



Data as a Force for Good

WOMEN RESPOND: Quarter 3 Briefing, March 2022

Introduction

CARE's [Women Respond initiative](#) is an unprecedented listening exercise, learning from women to help us better understand the unique situation COVID-19 presents, refine our programming and advocacy and elevate women's voices and concerns to meet their challenges. Women Respond is listening to 21,000 people — 11,994 of them women — to understand how they are leading during the COVID-19 pandemic.

The *Women (in VSLAs) Respond* sub-initiative focuses on how women and girls in Village Savings & Loan Associations (VSLAs) in Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda are responding, and is funded by the Bill & Melinda Gates Foundation.

This *Quarter 3* briefing is the third in a series of four global briefs which forms part of the *Women (in VSLAs) Respond* project, focusing on how women and girls in VSLAs in Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda are responding to the COVID-19 pandemic. The *Quarter 1* briefing from May 2021 can be read [here](#) and the *Quarter 2* briefing from November 2021 [here](#).

This third briefing includes three rounds of quantitative data from Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda. It also includes new qualitative data from Niger, Nigeria and Uganda collected between July and December 2021. This brief also includes key findings from the first round of qualitative interviews from Burundi, Ethiopia and Mali, collected between March and August 2021. We interviewed women in a combination of rural and urban settings and in the quantitative survey respondents were given single answer options to questions. To date, we have surveyed a total of 4,185 VSLA members in the six countries, of which 3,266 were women and girls.

Information on methodology and how VSLAs operate can be found at the end of this report.



Women VSLA leaders check savings at a VSLA in Yobe state, Nigeria

Key Findings to Date

- The impact of COVID-19 is progressively worsening for everyone, especially around livelihoods. COVID and its impacts are not over yet.
- The top five impact areas of COVID-19 remain the same, with livelihood the highest at 44%.
- Savings groups are more resilient and have more tools for coping. However, they are still struggling and need more support.
- Around 43% of VSLA groups are meeting regularly since the pandemic began. Approximately 42% adapted their meetings by reducing the frequency or duration, meeting digitally or only having VSLA leaders meet.
- 56% of VSLA groups are continuing their group savings and around 54% are providing loans to members, despite the financial and livelihood challenges they are facing.
- 50% of VSLA members reported lower personal savings than before the pandemic. In Niger, 80% reported lower individual savings.
- Women in all six countries say they are more stressed about their finances and their children's education.
- VSLA groups are taking leadership in supporting their group members and communities. 67% of VSLA groups are using their social funds to support vulnerable members with food and hygiene materials.
- In all countries, VSLA groups continue to distribute important information about the pandemic.
- *Women (in VSLAs) Respond* data is being shared widely, from large global events such as the African Girls' Summit to community events with project participants and local government partners.
- Findings are being turned into positive action, for example in Ethiopia around 560 girls resumed their VSLA activities following support from CARE partners and community members of adult VSLAs. Campaigns against early marriage have also been launched.

COVID-19 and Women & Girls

COVID-19 is having a catastrophic and disproportionate impact on women's and girls' lives. [Our data](#) shows that the cost of ignoring women continues to grow and that the COVID-19 situation has worsened. Women are more likely to lose their incomes because of COVID-19, face higher rates of violence, take on additional care-giving burdens and are more likely to go without food than men. Women also have limited access to formal and informal COVID-19 response and recovery decision-making spaces. [Adolescent girls](#) are also particularly vulnerable during times of crisis, facing increased risk of gender-based violence and early and forced marriage.

Despite these challenges, women and girls, particularly those in VSLAs, are showing remarkable leadership and innovation in coping with the crisis. VSLA members are organizing health information campaigns,

using their business and community mobilization skills to produce and distribute thousands of masks and finding ways to support people in their communities. They are demonstrating that women in VSLAs are resilient and will charge forward together through the crisis. VSLA members do, however, continue to struggle and need more support.

