



# Stories Behind The Numbers

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**THEME — FOSTERING DISABILITY INCLUSIVE WORK  
OPPORTUNITIES FOR YOUNG PEOPLE WITH DISABILITIES**

HAPPY INTERNATIONAL DAY FOR PERSONS WITH DISABILITIES



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# WELCOME REMARK FROM THE MASTERCARD FOUNDATION, ETHIOPIA OFFICE

## MOVING FROM INTENTION TO ACTION: OUR JOURNEY TOWARD DISABILITY INCLUSION



In celebration of the International Day of Persons with Disabilities this December, we reflect on our journey of learning, unlearning, relearning, and growing towards meaningful disability inclusion across our programs, partnerships, and workplace.

Since 2023, the Foundation's collaboration with Light for the World under the We Can Work program has brought critical technical expertise to the forefront of our work. Guided by the Foundation's global disability inclusion strategy, we have taken concrete steps to embed disability inclusion in programs, not as an afterthought, but as an integral part of who we are and what we do.

Through **We Can Work**, we delivered three rounds of disability-inclusive programming training for Foundation and Young Africa

Works partner staff, strengthening their understanding of disability and equipping them with practical tools for inclusive communication, planning, and accessible program design.

To put inclusion into practice, **eight implementing partners** received in-depth technical support from Light for the World and have now developed tailored Disability Inclusion Action Plans. These plans embed inclusion across the program cycle—from outreach and recruitment to budgeting, service delivery, and monitoring—helping shift organizational culture, not just targets.



**... INCLUSION IS NOT A ONE-TIME GOAL; IT IS A CONTINUOUS JOURNEY THAT DEMANDS ACTION, ACCOUNTABILITY, AND HUMILITY...**



A cornerstone of this effort is the **Disability Inclusion Facilitator (DIF)** model. DIFs are young professionals with disabilities embedded within partner organizations to provide daily technical support, raise awareness, build relationships, and help identify and remove barriers. Their lived experiences make them powerful agents of change, ensuring that inclusion is guided by the principle of "nothing about us without us."

DIFs are now supporting partners as they pilot and implement their action plans, helping ensure disability inclusion becomes a consistent, practical reality across our work.

In addition to supporting programming efforts, Team Ethiopia welcomed interns with disabilities as part of our commitment to an inclusive workplace experience. These efforts are small, but significant steps in building an organizational culture where everyone belongs and contributes meaningfully.

As we celebrate the International Day of Persons with Disabilities, we take pride in the collective progress we have made and remain committed to the work that still needs to be done. Inclusion is not a one-time goal; it is a continuous journey that demands action, accountability, and humility. Together, with our partners and communities, we are building a future where every young person, regardless of disability, can thrive, lead, and shape their world.

Happy Reading!

**MEFTUE TADESSE**  
Mastercard Foundation Ethiopia  
Country Director

# PARTNER SPOTLIGHT – LIGHT FOR THE WORLD



## Happy International Day of Persons with Disabilities!

Firstly, I greatly appreciate the opportunity to be featured in this special newsletter of the Mastercard Foundation and its partners, which aims to amplify the stories of young, resilient women and men with disabilities. As a person with disability, the issue is close to my heart, and the day marks a time to reflect on our Journey at Light of the World and the work we have been doing with the Mastercard Foundation and its partners.

My name is Melaku Tekle. I am the Head of Disability Inclusion Advisory Unit at Light for the World. At Light for the World, we believe in a world where people with disabilities

can fully exercise their rights to health, work, education, and protection in times of emergency. Light for the World believes that disability rights are human rights. In collaboration with our partners, including Organizations of Persons with Disabilities (OPDs), we aim to address barriers to inclusion – from the workplace to our schools and beyond.

In partnership with the Mastercard Foundation, Light for the World leads the implementation of the We Can Work (WCW) program, a regional initiative aimed at transforming the lives of over one million young people with disabilities across seven African countries. The program empowers youth with disabilities to access dignified and fulfilling work, either through entrepreneurship or wage employment, while driving systemic and societal change.

In Ethiopia, the WCW program focuses on three pillars: supporting young people with

disabilities to access work opportunities, institutionalizing disability inclusion in the Young Africa Works strategy and partner organizations, ensuring the meaningful participation of young people with disabilities in influencing inclusive policy environments, and equipping them with practical skills to build confidence and shift mindsets to engage in meaningful work opportunities.

To date, we have accomplished impressive work with the Mastercard Foundation and its partners. Notably,

- Adopting a multi-layered approach to reaching youth with diverse disabilities, especially those often excluded from mainstream opportunities.
- Strong partnerships with government offices and Organizations of Persons with Disabilities (OPDs) ensured fair and transparent participant selection.
- Targeted disability inclusion and inclusive programming training for trainers, facilitators, and staff.
- Peer-led support through Disability Inclusion Facilitators (DIFs): DIFs, with lived experience of disability, were attached to selected Young Africa Works programs and embedded in training cohorts to support participants and trainers.

Through these efforts, Light for the World and its partners are expanding access to work opportunities for young people with disabilities and contributing to a broader shift in how inclusion is understood and practiced across systems. Together, we can build communities where everybody can participate equally, and no one is left behind.

