

Collective Power

Women Entrepreneurs in Ethiopia

Carpentry Queen
Breaking Barriers

Ingredients for Success
The project essentials

Everlasting Impact
Working with Government



H&M FOUNDATION



Mission for
Community
Development
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Starting out



Reintje van Haeringen

Transformational. Collaborative. Inspirational. These are some of the words used to describe the 'Women for Women' project that we ran from 2015-2018, generously funded by H&M Foundation. Focusing on women living in the slums of Addis Ababa, we wanted to show that women could significantly improve their lives by becoming entrepreneurs.

Partnership was central to our ethos, not only between the women entrepreneurs we worked with, but also in the way that we designed and delivered the project collaboratively with our partners. This magazine 'Collective Power' aims to bring you highlights from the project and, in particular, share with you some of the incredible stories of the women that participated.

Women like Enguday who, despite not having a business idea at the start, was intent on becoming an entrepreneur.

This determined woman came up with an innovative idea that was not only a new source of income for her family, but also of huge benefit to the wider community. Enguday's social enterprise - making nutritious gruel for local hospital patients - is steadily on the rise.

The delivery of basic business training to 5,000 women brought groups of women together. We then supported these same groups to set up and run their own savings and loans associations. These associations not only enabled the women to implement their newfound business skills,



Esther Watts

but were also a vital source of social support. Through these groups, the women grew in confidence and realised that they were not on their own and had a voice both in their own homes, communities and beyond.

As a result of the training and the savings groups, the women improved the quality of their enterprises, increased their income and, ultimately, were in a position to take out and repay loans. Within two years these women had significantly improved their situation and their families had already started benefitting. Their children could not only attend school, but they were starting their day with a decent meal.

Since 2010, CARE Ethiopia has focused on changing social norms across its programme portfolio and we are excited to see evidence of husbands taking a more active role both in the household and in the businesses of the women taking part in this project. We are also seeing a new level of respect for women. The husband and wife team of Fikeru and Masresha is particularly inspirational. Despite being mocked by other men, Fikeru can clearly see the benefits of his wife's enterprise and has chosen to support her at every opportunity. He hopes to give up his job and support her business full-time in the near future.

Special recognition goes to all the women entrepreneurs who participated and to our passionate and hard-working partners: Mission for Community Development Program - our primary partner who implemented all the grass-roots activities; Digital Opportunity Trust

- our training partner; our colleagues in Government from Women & Children Affairs and Micro Scale Enterprise Development; our hard-working staff; and all those other individuals and organisations who have contributed to the success of empowering thousands of Ethiopian women.

To find out how to get involved, turn to page 42. The story does not end here.

ESTHER WATTS
COUNTRY DIRECTOR – CARE ETHIOPIA

REINTJE VAN HAERINGEN
CHIEF EXECUTIVE – CARE NETHERLANDS

"We chose to invest in this project because we had already experienced the great work that CARE is doing across the globe to support women entrepreneurs.

We encourage you to now join CARE and take it to the next level. By investing in these women you too can play your part in reducing poverty and improving society."

- Maria Bystedt, H&M Foundation

Yetnayet Atenafu

41-year-old Yetnayet Atenafu, is widowed and a mother of five. Following the death of her husband, she faced many challenges. She could no longer live with her parents-in-law, so moved in with her mother in the Piassa area of Addis Ababa, along with three of her children aged ten, four and seven months.

After her husband died, Yetnayet started life from scratch. Her older sons, aged 23 and 25 from her first husband, did not have the capacity to help her. So, Yetnayet used the skills she had learnt from her mother and started baking and selling Injera (traditional Ethiopian flatbreads), and making traditional coffee. She also received funding to buy a small washing machine, which she could use to generate further income.

Starting from Scratch

However, Yetnayet struggled with trying to run all these businesses by herself. She also found record-keeping a challenge. She was regularly unable to keep her coffee business going, adding:

"It was not easy for me to take care of my kids whilst handling the business. My customers were not happy with the interruption of my service. It was very difficult to keep them as regular customers and get new ones."

Luckily a new opportunity arose for Yetnayet. She heard about a training course run through CARE Ethiopia's 'Women for Women' Project, funded by H&M Foundation. This ten-day training course taught Yetnayet new business skills, record keeping and she was trained in credit and saving.

"Engaging in business has been *my dream since childhood.*"



"It was not easy for me to take care of my kids whilst handling the business."

Following the training, Yetnayet hired a young woman for the coffee business, and created part-time job opportunities for another two people in her laundry business. This helped her to gain more from her businesses, as well as find time to take care of her children.

By setting up a profit-sharing agreement with the woman supporting

the coffee business, they have been able to construct a small permanent coffee shop, which also now sells other drinks. This has resulted in more customers and an increase in profit.

Thanks to this new way of working, Yetnayet's monthly net income has doubled! Yetnayet's newfound business skills also helped her to win a prize at a business plan competition, organised by the project. She now saves every week and has many plans for the future. She wants to have a laundry house, and expand her other business. She also plans to support her older children to receive further education, so that they can get better jobs.