Well before COVID-19 arrived, women in the six countries involved in the *Women (in VSLAs) Respond* initiative were already coping with political disruption, climate shocks, social unrest and challenges to their livelihoods. After two years, the pandemic continues to have a huge and sustained impact on women's livelihoods, their incomes and the markets in which they operate. But women in VSLAs are demonstrating how savings and solidarity can be a positive force during any crisis.



“Since the start of the pandemic, we have reduced our daily meals from three times a day to once or twice a day.”

—Mahlet Gulilat, aged 15, VSLA leader, Ethiopia



Terhas Berhe / AARE Ethiopia

Mahlet prepares a meal at home

Savings & Loans



“The total savings in the group decreased because people panicked and reduced their contributions, as they weren’t sure what might happen the next day.”

—Christine Sibomana,
VSLA leader, Burundi



Meeting Up

During this quarter we see VSLAs continuing to try to meet up, despite the challenges. The biggest improvement during this period is seen in Niger, where 99% of groups have resumed their regular meetings and functions. Over 90% of groups in Burundi and Mali continue to meet, albeit in adjusted ways. In Ethiopia, adolescent girls are still struggling to meet, with only 47% of groups meeting in some form. This was a reduction from the previous data collection period but could be explained by the school break which coincided with data collection.

Individual Savings

When it comes to individual savings, the data shows consistently lower rates in most countries, compared to pre-pandemic. However, in Burundi and Mali most individuals continue to be able to maintain their own savings, with 78% of respondents in Mali reporting the same level of savings as pre-pandemic, an uplift since *Quarter 2* reporting. This compares to Niger where individual savings are 80% lower than pre-pandemic.

In the quantitative data from Nigeria, respondents said that trying to save has become impossible for many.

They are seeing few improvements since lockdowns were lifted and they are not earning anywhere close to what they made before the pandemic. Previously, they would invest their earnings in both household expenses and their businesses. Now their earnings are not even enough to cover basic needs. Respondents in Ethiopia, Mali, Niger, Nigeria and Uganda reported witnessing increasing arguments and conflict between spouses and family members connected to household financial challenges.

Few improvements have been seen since lockdowns were lifted, with women earning nothing close to what they made pre-pandemic and struggling to cover basic needs.

Savings & Loans

Group Savings

The continuation of group savings varies enormously from country to country. Mali and Nigeria have the most consistent rates of group savings across the three rounds of data collection. The lowest rates continue to be seen in Ethiopia and Uganda, however an uplift has been seen in Ethiopia since the previous data round. **This can be attributed to a joint effort by CARE, other adult VSLA groups, government partners, schools and communities to support the girls' groups to resume their meetings and re-build their savings. This action was taken as a direct result of analyzing the first two rounds of *Women (in VSLAs) Respond* data.** Despite this improvement, 61% in the third round still said their group had suspended savings due to the financial hardship that members are facing.

Throughout the three rounds of data collection, group savings in Uganda were low, although an uplift was seen between round two (19%) and round three (28%). This can be attributed to the round two data being collected at the end of the second wave of COVID-19 and a national lockdown.

Niger saw the highest improvement in group savings, with almost all groups now saving. This could be attributed to an unusually low agricultural yield in the second quarter when savings were low, followed by a return to more normal saving processes in the third quarter. However, this increase in group savings in Niger does not align with an increase in impact on livelihood being reported in Niger during the same



“We organize COVID sensitization sessions every fortnight at the village Chief’s General Assembly.”