### MELAKU TEKLE

Head, Disability Inclusion Advisory Unit at Light for the World

# RESILIENCE AND THE PROMISE OF INCLUSIVE FINANCE: ETENESH'S JOURNEY IN BUILDING ECONOMIC STABILITY



*Etenesh Melaku, a 32-year-old woman with a physical disability from childhood polio, resides in Adama City with her husband and two children. For years, she supported her family by selling charcoal and olive wood, a gruelling, labour-intensive trade.*



## NAVIGATING PRECARITY THROUGH LABOR-INTENSIVE SURVIVAL

Etenesh's pre-loan livelihood centred on the sales of charcoal and olive wood. The physical demands of loading sacks, prolonged standing, and exposure to dust were incompatible with her disability, resulting in chronic fatigue and diminished daily earnings. Household expenditures, including rent, food, and school fees for her two children, consistently outpaced income.

As Etenesh reflected:

**"I WANTED MY CHILDREN TO STUDY WITHOUT WORRY... BUT EVERY BIRR I MADE SLIPPED AWAY BEFORE THE NEXT MORNING".**

Traditional banking requirements for collateral excluded her entirely. Without assets to pledge, formal credit remained inaccessible

despite her consistent repayment capacity in informal savings groups, traditionally known as Equb, in Ethiopia.

Her determination to provide for her children kept her in this demanding line of work, even as her disability made the daily tasks increasingly painful and unsustainable. Like many women engaged in informal micro-trading activities, she carried the double burden of physical strain and financial insecurity.

## DIGITAL COLLATERAL-FREE FINANCING: UNLOCKING ACCESS THROUGH INCLUSIVE FINANCE

The turning point arrived when Werkitu, a Kifiya Business Development Executive (BDE) who also has a disability and relies on a mobility device, knocked on Etenesh's door and introduced her to Wegagen Bank's Efoyita platform, a mobile-first lending service built for nano-entrepreneurs under the Sustainable Access to Finance to Enable Entrepreneurship (SAFEE) program, a partnership between the Kifiya Financial Technologies Company and the Mastercard Foundation and partner banks.

The lending service requires no collateral; approval hinged on digital behavioural scoring and Werkitu's on-site verification. After securing her first loan within days, Etenesh swiftly transitioned from back-breaking charcoal sacks to lightweight, high-demand items, including retail socks, women's and men's underwear, and daily essentials.

What started as a dusty roadside charcoal pile has blossomed into a vibrant retail business. Steady profits now cover full

school fees, uniforms, and three daily meals with transformative stability for a mother once tethered to low margins and physical strain.

The shift to mobility-friendly merchandise allowed her to work with greater independence, conserve her energy, and serve customers more comfortably. The consistent sales from her new inventory brought a level of predictability that had long been missing from her household's finances.

### ENVISIONING FORMALIZATION AND SCALABILITY IN INCLUSIVE ENTERPRISE

Etenesh's vision extends beyond survival. Her immediate goals include formal business registration, securing a dedicated retail space, and accessing larger loans to expand inventory. These steps would transition her nano-enterprise into the formal economy, enabling her to create employment opportunities for others through a micro-enterprise.

With her business now generating a stable income, she aspires to expand her inventory range and eventually operate from a

permanent location, rather than temporary roadside spaces. Formalizing her enterprise would also increase her eligibility for future loans, strengthening her path toward long-term economic independence



**... BEFORE THE LOAN,  
EVERY DAY FELT LIKE A  
BATTLE BETWEEN MY BODY  
AND THE WORK I HAD TO  
DO JUST TO KEEP MY HOME  
RUNNING...**

**...SHIFTING TO LIGHTER,  
STEADY-SELLING ITEMS  
HAS GAVE ME A KIND  
OF STABILITY I NEVER  
IMAGINED FOR MY FAMILY...**



### ABOUT THE SAFEE PROGRAM

Kifiya's partnership with the Mastercard Foundation, the Sustainable Access to Finance to Enable Entrepreneurship (SAFEE) program, aims to enable MSME growth and resilience by expanding financial inclusion and access to productive credit at scale. To support these strategic shifts in the market, the SAFEE program targets four key objectives:

- Facilitate and enable MSME access to affordable uncollateralized finance through credit scoring and digital lending
- Enable the design of innovative and relevant financial products and services tailored to the specific needs of MSMEs
- Enable financial institutions (particularly Banks) to embrace non-collateral lending and allocate capital for MSME growth.
- Foster a robust enabling environment for technology adoption and digital solutions in the financial sector.

**Nano Enterprises**, such as Etenesh's retail operation, are the smallest unit of economic activity, typically characterized by one-person operations or family-based ventures with minimal capital (often under ETB 10,000), no formal registration, and daily sales volumes below ETB 500.

These businesses operate on the margins of survival, relying on high-frequency, low-margin transactions in local markets to sell items such as charcoal, snacks, or undergarments from makeshift stalls or through door-to-door sales.

According to the International Labour Organization (ILO, 2023), nano enterprises account for over 70 Percent of all self-employment in Sub-Saharan Africa. They are disproportionately run by women and persons with disabilities due to limited access to wage employment.

# DEFYING DOUBT: ZEMECHA'S PATH TO BEEKEEPING SUCCESS

*Thirty-five-year-old Zemecha Shuramo is one of 312 participants (250 female) selected from the Sidama Region, Sidama Zone, Derara Woreda, Dila Arfe Kebele to be empowered through beekeeping and allied value chains in the Mass Youth Employment in Apiculture (MaYEA) program. The program is implemented by SOS-Sahel Ethiopia, led by the International Institute of Rural Reconstruction (IIRR) and in partnership with the Mastercard Foundation.*

## **"A DOOR OF OPPORTUNITY STANDS OPEN FOR US," ZEMECHA SHURAMO.**

Staring off into space at first, Zemacha Shuramo began sharing his story: "I have a small plot of land where I grow corn, beans and Inset, a staple food for the Sidama people. Our farmland is too small and infertile. My family and I often suffered from food shortages, like many other members of the community, living in this dry, densely populated area where rainfall is erratic. However, my wife and I have persevered; we have always been looking for other ways to supplement our income to support our family and send our four children to school. Our eldest son is now in high school.

