better deal with financial challenges.

Syria: Taking action

Individual Actions

Efforts to diversify income: Women reported taking a range of actions to manage worsening economic conditions. 73% of women early in the year said they tried to diversify their income through small businesses, agricultural labour, livestock activities, and seasonal work. By mid-2025 this fell to 24%, reflecting fewer livelihood opportunities and the growing impact of drought on local economies. At the same time, reliance on savings increased sharply, rising from 73% to 93%. Women described drawing on savings to cover food, healthcare, household expenses, and small business needs as incomes declined.

Negative coping mechanisms: Borrowing money or receiving in-kind support outside their VSLA increased from 50% to 58%, making it one of the most common coping strategies. Although the proportion of women reducing food intake fell from 52% to 39%, many continued to eat fewer meals, reduce food quality, and purchase food on credit to cope with rising costs. The sale of household and productive assets declined from 7% to 2%, showing that women increasingly relied on savings and borrowing instead.


CARE Syria

"We help each other, 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 so that we benefit the wider community."

– Women respondents

Group Actions

Using social funds and loans to support members: Social funds remained a critical source of support in 2025. Use stayed high, with only minor drops over time: 79% to 73% of women said social funds were used for financial assistance, while use for food and essential items fell from 69% to 55% from early to mid-2025. Beyond these formal mechanisms, women also described helping one another through informal lending, food sharing, advice, and emotional support, which helped maintain solidarity as economic pressures worsened.

Supporting the wider community: Groups also extended support beyond their membership, with up to one in three women reporting that social funds were used to assist at-risk community members. Women described providing emergency help, purchasing medicines, and supporting community initiatives such as improving water access.

Beyond formal support mechanisms, respondents described members helping one another through informal lending, food sharing, advice, and emotional support. These actions helped maintain group solidarity and enabled VSLAs to continue supporting members despite reduced savings and worsening economic pressures.

SYRIA RETURNEES: Ready to act, but support is absent

Women IDPs in Northwest Syria have never lacked the drive to act. What they have lacked is the support to match it.

In 2025, displaced women in Aleppo were already planning their return. Nearly all said they intended to rebuild their homes, most expected to restart work or an economic activity, and half planned to enroll their children in school. They also named their biggest fears clearly: damaged housing, missing water and electricity, and a lack of jobs. What they asked for was just as clear: cash, help rebuilding, and support to restart an economic or agricultural activity.

A year later, a separate study with women refugees who had already returned found that those fears had become reality. In every community visited, housing damage was almost universal. Health facilities, schools, water, and electricity were barely functioning or not functioning at all. Six to twelve months after returning, not one of the 60 households interviewed was on an improving economic path. All were stagnant or falling behind.

"I am the only person earning for us. I manage the money, I decide what we buy and what we do not buy. But every month I think: if the jar of pickles does not sell, what do I do? I do not have anyone to fall back on. I just have my hands and what I know how to make."

– Widowed returnee woman, Northwest Syria

Women had not returned unprepared, or without direction. Many had used their time while displaced to learn new skills, sewing, food processing, bookkeeping, small trade, and some had become their family's main earner for the first time. They came home ready to put those skills to work. What they did not find was the capital, equipment, or space to get moving.

"What we found when we came back was that there was nowhere to go. The workshop that used to exist here is closed. I cannot afford the deposit on a room. My machine is still in pieces. My daughter has her certificate but no scissors, no chair, no place to see a customer. I had a plan. I still have it. I just cannot start."

– Returnee woman, Northwest Syria

In 2025, women were clear about what they were asking for: financial assistance, help rebuilding their homes, and support to restart an economic or agricultural activity. When their voices went unheard, this is what they found a year later: the same gaps, still open, standing between women and the action they were ready to take.

CASE STUDY

Deepening the data on women's expectations and experiences

May 2025

The second round of Women Respond surveys in Syria asked internally displaced women in Aleppo about their plans to return home.