Life in Addis Ababa

*Putting our work
in context*

“ WE ARE WORKING WITH THE POOREST OF THE POOR IN ETHIOPIAN SOCIETY. THROUGH THIS PROJECT WE HAVE PROVIDED A WELL-TAILORED ENABLING ENVIRONMENT AND THE TOOLS TO SUPPORT THESE WOMEN SO THAT THEY CAN LIFT THEMSELVES OUT OF POVERTY.”
Silke Handley, Programme Director, CARE Ethiopia



ADDIS ABABA
POPULATION 3.6 MILLION

80% live in the slums

40% work in informal sectors

39.7% of households are female headed¹

One third of the population in Ethiopia lives in poverty. In the capital Addis Ababa, almost 40 per cent of households are headed by women, and more than 70 per cent of these households are considered poor.²

The 'Women for Women' project was implemented in the capital Addis Ababa - the largest city in Ethiopia with over 3.6 million inhabitants.³ Ethiopia has a total population of over 105.4 million.⁴ Even though the city is the cultural and economic core of the country, it has suffered from rapid growth. As a result of this rapid urbanisation, the provision of basic services in the city has not been sufficient for all its inhabitants.⁵

The lack of housing and economic opportunities has particularly contributed to poverty and socio-economic problems in the city. This becomes evident when looking at the figures: 80 per cent⁶ of the population of Addis lives in the slums and 40 per cent work in informal sectors.⁷ Informal urban employment (self-employment or wage employment in informal enterprises) generally takes place without secure contracts, worker benefits, or social protection. This specifically concerns the poorer population of the city.

The urban poor possess little human capital and almost no physical capital that can be sold or consumed during an unforeseen crisis.⁸ In addition, most households in the slums have no asset that can be used as collateral, which makes it almost impossible to gain access to credit or other financial services.⁹ This affects women in particular. Apart from the fact that the majority of people engaged in informal activities are female, women are subject to discrimination in labour, credit and a variety of other markets. In addition, women own less property than men.¹⁰ Poverty is therefore higher in female-headed households.

Project approach

The Ingredients for Success

The 'Women for Women' project aimed to reach women from the slums of Addis Ababa and support them towards developing their own enterprises. CARE, with its partners, developed a series of essential components to make this aim a reality.

1 Village Savings & Loans Associations

Village Savings & Loans Associations (VSLAs) were central to the success of the project and the foundation for all the other project components. At the start, the women were grouped together to receive basic business training. These same groups were then supported to set up VSLAs. VSLAs not only taught the women how to save together and learn business and leadership skills, but they also had far-reaching social benefits. The habit of meeting and saving together created a very strong support network for the women. The project cumulatively created 182 VSLA groups that deliver services to 3,875 members.

See more on page 14

2 Training

Training was a vital part of the project. Digital Opportunity Trust (DOT), a community-focused global non-profit, delivered three levels of enterprise training: Basic 'Reach-Up' was delivered to 5,000 women and included identifying skills and passions, finding and keeping customers, and how to save money; Advanced 'Start-Up' training was delivered to 665 women and included how to develop a business plan and pricing strategy; Specialised 'Scale-Up' training was tailored for 350 women including assessing the business, coaching and making recommendations for improvement. Sister Yemisrach Housekeeping, Cleaning and Daycare, a local organisation, also delivered vocational skills training to 165 women. This three-month course covered topics such as work discipline, interpersonal skills and operating cleaning machines.

See more on page 34

3 Access to Capital

Accessing any type of capital is challenging for many Ethiopian women. They often do not know where to start and, when they do, they are repeatedly turned away. Savings and Credit Cooperatives (SACCOs) were the next step on from VSLAs. These are more formal institutions, based on a government-initiated development model. They provide larger, low-interest loans through a revolving fund. The project helped establish six new SACCOs with a total of 996 members. Accessing more formal financial institutions is a greater challenge for low-income women, as they are not considered credit worthy. Through this project, CARE and its lead partner Mission for Community Development Program (MCDP) signed an agreement with Addis Capital Goods, enabling 103 women to access 2.5million birr's worth of in-kind loans (US\$92,600).

See more on page 38

4 Access to markets

Gaining access to new markets is a significant barrier for low-income women. In Ethiopia, if you want to participate in Government-run bazaars, you need to be a registered business. Following discussions between CARE and Government, they agreed to allow the women from the project to participate in a number of bazaars. It was a hugely successful initiative that helped the women to meet new customers, promote their product, learn new customer skills and earn a higher income. A Market Study was also conducted to identify promising markets and value chains for women entrepreneurs. The findings will support the women, CARE and local partners in the continued development of adequate products and services for existing and new markets.