When MaYEA staff and local government Development Agents (DAs) selected me to participate in a 14-day training on beekeeping, many people in my community did not take it seriously; some even mocked me behind my back. This was because I have had a disability due to a wound in my left leg since my childhood. Many people believed I was unfit for beekeeping, as they thought I would not be able to make beehives or climb a tree to hang them."

Zemacha's face beamed when he started talking about the beehives he made following the training. "Right after completing a 14-half-day training program that covered beekeeping, sheep and goat fattening, and developing and managing small and medium businesses, I made my first five transitional beehives from locally available materials, proving those who mocked me wrong. Of course, I do not deny that being a person with a disability can be challenging, but I believe there are effective ways to tackle the challenges.

I did not need to climb trees to hang beehives, as I manage them on a hive stand, which is designed to be disability friendly. I do not blame individuals in my community for considering people with disabilities incapable of doing things, especially when it comes to beekeeping, as that is a widely accepted belief in our society. I think the best way to overcome the challenge is to educate communities, and more importantly, to show by doing as I have done."

**"I DID NOT NEED TO CLIMB TREES TO HANG BEEHIVES FROM, AS I MANAGE THEM ON A HIVE STAND WHICH IS DESIGNED TO BE DISABILITY FRIENDLY,"  
ZEMECHA.**

Zemecha went on to say, "I have not only succeeded in making beehives and managing them, but I have also been elected as a chairperson. I am currently leading a group of the Village Economic and Social Association (VESA) consisting of 32 members, 28 of whom are women. We have been able to save ETB 112,000 since the group was established five months ago. Members can take small loans from these savings to run their beekeeping or other related business enterprises, such as sheep and goat fattening and poultry."





Speaking enthusiastically about his future, Zemecha said, "I recently applied for a ETB 62,000 loan through the Sustainable Access to Finance to Enable Entrepreneurship (SAFEE) program, a partnership between the Kifiya Financial Technologies Company and the Mastercard Foundation, and my application has been approved. I plan to expand my beekeeping business to a commercial level. To start with, I plan to purchase and add five modern beehives to the seven transitional beehives I have constructed myself and acquire bee colonies. At the same time, I plan to engage in sheep and goat fattening, alongside beekeeping.

I am confident that, in addition to the support I get from the MaYEA program and its partners, my family's commitment and experience in the business will undoubtedly help me succeed. In that way, God willing, my son will be able to complete his college education, and my two daughters, who are now in Grade 9, will undoubtedly graduate from universities. And that will be a dream come true for my family and me."

Zemecha concluded, "I'm grateful to the MaYEA program and their partners for including people with disabilities in their program and encouraging us to work hard. A door of great opportunity now stands open for us, people with disabilities, in our area."



## ABOUT MaYEA PROGRAM

The Mass Youth Employment in Apiculture (MaYEA) programme is a five-year partnership programme between the Mastercard Foundation, the International Centre of Insect Physiology and Ecology (icipe), the International Institute of Rural Reconstruction (IIRR), the Organization for Rehabilitation and Development in Amhara (ORDA), and other partners. The programme's ambition is to enable ~1 million young people to access dignified and fulfilling work, with a focus on rural and peri-urban youth, especially young women (targeting 80Percent of the population) and people with disabilities or refugees (targeting ~10Percent of the population). MaYEA focuses on tripling national honey and beeswax production, improving product quality, branding, and market access, enhancing value addition and diversification, integrating apiculture with allied value chains, and improving the enabling for the apiculture sector.

# TRANSFORMING LIMITATIONS INTO LIVELIHOOD



Zaritu Gilete, a 26-year-old woman from Saynt area, Amhara Region, has demonstrated remarkable determination in overcoming the challenges of living with a physical disability. Despite obstacles that once limited her opportunities, she has embarked on a new journey toward independence through beekeeping and livestock farming.

Growing up with a physical disability, Zaritu often struggled to continue her education and participate in income-generating activities.

"I used to walk three hours to cover the distance to the school that my friends travelled to in thirty minutes," she recalls. "My mother couldn't afford to rent a small house near the school, as other parents did to support their children's education."

Life became even more difficult after she fell and injured her hand. The unsafe village terrain made movement risky, eventually forcing her to drop out of school in 2024.

"I was sad that my nine years of education were in vain," she said softly. "There was no one to advise me or support me financially. My relatives had left for distant places in search of work. I felt lost — until I was told about the MaYEA Program."

Zaritu joined the MaYEA Program, implemented by ORDA Ethiopia in the Akesta Cluster in partnership with the Mastercard Foundation. Through this program, she received hands-on training in beekeeping, livestock fattening, poultry farming, and related agricultural value chain activities.

