

Young dreams during a pandemic

**CASE STUDY** Mahlet Gulilat, Ethiopia

15-year-old Mahlet Gulilat from West Haraghe in Ethiopia is the leader of a Village Savings & Loan Association (VSLA) with 25 members, supported by CARE. The group was set up three and a half years ago as part of the Abdiboru project to support adolescent girls with saving and training, including on sexual and reproductive health and business skills.

## **Pandemic impact**

Like most children worldwide, Mahlet's education has been significantly interrupted by the pandemic. As well as her school being closed, her parents also had limited capacity to tutor Mahlet and her siblings. She was also unable to meet her friends to study together. "During the lockdown my siblings and I had no interest in continuing to learn at home. Being at home all the time made my life boring. Our dreams were stuck for a while," explains Mahlet.

She also saw some girls outside of her VSLA group getting married under the age of eighteen, as their parents thought that school would not be opening again.

Mahlet's parents work in agriculture, generating an income through ox fattening and growing and selling vegetables. Since joining the VSLA, Mahlet has learnt how to start her own income-generating activities. As well as choosing to sell vegetables like her parents, she also bought chickens so that she could sell the eggs and she has gradually increased her flock.

Despite this, putting food on the table during the pandemic has been a daily struggle: "Since the start of the pandemic, we have reduced our daily meals from three times a day to once or twice a day. Our income has significantly reduced as the prices have fallen, the market runs less regularly, people are traveling less and their purchasing capacity has reduced. People also believe that if they eat vegetables corona will spread," explains Mahlet.

Finding new ways to generate income is an ongoing challenge. "On top of their agricultural work, my family need to find other income generating activities. My parents also need access to credit to cope." Mahlet explains that her parents have borrowed from relatives and neighbors to keep food on the table, but that her father always tries to repay his debts quickly. She adds: "The only time I remember my father borrowing money is during this pandemic."

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## **Adapting to change**

Since the pandemic began, Mahlet's VSLA group has not been able to meet as frequently, and the amount that they saved each week was reduced. The social fund of the group, which in normal times is used for social events and activities, has been a lifeline for many group members during the pandemic, helping them to buy food and hygiene products.

Despite the restrictions, the group has disseminated important health information within the community, Mahlet adds: "We developed hand washing practices and improved the cleaning of our environments. As a result of this, I think there is less diarrhea and common colds than before the pandemic."

Mahlet is proud of all the members of her group and their ability to meet their basic needs through saving together and exchanging information.

Mahlet is now happy to be finally back at school and proudly shares that she is performing well in Grade Eight. Mahlet and her friends are getting used to the 'new normal' at school where there is more social distancing, less social interaction and a continued fear of COVID-19. Despite this, Mahlet still has big dreams and wants to become an engineer.





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## **Priority Needs**

As for what Mahlet and her peers need now, she is keen to have access to masks, sanitizers and detergents, which she explains are prohibitively expensive, as well as updated information on how to prevent the spread of the virus. She would also like her group to receive inkind support in the form of chickens and goats to restart their income-generating activities and get them back on track.

Mahlet is confident that her VSLA will play an important role in how the members recover both economically and socially from the pandemic, concluding: "We will get back to business and we shall meet with friends as we did before. I want to restore our confidence and ambition so that we can finish our education, fight early marriage and become self-sufficient."

Mahlet was interviewed in April 2021 as part of <u>CARE's Women Respond initiative</u> – an unprecedented listening exercise, learning from women and girls to help CARE better understand the unique situation that COVID-19 presents, refine CARE programming and advocacy and elevate women's voices and concerns to meet those challenges. The Women (in VSLAs) Respond subinitiative is supported by the Bill & Melinda Gates Foundation.