—Mariama Seydou,
Niger, Secretary of her VSLA

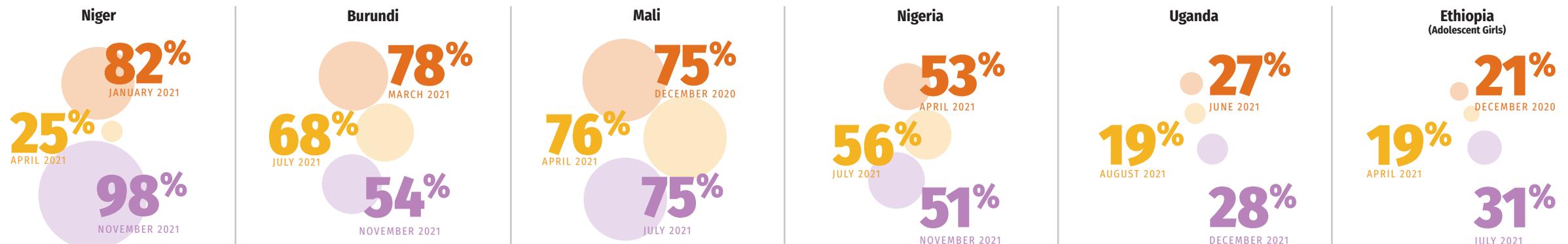
CARE Niger

period. This will be further addressed during the second round of qualitative data.

Burundi is the only country which has seen a steady decline in group savings over the three rounds of data collection. The qualitative data reveals the prolonged impact of the pandemic on their savings, further exacerbated by inflation and reduced income. However, more than half are still collectively saving.

Despite improvements seen in Niger and consistently high savings in Mali, low group savings in most countries show that VSLA members are still struggling to save. We are however seeing that most countries have a continuously high rate of meetings. For example, **while 88% of groups continue to meet in Uganda, only 28% continue to save together. This further reinforces the social benefits of the VSLA groups, above and beyond their economic function.**

Still Saving round 1 vs round 2 vs round 3



Savings & Loans

Group Loans

In Ethiopia, as with group savings, we see an uplift in lending. This 30% increase in lending, like the increase in savings, can be attributed to CARE and partners' intervention to provide more intensive support to the adolescent girls' groups.

Mali, Uganda, and to some extent Nigeria, have the most consistent rates of lending between the second and third data rounds, with Nigeria seeing a small uplift between quarter two (57%) and quarter three (67%). In Uganda we see consistently low rates of

lending, although not as low as their savings rates. This might be explained by groups continuing to lend out pre-pandemic savings, as well as groups using their social funds so that they can continue to lend.

Despite an improvement in saving rates in Niger, loan disbursement is still low. This is because groups are only starting to resume their normal saving activities which they will build up over time, before resuming pre-pandemic lending rates. For the time being, most groups in Niger (68%) are providing smaller loans.

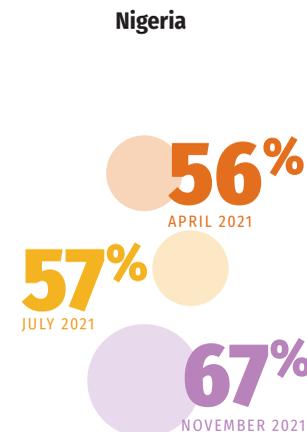
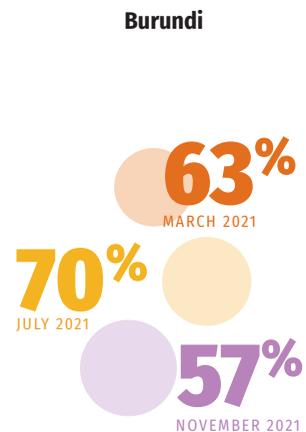
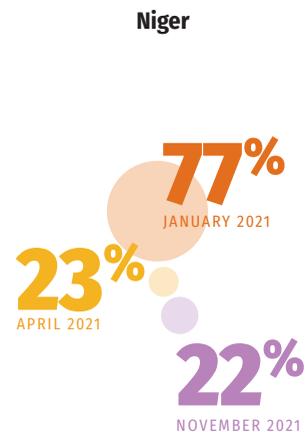


Madame Dicko observing soap making activities in her VSLA

“Women are now reluctant to take out loans for fear of not generating an income because of the decrease in demand.”