**"WHEN THE KEBELE CHIEF TOLD ME ABOUT THE TRAINING, I THOUGHT HE WAS GOING TO GIVE ME MONEY," ZARITU SAID WITH A SMILE. "IF THEY HAD JUST GIVEN ME MONEY, I WOULD HAVE BOUGHT CHICKENS AND SHEEP FOR MY BACKYARD. BUT WHAT I GAINED FROM THE TRAINING WAS FAR GREATER THAN MONEY — I GAINED KNOWLEDGE, SKILLS, AND CONFIDENCE.**

The knowledge she gained inspired immediate action. Motivated to apply what she learned, Zaritu raised ETB 7,000 from relatives and friends to build a transitional

hive and start her beekeeping journey. Later, through the MaYEA-supported digital financing facility, she accessed a loan of ETB 85,600 — initially receiving ETB 20,000 in two rounds due to temporary cash shortages. She added ETB 5,000 that she had borrowed from a relative. With this money, she purchased five rams worth ETB 25,000 and plans to use the remaining balance for feed and additional livestock once the whole loan is disbursed.

Zaritu's efforts are already bearing fruit. Her first fully stocked hive is thriving, and she expects to harvest around 24 kilograms of honey in the November and December 2025 beekeeping season. The sheep fattening is also showing promising results.

**"I CAN SEE THAT THE SHEEP ARE GAINING WEIGHT, AND THE HIVE IS FLOURISHING. THESE ARE EARLY SIGNS OF PROFIT AND STABILITY," SAYS ZARITU PROUDLY.**

Although her disability once limited her opportunities, Zaritu's story is a potent reminder that with proper empowerment, training, and perseverance, barriers can be transformed into stepping stones.

"Although my physical disabilities prevented me from continuing my schooling," she concludes, "it did not deprive me of the opportunity offered by the MaYEA program. Now, I can earn my own income and plan for my future with confidence."



## ABOUT MaYEA PROGRAM

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women (target 80 Percent) and people with disabilities or refugees (target ~10 Percent). MaYEA focuses on tripling national honey and beeswax production, improving product quality, branding, and market access, enhancing value addition and diversification, integrating apiculture with allied value chains, and improving the enabling ecosystem for the apiculture sector.

# DREAM TURNED REALITY – BIRHANU'S JOURNEY FROM METALWORK ENTREPRENEURSHIP TO MANUFACTURING MOBILITY AIDS

When he was six, Birhanu Simon faced polio. Growing up in Wolaita Sodo, South Ethiopia Regional State, he often dreamed of the tools he needed—like better crutches. Now 32, a husband, and a father, he's not just dreaming anymore.

**"I NEVER THOUGHT I WOULD MANUFACTURE ITEMS THAT I WISHED I HAD IN MY CHILDHOOD."**

After earning his diploma in drawing, Birhanu started a small metalwork business. Last year, training through the EDI-led SEED program reignited that childhood vision. He gained more than skills; he found the confidence to make a bigger leap.

Birhanu already had the determination, but the SEED program gave him the business know-how. He spent three days in Entrepreneurship and Business Management Skills (EBMS) training at Sodo Polytechnic College. This wasn't a quick course; it was followed by mentorship, access to finance, and help with market connections. This comprehensive support system helped him grow his mini metal workshop into something much larger.

The biggest change? He did not just expand; he deliberately added a focus on producing mobility aids, such as crutches and walkers. He is now manufacturing the very items he once wished he had.

Birhanu's business is not just growing its capital; it is building a community. Thanks to the support from the SEED program, in partnership with the Mastercard Foundation, Birhanu has created five new jobs. And the best part is that two of those jobs went to people with disabilities. He not only manufactures essential equipment but also proves that talent and potential have no limits. Birhanu is an aspiring entrepreneur, happy to serve the community of Wolaita Sodo.



Birhanu's journey is driven by a deep personal connection to his work. "I never thought I would manufacture items which I wished I had in my childhood," he says.

That simple, honest feeling fuels his work every day. He is genuinely happy—happy to expand, glad to hire others, and happy

to serve a need he understands firsthand. Birhanu shows that great business comes from solving real-life problems.

Birhanu's success story—expanding his business and creating jobs—is a powerful example of what focused support can do.

## ABOUT SEED PROGRAM

The SEED program is a partnership between the Entrepreneurship Development Institute (EDI), the Mastercard Foundation, and other organizations to provide resources, including equipment for Technical and Vocational Education and Training (TVET) Centres, training for trainers, and support for startups. It is a five-year program that aims to enable 1 million youth (with a strong emphasis on young women and people with disabilities) to access dignified and fulfilling work.

Key focus areas include transforming Technical and Vocational Training (TBT) institutions, so they better prepare youth for employment and enterprise, enhancing youth entrepreneurial and employability skills, and facilitating the creation of approximately 231,000 enterprises by young people and improving access to finance and market linkages for youth-led enterprises and strengthening the ecosystem and enabling environment for entrepreneurship in Ethiopia. By combining skills development, institutional transformation, financial access and ecosystem strengthening, the SEED program empowers young entrepreneurs to launch, scale and sustain businesses that create inclusive jobs and contribute to economic growth.

# REBUILDING STRENGTH: WOMEN RESTORING THEIR LIVELIHOODS



The conflict in northern Ethiopia has profoundly disrupted livelihoods across the Amhara and Afar regions, leaving behind a trail of destruction, displacement, and trauma. Women in these conflict-affected zones have endured widespread sexual and gender-based violence, leading to severe psychological distress and long-term mental health challenges.

Among the most affected are women, youth, and persons with disabilities, many of whom face unemployment, loss of income, and emotional hardship as local businesses collapse and survival becomes increasingly complex. In partnership with Tsedey Bank, JeCCDO offers a combination of grants and loans that enable women and persons with disabilities to start or expand small businesses, restoring not only their income but also their confidence. Frehiwot Bekele, a resident of Dessie City's Hote Sub-City, specifically in Bahil Amba Kebele, is one of the program participants.

