

Key Findings

Women told us that their biggest crisis is food insecurity, which is having the greatest impact on their livelihoods.

While recognizing that food is the problem, women see generating an income as the solution and most women are diversifying their incomes in response to crises.

As VSLA groups, the collective response is focused on using the group's social funds to respond to shocks and crises.



The impact of compounding shocks and crises are worsening livelihoods and food security.



Food insecurity, water scarcity, droughts, conflicts, and pests destroying crops are the top five reported crises.



Livelihood is the highest reported impact at 79% and food security is second at 64%.



Other top priority impacts for women are access to healthcare, water & hygiene, and safety concerns.



The top impact areas remain similar to findings during COVID-19; the main difference in this assessment is that more women are reporting safety concerns.



Livelihood and food are the most frequently prioritized needs.



VSLA groups are trying to keep going, but key functions are facing challenges.



81% of VSLA members are continuing to meet, however for 32% the meetings are irregular.



48% of groups are still saving and 58% are still lending regularly; some groups reduced their regular savings and restricted loan amounts in response to the current economic and financial challenges.



With regards to personal savings, 95% of respondents are still continuing to save: 40% have reduced savings; 36% have the same savings, and 19% have higher savings.



Women are taking individual and group action to address and cope with the challenges they are facing.



Women are using their savings to provide for their families – 41% of women say their saving is supporting them to provide for their household.



52% of women are trying to diversify their income to meet the growing livelihood challenges.



Women are more likely to eat less – 16% women compared to 9% men said they choose to reduce food intake as a coping mechanism.



VSLA groups in all countries are using social funds to support their members financially and to buy food.



VSLA groups are connecting with other actors – they are meeting with local government and other organizations for support.



VSLAs in all countries are leading actions for gender equality and addressing different social issues, for example, prevention of early marriage.