—Madame Dicko Oumou Cisse, Mali, President of her VSLA

Still Lending round 1 vs round 2 vs round 3



Taking Action

In all countries, we are seeing savings group members adapt to the 'new normal', whether that's changing the ways in which they lend or providing a vital source of health information in their communities. Many respondents are heavily focused on supporting the continuation of their groups, demonstrating the positive benefits that the groups bring.

Most groups continue to adapt the ways in which they meet, some are meeting less frequently, others have shortened their meeting times, in some groups only the leaders meet, and others are only meeting digitally - for example via WhatsApp group chats. In all countries, VSLAs are adapting their loan arrangements in response to the pandemic, this includes reducing amounts being lent, reducing interest rates, or changing repayment terms. Our qualitative data in Uganda shows that VSLA leaders were flexible with loan repayments as they understood the financial challenges. They tried not to rush or cause stress to members, by allowing them to repay when they could.

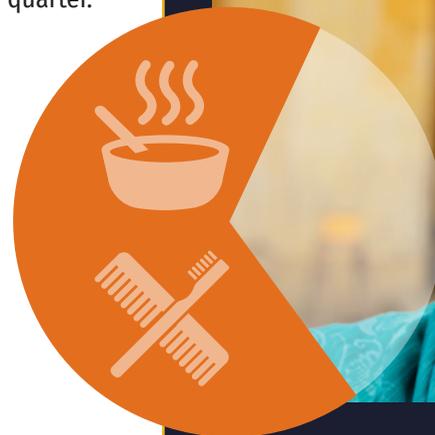
Across all countries, most groups (67%) are using their social funds – ordinarily reserved for social events and activities - to support members, particularly the most vulnerable, with food and hygiene materials. While dependency on the social fund for these emergency provisions has dropped in Burundi and Nigeria between the second and third data rounds, it remains high at 72% and 76% respectively. A small percentage of groups are also using the social fund to provide loans to members.

In Niger, respondents to our qualitative survey told us that VSLA members were supporting each other informally by lending each other money or food. While most of the pandemic impacts have been negative, respondents saw the benefits of group solidarity and mutual aid.

In Nigeria we are seeing a lot of collective action in response to the pandemic. Following the lockdowns, many children have dropped out of school. Several VSLA groups have now coordinated to support children with school fees and materials, which are paid for by the groups' social funds or through local donations. Following an increase in gender-based violence, including rape, VSLA groups are also coordinating support for survivors, including referring cases to local leadership and the security forces.

In all countries, VSLA groups continue to distribute important information about the pandemic, including COVID-19 prevention measures, and dispelling myths about the virus. VSLA groups in Mali have been the most active in this regard, with 88% of groups distributing health information in the third quarter.

67% of VSLA groups are using their social funds to support vulnerable members with food and hygiene materials.



“The number of school dropouts is increasing and so are the rates of petty theft in the community. In searching for a solution, we realized that most of these petty thieves are not going to school and when asked, their reasons were lack of money and materials to go to school. So, we came up with a plan to form a Committee on Educational Matters among the VSLA group members. We visit the head of schools to request spaces for at least five children in the locality to have access to quality education free of charge and, with the little we generate, we can purchase writing materials for them.”

—Yakura Malah Kachallah from Bashua in northeast Nigeria, founding member of her VSLA, headmistress and businesswoman.



Gender burden

In our data we are also seeing the increased burden the pandemic is having on women and girls. Women in all six countries say they are more stressed about their finances and their children's education. In Nigeria we see an increase in caregiving duties among women between round two (10%) and round three (27%). We also see a dramatic increase in responsibility for providing sufficient supplies of food and non-food items at home among women in Niger, where this has increased from 6% in the last quarter to 50% in the most recent quarter.

The responsibility for caregiving also falls heavily on the shoulders of adolescent girls. In Ethiopia, we have seen a higher number of girls engaged in household duties (52% in the third quarter). They also reported they were responsible for providing food and non-food items for their families.

In Nigeria we see an increase in caregiving duties among women between round two (10%) and round three (27%).