Before the war, I lived independently, renting my own home and running a small, thriving business serving bread, tea, and breakfast.

**"MY WORK NOT ONLY PROVIDED ME WITH INCOME BUT ALSO OFFERED EMPLOYMENT TO ANOTHER WOMAN IN MY COMMUNITY. LIFE WAS MODEST YET FULFILLING UNTIL THE CONFLICT UPENDED EVERYTHING."**

When conflict broke out, my business collapsed, and my income disappeared. For three months, I faced severe economic, social, and psychological challenges, and the suffering was unimaginable; many of us lost not only our businesses but also our sense

of hope. A friend's kindness gave me a slight boost to restart my business, but it wasn't enough to restore stability.

Then, in 2024, I heard about JeCCDO's PI-REWCAA project during a meeting organized by Light for the World in Dessie City. I was encouraged by the project's focus on supporting persons with disabilities, and I immediately joined a group of like-minded women with the help of a Community Development Facilitator (CDF) and local leaders.

My group and I participated in a five-day comprehensive training program on entrepreneurship, business management, and psychosocial well-being. The sessions boosted our confidence, improved our financial literacy, and equipped us with the skills to run a sustainable business.

Our group received a total of ETB 45,000 in start-up capital, marking a pivotal moment in



our journey toward economic empowerment. Of this amount, ETB 10,000 was provided as a grant facility by the project implementor, JeCCDO, offering us a strong foundation to launch our business initiatives. The remaining ETB 35,000 was secured as a loan from Tsedey Bank, the financial service provider of the Mastercard Foundation, enabling us to scale our operations with confidence. This financial support helped us establish FIKIR Tea and Breakfast House, and today we have employed two additional women.

Every day, we save ETB 250 to repay our loan and cover operational expenses, and our initial capital has already grown from ETB 45,000 to 70,000. Today, I am not only economically independent but also a sign of inspiration for other women and

persons with disabilities in my community. My story demonstrates how resilience, when combined with opportunity and support, can transform lives.

I have learned that disability does not define my limits; it represents my strength. With unity and purpose, we can work, grow, and succeed together. My success is a testament to the power of inclusive development. Through the PI-REWCAA project, JeCCDO and the Mastercard Foundation are not just rebuilding livelihoods; they are restoring dignity, hope, and self-reliance in communities once shattered by conflict.

My journey embodies the transformative impact of the PI-REWCAA initiative, turning loss and hardship into hope and progress.

From the destruction of conflict, I rebuilt not just my livelihood but my confidence and leadership within the community. With the support of JeCCDO and the Mastercard Foundation, I transitioned from losing hope to entrepreneurship, proving that with access to skills, finance, and psychosocial support, even the most disadvantaged can rise again.

My story aligns with the broader vision of PI-REWCAA: empowering women and individuals with disabilities to reclaim their economic independence and contribute to lasting peace and recovery. Through determination and solidarity, many others and I are transforming our pain into purpose, reviving local economies, inspiring our peers, and redefining what is possible in post-conflict Ethiopia."

## ABOUT THE PI-REWCAA PROGRAM

The Presidential Initiative for Rebuilding the Economies of Women in Conflict-Affected Areas (PI-REWCAA) is a partnership of Jerusalem Children and Community Development Organization (JeCCDO) and the Mastercard Foundation. Focusing exclusively on women, the program is designed to support Psychosocial well-being and peacebuilding, with a focus on strengthening women's roles in post-conflict recovery, business, entrepreneurship, and financial services access (including

grants and loans) for women in conflict-affected districts and community-level engagement for economic inclusion and empowerment of women in displaced or conflict-impacted areas. By equipping women with training, financial support, and new livelihood opportunities, the program contributes to rebuilding stable, inclusive local economies and enabling women to lead post-conflict recovery with dignity and purpose.

# ADVANCING ACCESSIBLE AND INCLUSIVE LEARNING THROUGH DIGITAL PLATFORM

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Lidiya Alemayehu, a 24-year-old fourth-year student of Accounting and Finance at Addis Ababa University, has long been committed to advancing her education despite the challenges she faces as a student with a physical disability.

Attending in-person classes often requires considerable physical effort. Navigating long distances across campus, crowded hallways and coping with fatigue from continuous movement using crutches. Additionally, limited classroom accommodation occasionally hindered her participation and learning experience.

e-SHE (e-Learning for Strengthening Higher Education), a digital platform, has provided Lidiya with a practical solution to these challenges. Through its flexible, online learning environment, Lidiya has been able to access courses from a single location, eliminating mobility barriers and enabling her to manage her studies more efficiently.

**“THE E-SHE PLATFORM ALLOWS ME TO TAKE COURSES FROM ONE PLACE, REDUCING THE PHYSICAL STRAIN AND HELPING ME STAY CONSISTENT IN MY LEARNING,”  
LIDIYA EXPLAINS.**

She emphasizes that the platform's features, such as recorded videos and interactive quizzes, have made learning more manageable and engaging. The opportunity to revisit lessons at her own pace has also supported her academic progress.

E-SHE's capacity development initiatives are empowering both students and instructors across Ethiopia's higher education system. Over 598,000 students now have access to the Learning Management System (LMS) platform, with more than 318,000 enrolled in the Student Success Suite (SSS) courses, a package that builds study skills, digital literacy, online safety, and self-discipline. So far, over 270,000 students have completed the SSS and earned ASU certification.

Since registering on e-SHE, Lidiya has completed seven courses and has gained both academic and personal development skills. She highlights “How to Study Effectively” and “Set Goals to Manage Your Time” as the most impactful courses. These courses, she notes, improved her time management, goal setting, and overall study habits, skills that continue to support her academic success.