Jan-Feb 2026

A separate follow-up study interviewed women refugees who had already returned, across Aleppo, Hama, and Idlib: 60 household interviews, six focus group discussions, and 15 key informant interviews with refugee returnees, IDP returnees, and women who never left.



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Syria: Priority needs

Livelihood support remained the most urgent need for women in Syria in 2025.

The proportion of women saying this rose from 88% to 99% in the first part of the year. They consistently emphasized the need for income-generating opportunities, support for agriculture and livestock, vocational training, and help to start or expand small businesses as they work to rebuild household earnings.

Three in four say food and nutrition support is one of their most urgent needs.

Food and nutrition support is also viewed as critical, with 76% of women identifying it as a priority. Women frequently linked food insecurity to declining income and limited livelihood opportunities, underscoring the importance of restoring earnings alongside food assistance. This is reinforced by growing importance of access to financial services. 43% prioritized this in mid 2025, up from 11% earlier in the year. Women described savings, loans, and capital as essential for recovery, enabling them to rebuild businesses, restore productive assets, and regain financial stability.

Clean water and sanitation remained an important and consistent need, and healthcare also shows consistent reporting. The focus on education declined from 40% of women to 14% in the course of the year, suggesting that households are increasingly prioritizing livelihood recovery, food security, and economic resilience.

Women also highlighted VSLA-specific needs, including larger loan funds, more capital for individual and group businesses, vocational and business skills training, and stronger support for women-led enterprises. While VSLAs remain a valued source of savings and credit, women stressed that additional investment is needed to help members expand livelihoods and move beyond meeting immediate needs.

Priority needs

Late 2024/Early 2025

PRIORITY NEED	
Livelihood support	88%
Food and nutrition support	76%
Clean water and sanitation	43%
Education	40%
Protection and safety	17%
Access to healthcare	14%

Mid 2025

PRIORITY NEED	
Livelihood support	99%
Food and nutrition support	76%
Clean water and sanitation	50%
Access to financial services	43%
Access to healthcare	16%
Education	14%

VSLA members need support to progress beyond just meeting basic needs.

"We need larger loans and support for small businesses so women can have their own source of income. The group help us cope, but with more capital we could rebuild our livelihoods and grow our businesses."

– Women respondents

Sharing the data

Influencing regional programming for refugees' return: The findings were shared as evidence under the Syria Returnees Regional Initiative, contributing to advocacy efforts to prioritize the VSLA approach across Syria, Lebanon, and Jordan as a proven model for strengthening women's economic resilience.

Informing evidence generation and program design: The report served as secondary evidence for the *Rebuilding With Her* and *Capable but Constrained* studies, informing analysis on women's participation in economic opportunities, barriers to livelihoods, and pathways to economic recovery. The findings also informed the design of new proposals and continuation phases, including NORAD and FCDO programs, while the methodology has been replicated and adapted by partners for projects funded by other donors in new geographic areas.

Supporting continued learning and advocacy: The final version of the report will be used as an advocacy and learning product to promote women-led economic empowerment and the VSLA approach with donors, government counterparts, and humanitarian and development partners. It will support evidence-based dialogue on scaling effective livelihoods interventions and influencing future programming in Syria.



VIETNAM

Context

Vietnam remains highly affected by climate-related disasters, facing frequent typhoons, floods, droughts, landslides, and saltwater intrusion. These hazards are becoming more frequent and more intense, causing repeated damage to crops, infrastructure, and livelihoods. (World Bank, 2022; UNDP, 2025). Recovery from Typhoon Yagi, which severely affected northern Vietnam in late 2024, continued throughout 2025, highlighting the growing human and economic costs of climate-related disasters (UNDP, 2024; WHO, 2025). The devastating impacts of Typhoons Bualoi and Matmo later in 2025, which caused widespread destruction across Central Vietnam and triggered severe flooding and landslides in northern provinces, further underscored the country's increasing exposure to climate-related shocks (OCHA, 2025).