On the positive side, despite women taking the larger role in the household, we also see some minor positive insights from Nigeria and Uganda. In our qualitative interviews, respondents are seeing men, who wouldn't previously have engaged in household chores, now helping with activities, such as taking care of children and washing clothes, as they stayed home during the pandemic.

In Burundi, our qualitative data shows that couples who are in VSLAs communicate better about financial decisions than those not in VSLAs, for example prioritizing spending choices or looking for new income opportunities.



“Initially, people thought we were crazy, but they soon took us seriously when they knew that we were well informed. We became role models, speaking out on COVID-19 prevention. Now every household has hand washing facilities.”

—Christine Sibomana, Burundi, who founded her own VSLA and now supervises six groups.



Impacts

The top five impact areas of COVID-19 on savings group members remain the same and are mostly consistent in priority. Impact on livelihood across the six countries has increased from 37% in Quarter 2 up to 44% in Quarter 3, and education has slightly overtaken access to healthcare.

Country-specific data reveals some sharp increases in impact. For example, in Niger the impact on livelihood has increased from 42% in the first round of data to 71% in the third round. This can partly be attributed to particularly low agricultural production in the second quarter and demonstrates how the pandemic is impacting women's livelihoods in the longer term. We also see an almost doubling of impact in Nigeria on

food security (22% to 40%). Limited social networks are also consistently reported in Uganda and Ethiopia. In Ethiopia 19% of girls say they have had limited social interaction since the start of the pandemic.

As would be expected, in Ethiopia we see education remain as the highest reported impact due to the age of the respondents. However, despite schools reopening, we still see the pandemic impacting education the most amongst this cohort and only a small decline in importance between the second round of data (58%) and the third round of data (47%). Respondents to the qualitative interviews told us they are still struggling in school due to school closures in the first year of the pandemic, the subsequent shift

system introduced in schools to accommodate social distancing, as well as passing grades being given to pupils to move into the next grade despite not attending school.

In Uganda, our qualitative data shows that most respondents running businesses were still unable to get back to normal and were struggling financially, unable to buy more than their basic needs. Reduced income, losses of jobs or businesses were major economic impacts highlighted. These impact areas were also reiterated during dissemination of the data in two refugee settlements in Uganda, alongside additional impacts including lack of and access to food, education, individual members' safety, and restricted social networks due to lockdowns.

As with previous data rounds, when we compare the impact of the pandemic on VSLA members versus non-VSLA members, specifically focused on livelihood, food security, health services and education, we see a much greater impact on non-VSLA members. For example, 19% of VSLA members listed food security as the priority impact of COVID-19, compared to 66% of non-VSLA members who say they are facing food security challenges. Similarly impact on livelihood also showed a stark difference: 48% for VSLA members and 71% for non-VSLA members. This further reinforces the positive benefits of being in a savings group.*

* CARE global data was collected in various contexts, using different tools. Due to such differences, the global data does not provide pure comparative results. However, such comparisons provide rough insight to assess responses between different groups and locations.



Women in Nigeria during a VSLA meeting

CARE Nigeria

TOP 5 IMPACTS OF COVID-19 ON WOMEN IN VSLAs

1.



Livelihood (44%)

2.



Food Security (15%)

3.



Education (13%)

4.



Access to healthcare (including mental health) (12%)

5.



Water & Hygiene (11%)

What Women Need

The most striking need listed is in Niger, where 81% of women list livelihood support as their number one priority. This has dramatically increased since the second round of data (43%) and, like the impact areas, can be explained by particularly low agricultural production in 2021. Respondents to our qualitative survey in Niger also told us they need cash and agricultural materials to strengthen their business activities and restore their livelihoods. Women in Mali also continue to place a high priority (61%) on livelihood support, a small increase since round two (56%). In Uganda, we saw a reduction in women