“Taking the e-SHE course has been incredibly beneficial for me in several ways. One of the key skills I developed was effective goal setting and time management. I learned how to set clear, achievable goals and optimize my daily schedule to make the most out of my 24 hours. This has not only improved my productivity but also helped

me feel more organized and focused on my studies. Additionally, e-SHE has equipped me with essential skills for navigating the online environment safely. I gained valuable insights on identifying and avoiding online bullying, as well as maintaining my privacy while using digital platforms. This knowledge is crucial in today's interconnected world and has empowered me to engage more confidently online," she added.

In addition to her participation as a learner, Lidiya also serves as a member of the e-SHE Youth Advisory Group (YAG), where she focuses on Inclusion. In this role, she contributes to ensuring that the platform remains accessible and equitable for all learners, particularly those with disabilities.

**"MY ROLE IN YAG ALLOWS ME TO SHARE PERSPECTIVES ON HOW THE PLATFORM CAN BE MORE INCLUSIVE, SUCH AS INTEGRATING SIGN LANGUAGE INTERPRETATION AND OFFERING CONTENT IN LOCAL LANGUAGES," SHE NOTES.**

For Lidiya, e-SHE has demonstrated how technology can make higher education more inclusive and adaptable. The platform's flexible and accessible design has supported her academic goals while fostering essential digital and organizational skills.



"I encourage other students to take advantage of the e-SHE courses," she concludes. "They provide practical knowledge and flexible learning opportunities that can enhance both academic and personal development." opportunities that can enhance both academic and personal development."

**...e-SHE has equipped me with essential skills for navigating the online environment safely. I gained valuable insights on identifying and avoiding online bullying, as well as maintaining my privacy while using digital platforms...**

## ABOUT e-SHE PROGRAM

The e-Learning for Strengthening Higher Education (e-SHE) program is a five-year digital-learning initiative (April 2022 – April 2027) led by Ethiopia's Ministry of Education in partnership with the Mastercard Foundation, Arizona State University, and Shayashone Trading PLC. With a target to reach over 800,000 young people, e-SHE seeks to transform higher education through improved access, quality and relevance. The program focuses on building capacity through Upskilling instructors and staff (nearly 10,000 instructors trained to date) to deliver digital and blended courses, improving access to quality learning by establishing e-learning systems

and infrastructure, including five state-of-the-art multimedia studios in public universities, producing a competent, entrepreneurial youth workforce by integrating digital learning with employment transitions and entrepreneurial skills and institutionalising digital education through policy, standards and scalable platforms so that all 50 public universities can benefit. A key feature of e-SHE is its commitment to inclusive education, as it reduces physical and geographic barriers and enables flexible, technology-enabled learning. This supports students with disabilities and other disadvantaged groups in fully participating and succeeding.

# STANDING STRONG IN MAYCHEW



This story takes place in the highlands of Maychew, a quiet town in the Tigray region where the morning sun warms the narrow streets. The aroma of freshly brewed coffee drifts from a small shop tucked along the roadside. Inside, Birhan Meresa, a 28-year-old woman, moves with calm precision, serving steaming cups of coffee and tea to her customers.

Despite her gentle movements, Birhan's strength is unmistakable. She has a physical disability and uses assistive technology to support her mobility. But in this small shop, surrounded by the chatter of customers and the rhythm of daily life, Birhan is a businesswoman, an employer, and a symbol of determination.

Birhan grew up in Maychew, the only daughter in a family of five. From a young age, she wanted to support herself and never be dependent on others. "I wanted to stand on my own two feet," she says with a soft smile, echoing both her spirit and the symbolism of her journey. In 2018, she started a modest coffee and tea shop with little more than her

determination. The place was small, with barely enough space for a few customers. She had only one employee and a handful of chairs. "There were days I questioned how long I could keep going," she admits. "But I never gave up."

Financial constraints made rent difficult, and expansion seemed like a distant dream. Still, she continued serving her customers every day, from dawn until evening, believing that one day, things would change. One day, a customer mentioned to Birhan that there was a new program called MESMER, which helps small businesses like hers get support from nearby banks. Encouraged, she approached Awash Bank, one of MESMER's partner financial institutions.

**"THE SMALL INTEREST RATE AND SIMPLE COLLATERAL MADE IT POSSIBLE FOR ME TO APPLY," SHE RECALLS. "I SAW HOPE AGAIN."**

As part of the process, Birhan attended a three-day Business Development Service (BDS) and Psychosocial Support (PSS) training. "The trainings were life-changing for me," she said.

**"I LEARNED HOW TO STAND TALL EVEN WHEN FACING CHALLENGES, HOW TO MANAGE MY BUSINESS AND FINANCES WISELY, AND HOW TO SHARE EXPERIENCES WITH OTHERS. THE PSYCHOSOCIAL SESSIONS HELPED ME RELEASE MY WORRIES AND REALIZE I AM NOT ALONE IN MY STRUGGLES."**

After completing the training, Birhan received a loan of ETB 95,000. With that support, she



began expanding her shop. She bought new materials, chairs, tables, and supplies, and added bottled water, soft drinks, and retail items to her menu.

Her small coffee corner slowly transformed into a lively neighbourhood hub. She rented a larger, brighter space and hired one more employee, bringing her team to three. Her income grew from ETB 10,000 to ETB 20,000, and her savings doubled; however, the most significant change was the newfound confidence she developed.