Despite significant economic progress, climate shocks continue to disproportionately affect particular groups, including women, ethnic minorities, smallholder farmers, and rural households experiencing poverty. Extreme weather contributes to income loss, declining agricultural productivity, food insecurity, and challenges to access safe water and essential services, particularly in rural areas. Women often face additional burdens due to increased caregiving responsibilities, reduced livelihood opportunities, and greater barriers to recovery following disasters (UNICEF, 2026; UNDP, 2025).

"The recent flood was the most severe shock my family has ever experienced. Water rose extremely fast, much higher than in all previous years. Our house was fully flooded, and we were isolated for two days and two nights with no electricity and no phone signal."

– Woman respondent

Women Respond in Vietnam[1]

Previous surveys: CARE has been listening to women in Vietnam through Women Respond since 2023. Between 2023 and 2024, CARE carried out two rounds of quantitative surveys and one round of qualitative interviews with VSLA members in Lai Châu, Quảng Trị, Lâm Đồng, and Vinh Long, to better understand the crises they face, how these affect their lives and livelihoods, the actions and leadership women take in response, and their priority needs.

2025 update: In 2025, CARE Vietnam continued the initiative across five provinces: Dak Lak, Tuyen Quang, Phu Tho, Quảng Trị, and Vinh Long. The first survey round in January reached 688 VSLA members (556 women) of a planned 796 members, with some unable to be reached due to severe weather. All 796 members (656 women) were surveyed in December 2025. Most participated face-to-face (97%), with a small proportion completing the survey remotely via the Nong Dan So app[1] or by phone (3%). To complement the survey findings, CARE conducted in-depth qualitative interviews with 38 VSLA members (31 women) between July and August 2025.

The findings presented in this brief draw on both the quantitative and qualitative data collection in 2025.

1 Nong Dan So (Digital Farmer) is a mobile platform developed by CARE International in Vietnam to digitize Village Savings and Loan Association records, replacing paper ledgers with real-time tracking of savings, loans, and repayments. It also supports peer learning, disaster reporting, and market connections for members.

1 Due to the limited sampling and variation in contexts across countries and communities, Women Respond data reflects experience of crisis among the specific populations CARE works with and who participated in the study. The findings are not nationally representative and should not be generalized to the wider population.

Vietnam: Top reported crises and impacts

The most significant shocks and crises women are facing

In Vietnam, focus has shifted from unemployment to the impacts of extreme weather.

Throughout 2025, women primarily reported climate- and agriculture-related crises. This represents a sharp shift from 2024, when 80% identified inflation and unemployment as their main concerns. Economic pressures remain, but climate shocks have become the most immediate challenges for households.

Flooding, drought, lack of clean water, crop pests, and food insecurity were consistently among the top issues in 2025. Flooding dominated earlier in the year, while drought became widespread by late 2025, with this especially a concern for women. Around one in four said food insecurity remained a major challenge, reflecting the cumulative impact of repeated climate shocks on household livelihoods and access to food.

A combination of natural disasters and extreme weather has reduced agricultural production and disrupted livelihoods.

Top crises reported in 2025

Early 2025

CRISIS		
Floods	43%	45%
Lack of clean water	40%	39%
Pests destroying crops	38%	38%
Drought	35%	45%
Food insecurity	33%	18%

Late 2025

CRISIS		
Drought	49%	34%
Pests destroying crops	43%	30%
Floods	40%	36%
Lack of clean water	34%	36%
Food insecurity	26%	22%

Compared with 2024, these climate-related pressures have intensified. Women described increasingly unpredictable weather patterns, from prolonged dry periods to sudden heavy rainfall, that reduced water supplies, damaged crops and homes, and made agricultural planning more difficult. Around 30% also reported other natural disasters such as landslides, saltwater intrusion, and storms. Many explained that prolonged drought reduced both household and agricultural water supplies, while heavy rainfall and flooding damaged crops, homes, infrastructure, and productive assets.

Crop pests and diseases were a widespread issue further affecting agricultural production. Women reported losses in rice, tea, coffee, and other crops, alongside livestock diseases affecting poultry, pigs, and cattle.