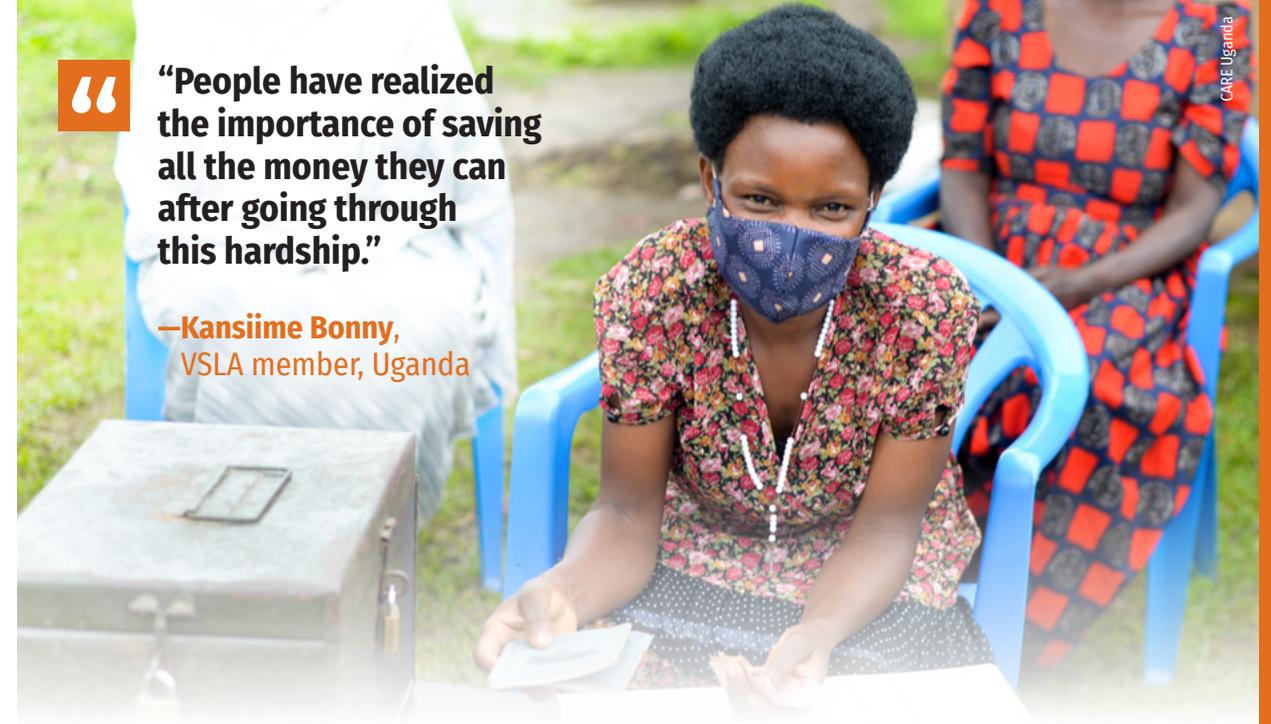
reporting livelihood support as their priority need from round two (42%) to round three (32%).

Sanitation, Water & Hygiene Materials has consistently remained the number one priority in Burundi and was listed by 53% of women and 40% of men in round three. Our qualitative interviews in Burundi show both men and women are prioritizing water and hygiene because here, it is women who do the physical labor to collect and use water. However, during a COVID spike, a lot of men ended up paying for extra water to meet family needs.



“People have realized the importance of saving all the money they can after going through this hardship.”