**"I USED TO FEEL NERVOUS," SHE ADMITS. "I FEARED FAILURE. BUT NOW, I MAKE DECISIONS WITH COURAGE. I FEEL LIKE A BUSINESSWOMAN, SOMEONE WHO CAN TAKE CARE OF HERSELF AND HELP OTHERS, TOO."**

Birhan is now an active member of her local Youth Association, Disability Association, and an Equb (informal) savings group. Through these networks, she encourages other women and persons with disabilities to pursue their dreams, reminding them that independence is possible with the proper support and mindset.

"Before, people pitied me," she says softly. "Now, they see me as an example. That means everything to me."

## ABOUT THE MESMER PROGRAM

The Micro, Small, and Medium Enterprises Resilience (MESMER) program is a five-year program implemented by First Consult in partnership with the Mastercard Foundation. The program aims to support approximately 72,000 start-ups, micro, small and medium enterprises, and facilitate the creation of over 400,000 jobs for youth—nearly half of whom are young women. MESMER focuses on access to finance, offering credit, grants, and risk-sharing mechanisms through partner financial institutions.

Business Development Services (BDS) provide tailored support to build business acumen, operational capacity, and growth readiness, as well as psychosocial support addressing the mental and emotional

resilience of entrepreneurs, especially in conflict-affected or underserved communities. Technical assistance is also provided to financial institutions, strengthening banks and microfinance organizations to better serve the MSME segment.

With a commitment to inclusive growth, MESMER prioritises youth, women and people with disabilities, and expands its reach into post-conflict regions to deepen enterprise resilience. By integrating finance, capacity building, and institutional strengthening, the program supports entrepreneurs like Birhan in growing their businesses, establishing a formal financial history, and generating sustainable employment.

# TURNING ADVERSITY INTO COLLECTIVE STRENGTH



In Seka Chokorsa woreda, Seka town, Oromia region, 27-year-old Fuad Zinab is known not only as a young man with a disability but also as a determined leader who has turned his personal struggle into a source of inspiration for others.

Life was simple and joyful for Fuad until one day, everything changed. He was in grade two when a car accident left him with a permanent physical disability.

**"I STILL REMEMBER HOW IT FELT," HE RECALLS. "IT TOOK ME NEARLY TWO YEARS TO WALK AGAIN, BUT NOTHING WAS EVER THE SAME."**

As the eldest child, Fuad felt he had to stay strong, not only for himself but also for his younger siblings. Yet, the most challenging

part was not just the physical pain, but how people around him began to see him differently. "The community sympathized with me," he says, "but sympathy does not help you stand on your own feet."

Refusing to be defined by limitations, Fuad focused on his education, completing high school and later earning a Level IV diploma in Hardware and Networking Services. But he soon realized that others like him in Seka Chokorsa were still struggling; isolated, unheard, and without opportunities.

With the help of the woreda administration and determined to change that, Fuad and a few friends formed the Seka Chokorsa Persons with Disabilities Association. "We wanted to bring everyone together," he explains. "Alone, we are disadvantaged. Together, we can be powerful."

Their initiative drew attention from the woreda administration, which allocated 360 acres of

farmland to the association and received technical and training support from the Agriculture-focused Dignified Employment for Youth in Ethiopia (ADEY) Program, a partnership between the Agricultural Transformation Agency and the Mastercard Foundation. The program provided life skills and agricultural training, as well as 400 banana suckers to help the group start their first joint farming venture.

**"WE LEARNED NOT ONLY HOW TO PLANT AND CARE FOR THE BANANA SEEDLINGS," FUAD SAYS, "BUT ALSO HOW TO WORK AS A TEAM, HOW TO MANAGE RESOURCES, AND HOW TO PLAN FOR THE FUTURE."**

Today, the results are tangible. Their banana plants are thriving; 90 percent of them are growing well and expected to bear fruit in six months period. Even before that, in October 2025, the group harvested 300 kilograms of maize, which they are now preparing to sell in the local market. Although the profits have not arrived yet, Fuad remains confident that with time and persistence, the fruits of their labour will begin to bear fruit; a year from now, he believes their story will be entirely different.

Beyond farming, Fuad dreams of building a small IT business that can operate in both Seka and Jimma towns. But his bigger dream is collective; to see the association grow into a horticulture-based agro-processing enterprise that creates dignified and fulfilling work opportunities for persons with disabilities.

**"I USED TO THINK  
STRENGTH MEANT  
WALKING AGAIN," FUAD  
REFLECTS WITH A SMILE.  
"NOW I KNOW REAL  
STRENGTH IS WALKING  
TOGETHER, HELPING EACH  
OTHER STAND TALL."**

With support from the ADEY program, Fuad and his group are proving that inclusion isn't about sympathy; it's about opportunity. And as their banana plants stretch higher each day, so too does the hope that persons with disabilities in Seka town will continue to stand tall, together.



## ABOUT ADEY PROGRAM

The Agriculture-focused Dignified Employment for Youth in Ethiopia (ADEY) program is a five-year program led by the Agricultural Transformation Institute (ATI) in partnership with the Mastercard Foundation. The program aims to engage over 600,000 young people, approximately 80Percent of whom will be young women, in inclusive and dignified employment opportunities within the agricultural sector.

Supporting agribusiness value chains: marketing of farming inputs and outputs, agro-processing, livestock, irrigation, and mechanization services,

as well as financial inclusion, mindset change, and enterprise support for youth, including those in disadvantaged and conflict-affected areas, as well as youth with disabilities and internally displaced individuals, are explicitly included among the target groups.