Together, these shifting weather patterns and repeated crop and livestock losses placed mounting strain on rural households, reducing agricultural production, weakening resilience, and limiting women's ability to rebuild savings or invest in future livelihoods.

> **"From February to August, the drought lasted long, and we had no water for irrigation. Then it rained too much, and the coffee flowers started blooming but became moldy and rotten because there was no sun."**
>
> **– Woman respondent**

How crises are affecting women's lives

In Vietnam, the overall pattern of impacts in 2025 was similar to 2023–2024, with livelihood loss, food insecurity, and lack of clean water continuing to dominate.

However, crises continue to impact women's access to enough food to eat at a faster rate than men, rising to 64% of women by the end of 2025. Women described reduced harvests, concerns about having enough food, and increased reliance on purchasing food. These trends align with prolonged drought in some areas and flooding in others, both of which affected crop yields and household food availability. Water access also remained a major concern, with shortages during dry periods and damaged or contaminated water sources after heavy rainfall and flooding.

Two in three women say crises affected their ability to secure enough food to eat.

Top 5 effects on women's lives

Early 2025

IMPACT		
Loss of livelihood	94%	95%
Food insecurity	58%	49%
Lack of access to clean water, sanitation and hygiene	40%	37%
Access to and use of financial services	18%	21%
Wellbeing/Mental health	18%	24%

Late 2025

IMPACT		
Loss of livelihood	89%	76%
Food insecurity	64%	44%
Lack of access to clean water, sanitation and hygiene	35%	34%
Access to and use of financial services	14%	19%
Wellbeing/Mental health	11%	16%

Challenges reaching customers added further strain. Even when households had some production, women explained that flood-damaged roads and high transport costs made it difficult for farmers to move produce to market.

The impacts of crisis on healthcare featured more prominently in 2024, when 19% reported this, compared with just 6% in 2025. When women discussed health issues, they often focused on the cost of care and the economic consequences of illness rather than access to services. Safety concerns, which dropped from 11% to 5%, were largely overshadowed by concerns related to financial services and wellbeing which were more evident in 2025, suggesting growing strain on households' ability to cope with repeated shocks.

More than one in three women struggle to access enough clean water.

"The combination of buffalo losses, the landslide, and falling tea prices has created financial stress for my household. I worry about not having enough money to repay the bank and support my daughter's schooling."

–Woman respondent



While women and men reported many of the same impacts, women more frequently described the additional burden created by livelihood losses. Beyond income-generating and agricultural work, women remained primarily responsible for childcare, food preparation, household management, and caring for sick or elderly family members. As incomes declined and food insecurity increased, women spent more time managing scarce resources and finding ways to support their families. Men were more likely to focus on impacts on agricultural production and household income. These findings show how livelihood losses translate into a heavier unpaid care workload for women, alongside growing financial and emotional pressures.

"My family can only eat from the remaining rice for one or two more months; after that I do not know how we will manage."

– Woman respondent

What does this mean for families?

Family farms are threatened by extreme weather

Nearly half of women have faced floods.

More than 1 in 3 have faced drought.

2 in 5 say pests have destroyed crops.

Farm challenges mean less food

2 in 3 women struggle to eat enough.

Growing less food means having to buy more, when incomes are already strained.

Women feel the burden more

2 in 3 women struggle to eat enough, compared with less than half of men.

1 in 5 women are using their savings to support their families.

Loss of income leaves women carrying a heavier load at home.

"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: How crises are affecting VSLAs

Since 2008, Village Savings and Loan Associations (VSLAs) have been central to CARE Vietnam's work towards supporting long-term development with ethnic minorities, women and girls, and people facing the impacts of climate change.

	GROUP MEETINGS		GROUP SAVINGS		GROUP LOANS	
	Early 2025	Late 2025	Early 2025	Late 2025	Early 2025	Late 2025
As before/ No change	94%	78%	95%	83%	85%	83%
Reduced / Adapted	4%	16%	4%	8%	5%	5%
Suspended	1%	1%	0%	0%	0%	0%

VSLA groups remained highly functional despite increasing livelihood pressures.

VSLA groups in Vietnam continued meeting, saving, and lending through 2025, even as drought, flooding, crop losses, and declining household incomes made participation harder.

While VSLA performance had improved in early 2025 compared with 2024, the pressures of repeated climate shocks began to strain group resources, particularly for members facing crop failures, livestock disease, or reduced income. During the year, some shifted to less frequent meetings or reduced savings as members focused on restoring livelihoods or travelled in search of work.

"We are very understanding if someone is going through a really tough time. For the poorest households who struggle to pay back, we often waive the interest completely."

– Woman respondent

Even with these challenges, VSLAs remained a central source of resilience. Women described groups as flexible and supportive, offering quick access to loans for emergencies, such as crop losses, animal disease, or health expenses. Groups also served as hubs for sharing farming techniques, market information, and emotional support. Members highlighted VSLAs as trusted spaces to discuss household stress and as important platforms for women's participation in community decision-making.

"My wife has become more confident since joining the VSLA. And it is not just about saving and borrowing money; it is about having a place to connect and feel supported."

– Man respondent



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Vietnam: Taking Action

Individual actions

Volunteering: At an individual level, 27% of women volunteered in their communities, often sharing information with others in the community, with men reporting similar levels. Around 18% of women supported local groups and associations to keep activities running. Many actions were directly linked to crises: women described warning neighbors during floods, helping move cattle and belongings to safety, and joining environmental clean-ups. They also shared farming and agriculture tips, and submitted petitions on land and infrastructure issues to local authorities.

"We evacuated cattle with help from neighbors and local authorities. We also moved essential documents and some grain."

– Woman respondent

"When I saw other women willing to take action, I felt braver. We were not just complaining—we were standing up for ourselves."

When school construction blocked the road to their farmland, the women of Đại Phát came together to gather evidence, file a petition, and demand action, standing up for the farmland their families rely on.

Efforts to diversify income: Diversifying income remained one of the most common strategies used to cope with repeated climate shocks. 67% of women reported this early in the year, declining to 59% as drought, flooding, crop losses, and livestock disease reduced available livelihood options. Men reported similar patterns, with a drop from 70% to 63%. Households restored income by replanting damaged crops, shifting to shorter-cycle or more resilient varieties, restarting or postponing livestock activities, taking on wage labor, accessing VSLA loans, and joining livelihood trainings. Some also adjusted irrigation practices, sought veterinary support, rehabilitated farmland, or opened small businesses to rebuild earnings. 21% of women used their savings to support their families, compared with 8% of men, highlighting a greater financial strain on women as household needs increased.

"I plan to clear and repair my land, replant rice and corn, restart pig raising when it is safe, save poultry for breed stock, and take local labor jobs when available."

– Woman respondent



CARE Vietnam

Negative coping mechanisms: 11% of women sold assets early in 2025, falling to 4% later in the year. Borrowing money or receiving in-kind support such as food or seeds also reduced during the year, from 12% of women to 6%. Food-related coping also eased slightly. The share of women reducing food intake fell from 13% to 6%, while men remained at 4% across the year. Even with these improvements, many households continued facing financial strain. Women described relying on rotating debt, buying food and essentials on credit, pawning jewelry, selling livestock, and using savings meant for future needs.

"When my husband has no work, I buy food and essential items on credit and repay later."

– Woman respondent

Group actions

Using social funds and loans to support members: Social funds remained a key way VSLAs helped members facing financial strain. 66% of women said their groups used social funds to provide financial assistance, food, or essential items to members, rising slightly to 70% later in the year. Of those reporting social fund use, 40% said funds were used for cash support and 30% for purchasing food and basic necessities. Around two in five reported that social funds were also used to provide loans. Groups were described as flexible and responsive when members faced crop losses, livestock disease, health expenses, or other shocks.