—Kansiime Bonny,
VSLA member, Uganda



CARE Uganda

WOMEN'S TOP 3 NEEDS

	BURUNDI	MALI	NIGER	ETHIOPIA	NIGERIA	UGANDA
1	<p>Sanitation, Water & Hygiene Materials 53%</p>	<p>Livelihood 61%</p>	<p>Livelihood 81%</p>	<p>Education 46%</p>	<p>Food security 50%</p>	<p>Livelihood 32%</p>
2	<p>Livelihood 26%</p>	<p>Sanitation, Water & Hygiene Materials 21%</p>	<p>Food security 14%</p>	<p>Sanitation, Water & Hygiene Materials 32%</p>	<p>Livelihood 33%</p>	<p>Access to Healthcare (including mental health) 29%</p>
3	<p>Access to Healthcare (including mental health) 16%</p>	<p>Food security 10%</p>	<p>Safety 5%</p>	<p>Livelihood 11%</p>	<p>Access to Healthcare (including mental health) 7%</p>	<p>Sanitation, Water & Hygiene Materials 24%</p>

In Ethiopia, sanitation, water, and hygiene materials are continually listed as the second priority, although this priority need has fallen from round one (54%) to round three (32%). This also remains a high priority in Mali and Uganda. The need for water and sanitation in Uganda increased from 17% in the first round to 24% in the third round.

During the dissemination of *Women (in VSLAs) Respond* data in the two refugee settlements of Kyaka II and Kyangwali in Western Uganda which reached 130 people (92 women), additional needs were highlighted, including access to finance, cash transfers for basic needs such as food, and to start small businesses in the settlements.

As would be expected, the highest priority need amongst the adolescent girls' groups in Ethiopia is education (46%), which has remained the number one priority need throughout the three rounds of data collection.

In Nigeria, we see an increase in the need for food security support up to 50% in the third round, from 31% in the first round. This is consistent with the impact areas listed and can be explained by job losses and the increase in living costs. Support with livelihood more than doubles as a need in Nigeria from 14% in round two up to 33% in round three. As most respondents prioritized food security and livelihood, women reporting need around health reduced from 24% in the second survey to 7% in the third-round survey.

While we see a reduction of need in some areas, this does not mean that respondents no longer need support in those areas. The survey simply allows them to only list their number one priority. In Burundi, people in the qualitative data raised that COVID is just one of multiple crises they face, alongside climate change, malaria, locusts and plant sicknesses.

Sharing the Data

We continue to share the *Women (in VSLAs) Respond* data at a global, regional, national and local level. This includes conferences, workshops and events with program participants, VSLA groups, particularly women, our community partners, governments and other development agencies. CARE also continues to share findings internally to inform our programming and policy development. All *Women Respond* data is available via our [bespoke platform](#).

In November 2021, at the 3rd African Girl's Summit in Niger, we shared lessons from *Women Respond* during a panel discussion on the impact of COVID-19 on women and girls, particularly focusing on the impact on livelihoods and mental health. During the panel, CARE called for more women and girls to be included in COVID recovery decision-making.

CARE staff and partner Ankole Private Sector Foundation (APROCEL) disseminating Women Respond preliminary findings on Bushenyi FM in Western Uganda, September 2021



In Ethiopia, during the last quarter, our district government partners have been conducting community mobilization using the findings from *Women (in VSLAs) Respond*. This has included campaigning against early marriage, campaigning to send girls to school, and for the community to provide clothes and money to support economically vulnerable households. In the three districts of Chiro, Messella and Doba, findings are regularly shared with women, children, the youth office, education office and health office.

The data is also disseminated via the multisectoral taskforce which includes representatives from health, education, agriculture and other sectors from government agencies. In the Chiro District, the Office for Women and Children has conducted meetings with

local community leaders on the impact of COVID-19 on girls, discussing how the community and government can provide support.

CARE Uganda shared *Women (in VSLAs) Respond* findings with academics and researchers from the East African Learning Collaborative on Social and Gender Norms Practices. Community meetings were also organized to disseminate the data, including at a 'She Feeds the World' event in Kyenjojo district, organized by CARE and partners. The audience was project participants, community members and district local governance officials.

CARE Uganda, in partnership with the Ministry of Gender, Labour and Social Development hosted a national conference under the theme 'Women's Economic Empowerment as a Deterrent to Gender-Based Violence' to Commemorate the 16 Days of Activism against gender-based violence. *Women (in VSLAs) Respond* study findings were disseminated at the event attended by the Commissioner for Gender and Women's Affairs, representatives of Women Members of Parliament, district local governments and representatives of international and local NGOs. In the West Nile region of Uganda, we also shared findings via radio talk shows.