5 Working with husbands and sons

Before this project started, some women had never been allowed to take part in activities outside their homes. It was therefore important to show men and boys that women also have opportunities available to them and have the right to work. Supported by CARE, MCDP organised training for 908 men and boys, showing them how to support the women entrepreneurs. MCDP also filmed and aired twice-weekly a mini-drama on national TV which told the story of a man who was not supporting his wife but, following the training, was playing a greater role with household chores.

6 Business Plan Competition

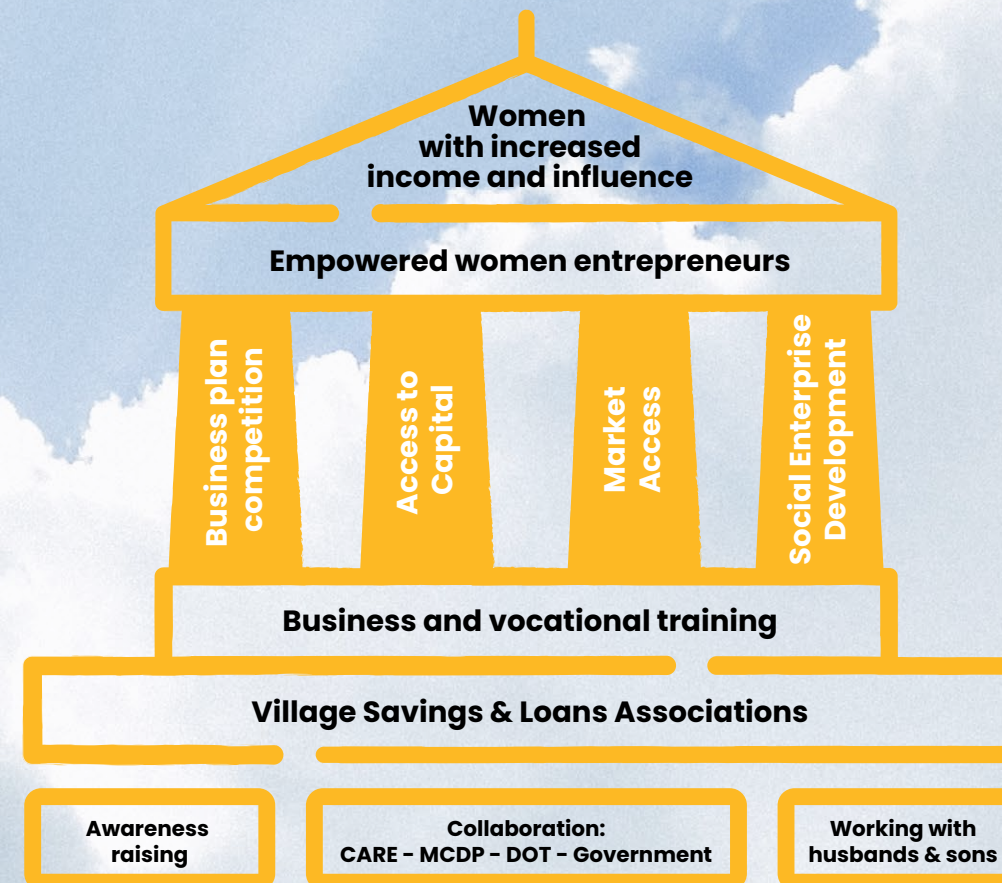
In order to incentivise the women to develop high-quality and innovative business plans, and become inspired by the success of others, MCDP with support from CARE developed a business plan competition. This started with a series of local events across the districts and sub-cities of Addis Ababa and culminated in a final event. Judges included partners, as well as Government representatives. Over 300 women participated and 117 women were awarded prize money totalling 3.4m birr (US\$126,000) for improving and developing their businesses.

7 Social Enterprise Development

From the outset, CARE encouraged businesses with a wider community benefit. Initially, this was so that women could provide affordable and adequate services to other women workers and entrepreneurs, such as child-care services. However, as the project progressed, it became clear that social enterprises were a new business solution to societal problems and was a sector that women could expand further, in comparison to other more traditional sectors. In addition, running a social enterprise enabled the women to balance their business with their own role in society.

8 Awareness Raising

Awareness raising was vital for reaching as many people as possible and showing the opportunities associated with enterprise development. Four short films were created for national TV, which tell the stories of aspiring entrepreneurs, covering topics such as how to manage money and improve product quality. In addition, documentary films of four women participants were made for social media and events. CARE also ran a number of celebration and awareness raising events, including an event for International Women's Day. Successful Ethiopian businesswomen from various sectors, who had come from similar communities, were invited to speak to women from the project. They inspired the women and showed them that anything is possible.



Tsehay Legesse



Doubled Income

34-year-old Tsehay is a married mother of three and lives in the Lideta sub-city of Addis Ababa. Her three girls are all at primary school. Her husband, Getachew, works as a teacher in a government school. Tsehay had previously been working as a cleaner in a government office to complement her husband's insufficient income.

However, both her husband and her incomes were not enough to cover the family's expenses.