Supporting the wider community: VSLAs also extended support beyond their membership. The share of groups using social funds to assist at-risk community members doubled from 9% to 18% over the year. They also played a broader role in community engagement. In late 2025, 26% of women said their groups were involved in community activities, such as sharing farming practices, livestock management tips, and market information to help neighbors adapt to drought, flooding, crop disease, and livestock losses. Engagement with local authorities increased during the year, from 13% to 23% saying they had met with government stakeholders. Women described working with local officials on issues such as land, infrastructure, and livelihood support, while also helping disseminate information within communities and strengthening women's participation in local decision-making.

Vietnam: Priority needs

In Vietnam, livelihood support remained the top need throughout 2025, followed by access to financial services.

This consistent message from women reflects the ongoing struggle to rebuild incomes after repeated climate-related shocks. Women frequently highlighted the need for capital to restart farming and livestock activities, recover from crop and animal losses, purchase agricultural inputs, and expand income-generating opportunities. Food and nutrition support, clean water, healthcare, and mental health support also remain important needs.

Women described needing improved seeds and livestock breeds, technical training on crop and animal health, better irrigation and water infrastructure, and stronger ability to sell products. In flood-affected areas, households also needed support to restore damaged assets and productive activities. Overall, women were seeking not only immediate assistance, but also the resources, knowledge, and financial services required to rebuild and sustain their livelihoods in the face of recurring climate and economic shocks.

Priority needs

Early 2025

PRIORITY NEED		
Livelihood support	87%	86%
Access to financial services	56%	63%
Food and nutrition support	39%	34%
Clean water	35%	37%
Access to healthcare	22%	27%
Mental healthcare	9%	7%

Late 2025

PRIORITY NEED		
Livelihood support	84%	79%
Access to financial services	60%	53%
Food and nutrition support	32%	35%
Clean water	32%	33%
Access to healthcare	16%	24%
Mental healthcare	8%	11%

Men reported similar priorities, though in qualitative interviews they more often emphasized agricultural production, infrastructure, and income generation. Women more frequently linked their needs to household food security, health expenses, and managing family wellbeing.

VSLA-specific needs also emerged clearly. Women emphasized the need for larger loan funds to meet rising demand, additional capital to support livelihood recovery, and continued training on agriculture, livestock management, and income generation. Some also noted the importance of stronger links with government services, technical experts, and markets to help members recover from crop and livestock losses and strengthen the long-term sustainability of their groups.

"Right now, the amount we can lend is too small to cover big expenses like buying fertilizer or livestock. We need more capital."

– Woman respondent

"We urgently need safe land for relocation, financial support for housing, a more reliable early warning system for floods, feed for cattle, and seeds for next season."

– Woman respondent

Sharing the data

Informing country program strategy: In Vietnam, the Women Respond findings were actively used to inform both program strategy and day-to-day implementation. The data fed directly into CARE Vietnam's Country Context analysis, becoming a core evidence base for developing CARE's national program strategy.

Shaping programming decisions: Women Respond data has directly influenced programming decisions. Information on the severity of crises and their impacts on households was used to identify who should receive support through project-funded livelihood funds. In Quang Tri, the data helped local partners refine how livelihood funds were managed, ensuring resources were targeted effectively and aligned with the needs of affected households.

Centering women's voices in best practice documentation: Women Respond strengthened efforts to promote and scale the VSLA model in Vietnam by encouraging women themselves to share what works for them. Through support from the Women Respond project, the Women's Union in Hoa Binh and Lai Chau provinces, together with the Plant Protection Department in Son La, documented VSLA best practices.

These materials are now being used by local partners as communication and learning tools to support replication of successful VSLA approaches across their provinces.



CARE Vietnam

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Author: Kalkidan Lakew Yihun
Editor: Jenny Conrad
Design: Paul Lewis



See the Women Respond dashboard at care.org/womenrespond

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

Kalkidan Lakew Yihun | Program Coordinator
Women (in VSLAs) Respond kalkidan.lakewyihun@care.org

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