By combining enterprise development, market linkage, financial inclusion, and inclusive employment access, ADEY supports young women and disadvantaged youth in building sustainable livelihoods within Ethiopia's agricultural economy.

# FROM HIVE TO HOPE: HOW INNOVATIVE BEEKEEPING EMPOWERS YOUTH WITH DISABILITIES



Addisu is a 33-year-old resident of Tuttufalla Village in Wenago District, Gedio Zone, South Ethiopia Region. Addisu was born with a physical disability. Addisu faced numerous challenges from a young age. As a child, he could not run or walk like other children in his neighbourhood, which often made him feel left out.

Despite these hardships, Addisu's determination never wavered, and he pursued his education with dedication. In 2022, he graduated from Dilla Technical and Vocational Training (TVT) college with a degree in Human Resources Management.

Having a disability never dimmed Addisu's dreams. Instead, the challenge strengthened his determination to build a better future for himself and his family. After graduating from university, he returned home to face a reality that job opportunities were limited, especially for a person with disabilities.

Addisu refused to give up, and with perseverance, he started a small home-based retail shop. Yet, despite his efforts, the business struggled due to limited capital, a lack of training, and little experience.

**"THE TURNING POINT IN MY LIFE CAME WHEN I HEARD ABOUT THE MOYESH PROGRAM FROM LOCAL EXTENSION WORKERS," ADDISU RECALLED. "THEY TOLD ME THAT THE PROGRAM WAS HIGHLY INCLUSIVE, AIMING TO ORGANIZE YOUNG WOMEN AND PEOPLE WITH DISABILITIES TO ENGAGE IN BEEKEEPING AND SILK PRODUCTION."**

Addisu continued, "I had never thought about beekeeping before. I used to believe it was not something for someone like me. I thought beekeeping meant climbing trees and hunting wild bees, things I could not do because of my physical condition. Again, the extension workers explained to me that modern beekeeping practices are accessible to everyone, including people with disabilities. That was when I realized I could become a beekeeper."

In 2021, Addisu joined the MOYESH program's beekeeping development stream and, together with six women and three men, established Edget Beekeeping Enterprise on the  $\frac{1}{4}$  hectare of land they acquired from the government administration. Through the program, all group members attended theoretical and practical training in entrepreneurship, beekeeping, financial management, and marketing. The beekeeping training included improved beekeeping practices, including hive management, honeybee colony splitting, pest control, honey harvesting, processing, and packaging.

In addition, the program provided 20 Langstroth hives, beekeepers' protective clothing, and hive accessories. Gradually, the enterprise expanded its apiary to 37 beehives, comprising 20 Langstroth hives, 11 transitional hives, and six traditional hives. This expansion enabled the enterprise to harvest substantial honey yields each season, creating a reliable source of income for its members. To date, they have harvested a total of 1,540 kilograms of honey from all hives, generating over ETB 1 million in sales revenue.

The group members receive shares from the enterprise's earnings, enabling them to support their families. The remaining portion of the income is reinvested to expand beekeeping activities, including additional purchases of new hives and enhanced apiary management. Furthermore, several members have started backyard beekeeping, while others have ventured into small businesses.

Like other groupmates, Addisu opened a new shop for mobile phone accessories and maintenance with an initial capital of ETB 50,000. Today, his capital has doubled.

**"I AM INCREDIBLY GRATEFUL TO ICIE AND THE MASTERCARD FOUNDATION FOR GIVING ME THE OPPORTUNITY AND BELIEVING IN MY POTENTIAL. THIS SUPPORT HAS COMPLETELY TRANSFORMED MY LIFE. IT HAS HELPED ME BUILD CONFIDENCE AND HOPE AND TAUGHT ME HOW TO COLLABORATE AND COMMUNICATE WITH OTHERS."**

"Nowadays, I feel empowered to participate in business activities on an equal footing with everyone else. The program has also opened the door for me to start my own shop, creating a better future for my family. Thanks to the support I received, I now earn a stable



income from beekeeping, my shop, and other businesses. With this income, I have been able to build a new home on a 300-square-meter plot, now valued at ETB 1.5 million. I am married and the father of two daughters. I can send my children to school and provide for my family's needs. Today, I am living with hope and dignity," said Addisu.

Addisu's future ambition is to expand his apiary over the next five years by acquiring additional land and increasing the number of beehives to at least 500. He also plans to engage in honey processing and export

activities, as well as create employment opportunities for other young people in his community.

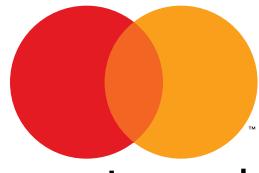
In addition to his personal empowerment, Addisu has become a role model for many people with disabilities in the town, offering guidance and support for them. His dedication inspires others to lead productive, independent lives. He often says, "Disability is not inability." Through his own motto, Addisu challenges the stereotype that people with disabilities are

## ABOUT MOYESH PROGRAM

More Young Entrepreneurs in Silk and Honey (MOYESH) Programme is a partnership between the icipe and the Mastercard Foundation, launched to contribute to government efforts to reduce youth unemployment in the country. The goal of the programme is to create dignified and fulfilling direct employment and income for 100,000 unemployed youth (60 percent women) through providing youth with appropriate knowledge and skills and enabling them to establish beekeeping and sericulture enterprises.

Building on the success of the MOYESH program, MaYEA now scales up these achievements across ten regions of Ethiopia, aiming to create dignified and fulfilling employment opportunities for over 1,000,000 young people, 80 percent of whom are women, in beekeeping and the allied value chains.





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