“We have shared the Women (in VSLAs) Respond findings with the food security office and the education office to support those most affected by the pandemic. We also plan to share best practice from VSLA groups that have adapted, with other groups that are struggling.”

—Addis Nigusse, Women and Children Support Coordinator, Chiro District Women and Children's Office, Ethiopia.

Impact of the Data

Through analyzing and disseminating the *Women (in VSLAs) Respond* data, CARE and its partners are developing a deeper understanding of how the pandemic is impacting women and girls, and in turn are adapting to that response.

In Nigeria, CARE has adapted by supporting VSLA members in our UN Women program through training to improve their income-generating activities and boosting their capacity for profit-making. This, in turn, improves their ability to save. Similar adaptations have been made to programing in Burundi, focused on supporting the economic recovery of women and girls. In Mali, CARE is adapting its Gender Equality and Women Empowerment Program to support VSLA groups on issues of gender-based violence (GBV) and women's rights. As a result, 92 GBV fighting groups were created, and conducted sensitization on GBV, gender norms and women's rights for 1,746 community members (1,085 women and girls).

92 GBV fighting groups were created

Many activities have taken place in Ethiopia in the second and third quarters in response to the data which showed low meeting occurrence, low savings and limited lending (see graphic). Addis Nigusse, Women and Children Support Coordinator from the Chiro District Women and Children's Office commented: *"Women (in VSLAs) Respond data has helped our office to understand what is on the ground regarding the impact of COVID-19 among adolescent girls, and our ability to reach rural girls has increased. We now have a monthly plan to reach girls and women in each district. We are now actively working to prevent early marriage and encourage girls' education, savings and overall well-being."*

Across all six countries, CARE continues to analyse and share the data so that the voices of women and girls can be fully incorporated into the economic and social recovery from the pandemic, and programming can be adapted to meet their bespoke needs. Once all four rounds of data have been collected, CARE will disseminate a comprehensive trend analysis which will be used to support advocacy efforts in each country, regionally and globally.



"The savings group is my wealth, my insurance and my life."

—Rediate Shawil, 16 years, VSLA member, Ethiopia

ETHIOPIAN IMPACT

28 girls' groups (approx. 560 individuals) resumed their activities

following support from CARE partners and community members of adult VSLAs

19 girls back at school

who had dropped out and got married, following community and government partner efforts

35 schools receiving tutorial classes

to help girls in three districts catch up on missed education

4,032 exercise books

distributed to 361 girls and 162 boys by Chiro district's Women & Children's Office and Education Office

22,150 birr (\$442 USD)

mobilized to buy cloths, 764 exercise books and 600 pens for 222 vulnerable girls by the Mesella district's Women, Children & Youth Office

18,571 people reached

on the prevention of early marriage, COVID-19 prevention and health education in three districts

Methodology & VSLAs

METHODOLOGY

- Project timeline: October 2020 – March 2022
- Data collection: Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda
- Focus: women and girls in VSLAs
- 5,700 VSLA members (85% women) targeted
- Four rounds of quantitative surveys in each country
- Two rounds of qualitative interviews in each country
- Participants selected using stratified and systematic random sampling techniques

WHAT IS A VILLAGE SAVINGS & LOAN ASSOCIATION?

- Self-managed group of 15-30 individual community members
- Primarily made up of poor, rural women
- Meets regularly to save money, access small loans and obtain emergency insurance
- Critical engine for economic opportunity
- Source of social solidarity
- Safety net for many families in vulnerable situations
- Resilient and resourceful, often leading local response to crises



Women in a Niger VSLA group working on their group business activity

The Women (in VSLAs) Respond subinitiative is funded by the Bill & Melinda Gates Foundation.

See the Women Respond dashboard at care.org/womenrespond

For more information please contact:

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