After discussing her options with her husband and neighbour, Tsehay decided to start up on her own. She started out by selling Injera (traditional Ethiopian flatbreads) and began by making a profit of around 800 birr (US\$30) per month.

Following participation in CARE's 'Wo-men for Women' business training course, where she learnt about entrepreneurship, customer handling and record keeping, she saw significant progress in her business. Tsehay adds:

"I learnt to bake good Injera from my mother, but I started to sell more Injera after the training as I was able to promote

"My income has *more than doubled* thanks to the training."

my business to more hotels and neighbours. I wish I had received the training a few years ago when I can see its impact for the growth of my business in the last two years. My income has more than doubled since applying the knowledge I gained from the training."

Now, Tsehay sells 250 Injera every day and secures a net profit of up to 150 birr (US\$5.5) per day. She proudly adds:

"Now my income is better than my husband's and I cover most of my family's expenses."

Besides covering the family's expenses, Tsehay is also able to save regularly into her Village Savings & Loans Association, into her bank savings account and into her Ekub - a traditional Ethiopian financial cooperative. She concludes:

"I am so happy that all these good things happened in the last two years. I have a plan to open a small restaurant, and I have started looking for the best location. I think I'll no longer face big challenges in terms of finance, and my husband supports me a lot."

"Now my income is better than my husband's and I cover most of my family's expenses."



A VSLA is a self-managed group of 20-30 individuals that meets on a regular basis to provide its members a safe place to save their money, to access loans, and to obtain emergency insurance¹¹.

A GLOBAL SUCCESS

In 1991, CARE harnessed the ancient practice of group savings in a new concept called the Village Savings & Loans Associations (VSLA)¹². This programme particularly focused on women, and provided a safe way to save money and access loans. Without outside capital, the VSLAs were introduced as a tool to bring financial services to rural areas of low-income countries, where access to formal financial services is typically very limited. This innovation simply needed a lockbox, three keys and basic financial training for its members¹³.

Today, 27 years later, the VSLA members number almost 6.7 million across Africa and other continents. In 46 countries, people are managing more than US\$433 million per year through CARE VSLAs¹⁴. They are turning financial independence into better lives — for themselves, their families and their communities.

Across low-income countries, approximately eight to ten million small and medium-sized enterprises (SMEs) are owned by women, which accounts for 31-38% of SMEs in emerging markets¹⁵. Entrepreneurial activities constitute a large proportion of women's paid work, and are therefore an important step towards economic independence and empowerment.

However, limited access to financial services, remains one of the most challenging barriers for women entrepreneurs. Compared to men, women on average have less access to services such as checking and savings accounts, credit, and insurances¹⁶. Women also have lower average levels of education and business experience, and fewer professional networks that can be used to mobilise resources. In addition, in many countries, regulatory frameworks or social norms disadvantage women, for example by prohibiting property ownership¹⁷.

MODUS OPERANDI IN ETHIOPIA

At CARE Ethiopia, VSLAs are a central part of the ethos of supporting women both financially and socially. In Ethiopia, savings and loans combined with literacy and business

development skills have been shown to increase women's confidence to engage in individual business ventures, as well as confidence to engage in meetings and other community events¹⁸. In this sense, VSLAs are used as a vital tool to kick-start an enterprise.

Right from the outset of the 'Women for Women' project it was decided to bring together groups of women to participate in the basic 'Reach-Up' business training. These groups were then supported to set up VSLAs together. The habit of meeting and saving together with the same women that underwent the training created a very strong support network for the women.

Reintje van Haeringen, Chief Executive of CARE Netherlands adds: "For the women in this project, the group and the network were really important. It wasn't just business support that the women gave one another; when someone got sick or had a financial problem, the rest of the group would help her out and take her with them. That was true solidarity that I had not seen coming."

Groups of women came together to make weekly contributions for savings. The groups elected their own executive. Members can make requests for a loan from the group and these are approved or denied based on a collective group deliberation, informed by rules and regulations. Loans that have been lent are to be paid back within a defined time period by the group with a monthly interest ranging between five and ten per cent. The interest is added to the group's loan fund. This cycle runs for a period of 12 months.

The VSLAs formed through the project have increased women's access to loans, financial literacy and business management skills, which then allowed them to develop and expand their businesses, and earn an income. In addition, the VSLA has helped the women to exercise their leadership capacities at the individual, enterprise, household and community levels. Women also said that contributing financially to their social funds for those in need helped build their social capital. Overall a win-win situation for all the women involved.

A communal effort

How VSLAs were central to success

"VSLAs are very much a part of CARE Ethiopia's ethos. For our 'Women for Women' project we used VSLAs as an entry point to help the women to support one another both financially, as well as personally."

- Misrach Mekonnen, Project Manager, CARE

Village Savings & Loans Associations

WORLDWIDE¹⁹:

6.7 million VSLA members

46 countries

US\$433 million per year

20-30 members per group

'WOMEN FOR WOMEN' PROJECT:

182 VSLAs established

3,875 members

2.5 million birr (US\$92,600) saved

United for Success

VSLA 'Enat Fiker'



Established two years ago, *Enat Fiker* (meaning mother's love) has become one of the strongest Village Savings & Loans Associations (VSLAs) in the Kirkos sub-city of Addis Ababa. Members established their association after attending a ten-day training course as part of the 'Women for Women' project, where the women learnt about the importance of credit and savings as they grew as entrepreneurs.

"Getting a loan from our Village Savings & Loans Association is like having money from my own pocket."

With the help of the project community facilitator, 30 women came together and established the association. Having elected five committee members, they started to meet every Friday for an hour to save and discuss various social issues.

The minimum share for saving is 10 birr a week and members can save up to five shares, 50 birr (US\$1.85) per week. Each member can take out a loan equal to around three times the amount she has invested. This encourages members to save more. Currently, 12 members of the association are saving the maximum.

"We do not give a loan to a member without first assessing her business plan. When a few members apply for a loan at the same time, we prioritise based on their plan and urgency. But any member does not have to wait too long to access a loan." Says Enatenesh Tamiru, Chairperson of the VSLA.

Before they shared out their capital a year after they had established the VSLA, their total capital was 47,000 birr (US\$1,740). This is the highest capital of all the other VSLAs established with support from the project. They lend up to 6,000 birr (US\$222) per member, with a three-month repayment period. Thus, the association's capital circulates every time.

Yergedu Berhe, 45, another member of the VSLA added, "I save 50 birr every week. I took out two loans, the latest for 4,000 birr (US\$148), to expand my clay pot business. The best thing about our VSLA is the simplicity of accessing the loan compared to micro finance institutions."

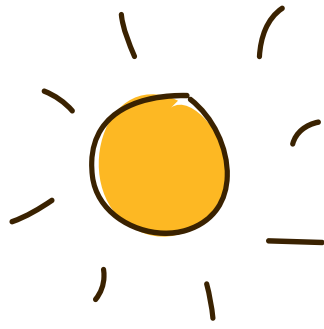
Members of the *Enat Fiker* VSLA engage in various business activities including vegetables, spices, sewing and bread-making. Being able to participate in the bazaars organised by the project also helped members to maintain or increase their savings.

Enat Fiker members believe that their VSLA will continue even after the project ends, as everyone benefits. Members are repaying their loans on time and all members wish to continue. The next step is to change committee members for the third cycle, so that other members can experience leadership.

"The best thing about our VSLA

is the simplicity of accessing the loan compared to micro finance institutions."





- VITAL STATISTICS -

Crunching THE NUMBERS

VSLAs

182 Village Savings & Loans Associations (VSLAs) were created with **3,875** members

In total VSLA members saved **2.5 million birr** (US\$92,600)

Loans from VSLAs cumulatively amount to **690,000 birr** (US\$25,600) with **525 borrowers**

Awareness Raising

5 films broadcast on national television

4 documentary-style films made for events & social media

Access to Markets

127 women women entrepreneurs participated in **4 bazaars**

At the bazaars the women earned a total income of **1,133,580 birr** (US\$42,000)

Business Plan Awards

Over **325 women** participated in the Business Plan Awards series

117 women won money for their business, totaling **3.4 million birr** (US\$126,000)

Training

5000 women received the basic 'Reach-Up' business training

665 women received the advanced 'Start-Up' business training

350 women received the specialised 'Scale-Up' business training

165 women participated in a 3-month vocational skills course

908 husbands and sons received training on gender concepts, entrepreneurship and life skills

24 field staff from Micro Finance Institutions received training on working with low-income women who were aspiring entrepreneurs

Access to Capital

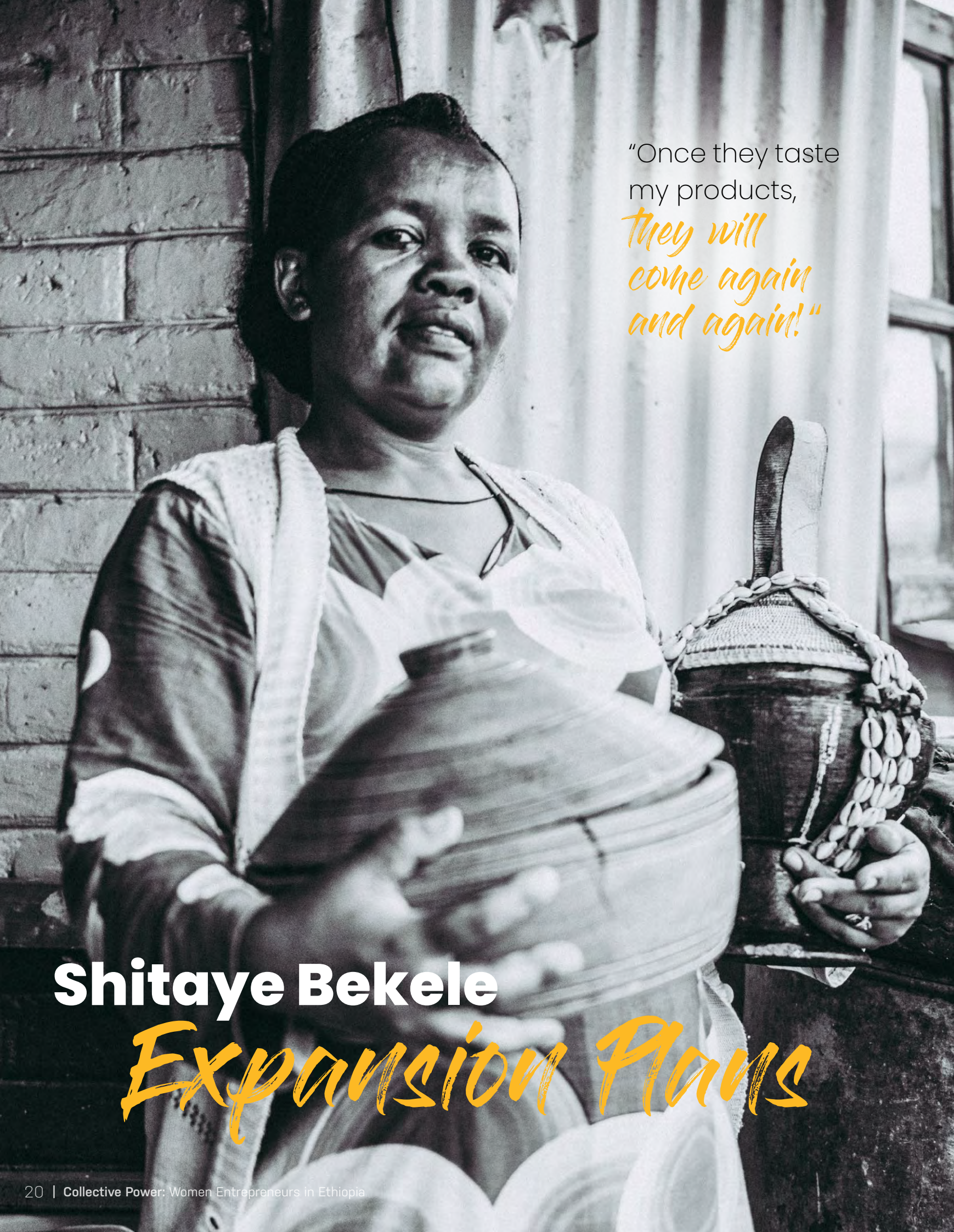
6 Savings & Credit Cooperatives (SACCOs) were created with **996 members**

Loans from SACCOs cumulatively amount to **852,000 birr** (US\$31,600) with **142 borrowers**

103 women were linked with Micro Finance Institutions

In total these women accessed **2.5 million birr's** worth of in-kind loans (US\$92,600)





“Once they taste my products, *they will come again and again!*”

Shitaye Bekele

Expansion Plans



“I regularly save 600 birr (US \$22) a month to get a better house from the government.”

Shitaye Bekele, 42, is a single mother who lives with her 16-year-old son Berket in the Piassa area of Addis Ababa. She is the only one to take care of the family as her husband died in a car accident before she gave birth to her son.

Despite being skilled in the preparation of traditional Ethiopian food and spices, Shitaye's major source of income had been selling butter for over a decade.

Following participation in CARE's 'Women for Women' business training, Shitaye has been able to better manage her butter trade, as well as start other income generating activities. She said:

“The importance of diversification of income sources was my favorite topic from the ten-day training. Despite inheriting good skills of preparing baltina products (traditional foodstuffs and spices) from my mother, I did not generate income from it until I received the training.”

Right after the training, she started producing a few baltina products using her small savings, which helped her to increase her monthly income. The new business also enabled her to participate in three bazaars organised by the project where she sold baltina products, traditional Jebena coffee and other fresh foods. She was able to net 3,500 birr (US\$130) over 15 days from the first bazaar, as well learn more about entrepreneurship. Shitaye has never compromised on quality. She says:

“The first time buyers may feel that my products are a bit expensive compared to others. But once they taste my products, they will come again and again!”

Shitaye has many plans to expand her business, but also sees challenges to get there. Having enough working space is her main challenge to scale up the business as she currently does all her work in her small, congested room. Finding women with good skills is another challenge. She adds:

“I regularly save 600 birr (US \$22) a month to get a better house from the government. I also plan to coach young women in producing baltina products. I will be especially happy if I change the lives of a few prostitutes through sharing my skills and knowledge.”

Shitaye was delighted to win a financial prize in a recent business plan competition, organised by the project. She also manages to save every month for her son's education and hopes he will go to university, adding:

“I would have been in a better position if I had received education after secondary school. But I am grateful for the skills and knowledge I have.”

Shitaye's biggest plan now is to open a traditional restaurant.

Interview with...

ATO AWEL MAHMUD,
MICRO SCALE
ENTERPRISES
DEVELOPMENT BUREAU

AND

ATO ASMAMAW DEGU,
WOMEN AND CHILDREN
AFFAIRS BUREAU

Throughout this project CARE and Mission for Community Development Program (MCDP) have worked closely with the Addis Ababa City Administration. They have played a vital role through opening up access for the women to the bazaars, supporting the establishment of Savings & Credit Cooperatives and supporting the Business Plan Competition.

The Micro Scale Enterprises Development Bureau focuses on reducing high unemployment rates through micro enterprise. They aim to support the establishment of enterprises in more than 100 sub-sectors of Addis Ababa through training and access to markets and loans. The Women and Children Affairs Bureau focuses on the increased participation of women and is encouraging them to start small businesses to enhance their income and alleviate poverty.

Ethiopia is at a critical juncture right now in terms of economic growth and industrialisation. The Government's commitment to accelerating economic growth and SME creation provides great momentum for providing an enabling environment and long-term security for aspiring women entrepreneurs."

Silke Handley, Programme Director, CARE Ethiopia.



Ato Asmamaw Degu



Ato Awel Mahmud

WHY IS IT IMPORTANT TO SUPPORT ETHIOPIAN WOMEN?

Awel Mahmud: "For so many years women were neglected the opportunity of earning an income, leading to high rates of unemployment and poverty. Supporting women has a direct and significant impact on the economy."

Asmamaw Degu: "If we don't provide the necessary support for half the population, the impact on our economy will be devastating. When you support a woman you support a family, then a community, then the wider society. The impact is everlasting."

WHY SUPPORT WOMEN TO START THEIR OWN ENTERPRISES?

Asmamaw Degu: "Being dependent on their husbands has disempowered women and they have become susceptible to abuse and other problems. Supporting women to start their own businesses will liberate them from social as well as economic problems."

WHY IS TRAINING IMPORTANT?

Awel Mahmud: "In our experience, most businesses fail due to lack of knowledge, skills and attitude that are essential in starting, maintaining and expanding businesses. As a government institution we put a special focus on business training."

WHAT ROLE DO MEN HAVE TO PLAY?

Asmamaw Degu: "The role of men is several. At the household level, men should support women by sharing responsibilities, including childcare and household chores. In businesses, men should support women by believing she can do better things, earn her own income, make decisions and have full access and control over assets."

WHAT ISSUES DO WOMEN FACE IN ACCESSING CAPITAL?

Awel Mahmud: "Women often have no access to collateral, which makes it difficult to borrow from formal financial institutions. A lack of business knowledge and skills can also lead to a low repayment rate of loans."

Asmamaw Degu: "Micro Finance Institutions should design products that are suitable for low-income businesswomen. They should not be treated equally with other privileged parts of society. There should be some kind of incentive that can motivate women in accessing finance."

HOW IMPORTANT ARE MICRO SCALE ENTERPRISES TO THE ECONOMY?

Awel Mahmud: "Their role is significant, especially for a developing country like Ethiopia. It supports the low-income community to start a business, generate an income, support families and contribute to the wellbeing of society. It is a stepping stone for SME development and then to the industrialization of the country. They have greatly contributed to the reduction of high unemployment rates."

HOW IMPORTANT IS IT TO FORMALISE THE WOMEN'S BUSINESSES?

Awel Mahmud: "Formalising the businesses of the women is essential. One of our requirements for support is having a trade/legal license. Once they are licensed they can access working or market space, loans, training and market linkages."

HOW IMPORTANT IS THE ROLE OF NGOs LIKE CARE?

Awel Mahmud: "The role of CARE is critical and we give high recognition to your organisation. We learnt a lot from the business plan competition. It wasn't about hand outs, rather supporting the women to assess the feasibility of their businesses. This will help the women take their businesses to the next level. This project has contributed to empowering women both socially and economically. We want this work to continue."

Asmamaw Degu: "We have learnt a lot from this project. You have done a remarkable thing by introducing the low-income women to Addis Capital Goods – you paved the way and we have since enabled commercial sex workers to access in-kind loans for other enterprises. The effort that has been started with the project should continue with a wider reach and should be scaled-up to the next level."

Interviews by Misrach Mekonnen,
Project Manager, CARE Ethiopia



A Baking Success

Seida Adem

Seida Adem, 42, who lives in the Kirkos sub-city of Addis Ababa, was very busy when I went to interview her at home. Wearing her apron as usual, she was preparing dough for the next round of bread baking. Simultaneously, she was expecting Defo-dabo (a traditional Ethiopian bread usually baked for events and holidays) from her two electric stoves and receiving orders from customers, with the help of her 16-year-old daughter, Ekram. After a few minutes, she brought over two mouthwatering Defo-dabo.



"I realised that the small space I did have should be neat to *attract more customers* for the Defo-dabo business."

Seida is a married mother of five. Two of her adult children live independently. Her husband, Abuabedo, works as a security guard and his income is not enough to support the family. Thus, Seida has to engage in a number of income generating activities. Seida started her Defo-dabo baking business in an unexpected incident four years ago. She explained:

"I gave dough to a woman in the baking business in my neighbourhood and asked her to bake it for the next day. But when I went to collect it, she had not made it, as she had prioritised other customers. I was so angry and immediately decided to buy an electric stove, since I am good at baking Defo-dabo, like most Ethiopian women. I saved up and, after three months, I bought the stove."

A year ago, Seida had been running both a poultry and a Defo-dabo business together. However, following the training she received through CARE's 'Women for Women' project, she realised that she needed to make better use of the space she had available. She added:

"I decided that the two businesses could not be done in the same space, even though the profit from the eggs was good. I realised that the small space I did have should be neat to attract more customers for the Defo-dabo business."

Since making this decision, Seida has almost doubled her income in one year. She is also finding new ways to improve the business, including fast delivery and customised orders, with special messages written on them.

She has also received support through the Village Savings & Loans Association, which was established by local women who participated in the 'Women

"Now I have *big plans* and in the future I want to have my own bakery."



for Women' project. The project has also helped her with promoting her business and printing business cards.

Seida's biggest business challenge is the interruption of electricity, which can cause her dough to over-ferment. But Seida is a problem solver! Last Easter there was no electricity for two days, following a large order. Seida, together with her daughters, had to bake 21 Defo-dabo using fire-wood and muck to avoid customers' disappointment.

Seida never thought that her business would have been famous like this in two years. Her growing income has helped her three daughters to receive a good education. Neima, 19, now attends university, whilst Ekram is an outstanding student at school. Seida

has also been able to help her nephew with a better education. She adds:

"It would have been difficult for me to support my children, let alone my nephew, if I had not had enough income. Now I have big plans and in the future I want to have my own bakery – with my name 'Seida's Bakery'."

As more orders came in, it was time for me to leave the hospitality of Seida's home. I left with a stomach full of delicious Defo-dabo and a warm glow in the knowledge that this woman, with a little support, was on the fast track to becoming an established entrepreneur.

Seida was interviewed by Massresha Tadesse, Knowledge Management Advisor at CARE Ethiopia.

Masresha Nigussie & Fikeru Legesse

Breaking Boundaries

In Ethiopia it is not common to see husbands supporting their wives with household chores. But Fikeru is one of the brave husbands who is breaking the cultural barrier, and has become a strong advocate of supporting women at home and in the workplace.

“My husband is *one of the reasons* behind my business success.”



I went to meet Masresha Nigussie in the Piassa area of Addis Ababa. It was rush hour and I was visiting her and other women at the bazaar, organised by CARE’s ‘Women for Women’ Project. Some passersby were moving fast to escape the light rain, and a few others stopped to buy items from the bazaar. Masresha was busy selling food to her customers. But she was not alone. Her husband, Fikeru, was working alongside her chopping vegetables and washing dishes, which drew the attention of some visitors. Seeing a husband publicly supporting his wife in activities considered ‘women’s work’ is not a common sight.

Prior to starting her business, Masresha worked as a receptionist but had to leave her job as she did not have anyone to take care of their two daughters. She knew, however, that her husband’s income from being a record-keeper at a slaughterhouse was not enough to make ends

meet. Thanks to a small loan from friends, Masresha started a food business selling Jebena buna (traditional Ethiopian coffee), shiro (a traditional food made from beans and peas) and potato sandwiches. Fikeru comments: “I have no doubt about her skill, but I was asking myself how far this capital would make her business sustainable.”

Initially Masresha struggled with balancing her income and expenditure, but after participating in CARE’s ‘Women for Women’ project, she was able to apply new business skills and expand her business. Masresha adds: “I learnt about creating different business opportunities and the value of record keeping.” As a result, the business has steadily grown over the past two years.

When I ask Fikeru about the barriers facing entrepreneurial Ethiopian women he adds: “I think the main challenges are having no start-up capital, a lack of skills and no links to markets. Involving husbands in this type of project helps them to jointly feel ownership of what can be achieved.” When I ask Fikeru if other men have mocked him for supporting his wife he says: “Yes, sometimes. But I feel really sorry for them as they do not know the value of my support. Their negative comments fall on deaf ears.” His simple advice to other men is: “Get rid of your pride. Support your wife and take on some tasks. At least give it a try and then you will see the benefits.” Masresha proudly adds: “My husband supports me in everything. He is one of the reasons behind my business success. He can replace me and handle most of the tasks I do. There is no division of labour in our family.”



And it’s not just Fikeru that helps out - their eight and eleven year-old daughters also help with the business whenever they can. And thanks to the business the two girls can now attend private school.

You can see that Fikeru is incredibly proud of his wife. He adds: “I am proud of her hard work. She has been working hard to change things for the better in our family. