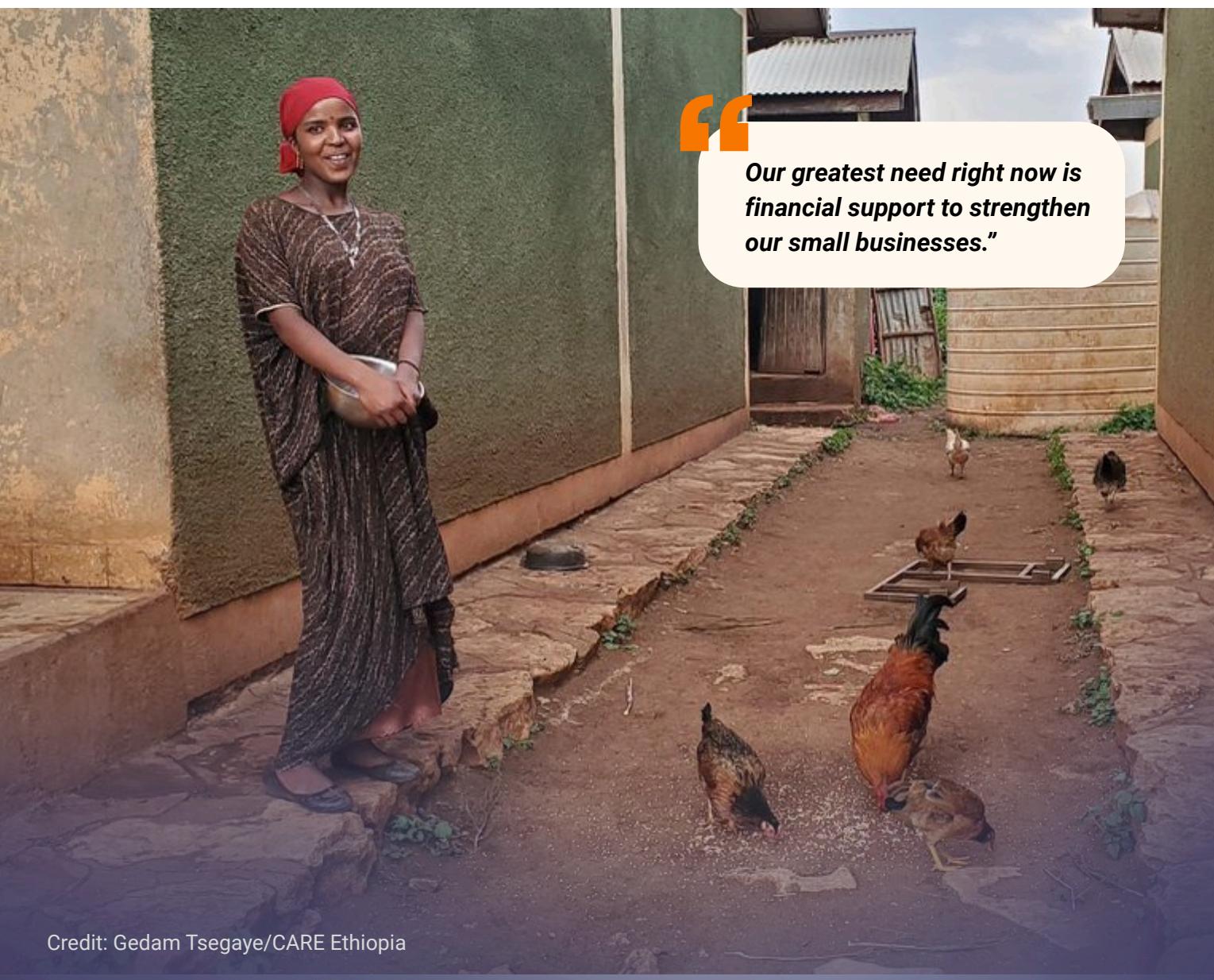


Girls taking action: Kima shows how young women are supporting their communities in times of crisis

CASE STUDY

Kima Abraham Mumed, Ethiopia

According to CARE's 2025 Women Respond data, the most significant shocks and crises women in Ethiopia are facing include food shortages, drought, and lack of clean water. Young women like Kima have endured multiple crises, but they are not looking for handouts. They want to focus on their futures. Her story highlights the many ways rural women and girls in savings groups in Ethiopia are responding to challenges and leading action to benefit their communities.



Kima, who lives in the Oromia region of Ethiopia, is just 20 years old and already mother of a young child. This hasn't stopped her from taking a lead role in ensuring her extended family can eat.

"Before marriage, I attended school, but financial challenges forced me to drop out," Kima recalls. In 2021, she joined a Village Savings and Loan Association (VSLA), a decision that would transform her life.

Kima married at 18 and gave birth to her first child a year later. Despite these setbacks, Kima was determined to support her family. She started small: first selling eggs and later preparing local snacks with her parents' help.

Kima credits her ability to earn income in different ways to the discussions and training within her VSLA group. Through these sessions, she learned how to save, manage money, and plan for the future. Her group encouraged her to expand her egg sales to nearby villages, increasing her income.

"Before I joined the VSLA, whenever I got cash from my parents, I would rush to buy things that were not important to me. But since joining the group, I have learned to save. Even with small amount of money, I now think of profit-making activities rather than spending it on something temporary."



Kima joined a 25-member strong VSLA through CARE's Act With Her project, which supports and strengthens young women's financial, economic, and social empowerment.

ONE CRISIS AFTER ANOTHER

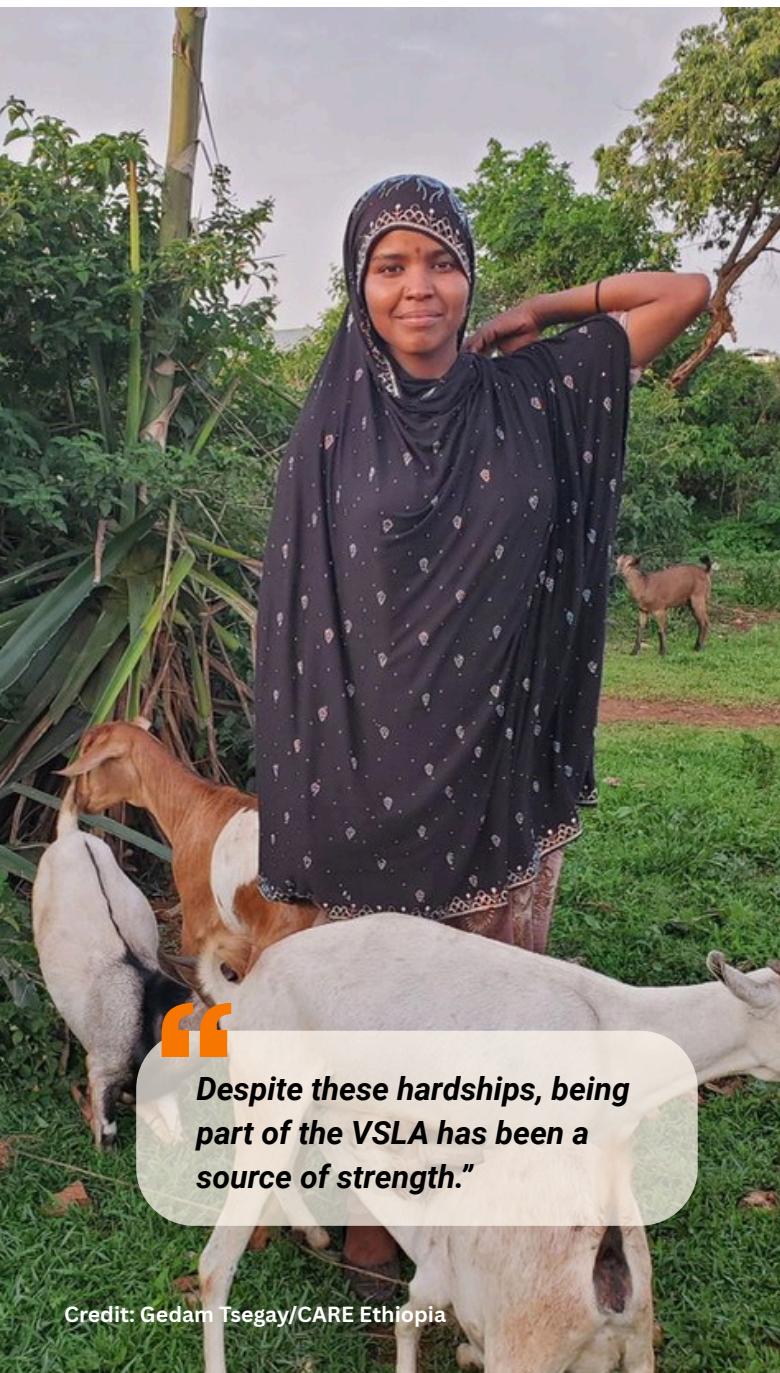
Kima's Journey has not been without challenges. Her family and community have faced repeated crises, including drought, rising inflation, and a severe outbreak of diarrhea that disrupted daily life. Kima says, "...the diarrhea outbreak made people fearful of drinking water or eating locally prepared snacks. This directly affected my business. My customers stopped buying from me."

The drought made water scarce and caused a sharp rise in the cost of food and farming supplies. Her parents, who rely on small-scale farming of ground nuts and cereal to feed the family, struggled to feed their six children, four of whom are under the age of fifteen.

After the pandemic...market inflation, drought, and shortage of water due to delayed rains made life even harder for my family and community."

As prices soared, they were forced to sell their goats, and the family reduced meals from four to two a day. "It was painful to see my parents selling the goats they had raised for years just to survive," Kima recalls.

She added that access to healthcare and sanitation became major challenges. The local water source was contaminated, medicine was not easily available, and many families struggled to afford medical care. Fortunately, Kima says, "Health extension workers helped raise awareness, taught us about water management, and distributed water treatment chemicals that saved many families from worse outcomes."



“Despite these hardships, being part of the VSLA has been a source of strength.”

FAMILY SUPPORT, IN EVERY WAY

The strength Kima gained from joining the savings group has helped her, and her wider family, weather these crises. When her parents were struggling, Kima used the earnings from her trading activities to help her parents meet basic needs and provide food for the family.

“Even when money was short, I never stopped helping my brothers and sisters stay in school.”

Kima's husband supports her in this. He participated in discussions around household management and shared responsibilities through her VSLA.

"My husband now helps me with childcare and sometimes with household chores, especially as I've become more involved in my small business activities," she explains.

STRENGTH IN SAVINGS

"These crises tested our resilience," says Kima as she reflects on how they affected her VSLA group. Even during difficult times, the group tried to keep meeting and saving.

"Meetings were often disrupted. Savings and loans stopped for a while... Some members even left the village in search of work elsewhere," Kima recalls. "But we found ways to adapt."

"Our leaders kept communication alive by using mobile phones to stay connected and encouraged members to continue contributing until we could safely meet again."

The group also shared information with other VSLAs and supported one another with food and small amounts of cash whenever possible. "We learned how to cope collectively," Kima says.



Credit: Gedam Tsegay/CARE Ethiopia

What stands out most about this group of young women is their determination to support others, even in crisis. They maintain a social fund that each member contributes to, using it to ensure children in their community have more opportunities than Kima did.

“During hard times, our social fund has helped us buy school supplies for children whose families were struggling.”

Despite the hardships and disruptions, Kima says being part of the VSLA has helped members build resilience. For her personally, it enabled her to acquire small but meaningful assets like goats and chickens.

REBUILDING AND LOOKING AHEAD

Kima is now contributing significantly to her family's well-being. She buys improved seeds and fertilizers to support her parents' farming. Despite ongoing economic hardship, Kima prioritizes her siblings' education by purchasing pens and books for them.

Looking ahead, Kima dreams of expanding her business: doubling her poultry production and starting a small milling shop to benefit her community and earning a stable income.

“My biggest dream is to grow my business.”

Kima believes that at a household level, her community's greatest needs are financial access and support to rebuild and strengthen small businesses.

Yet she remains hopeful about the future: "I believe with continued effort and support, my community and I can recover from all this and have a better future," she says.

For more on Women Respond, visit care.org/womenrespond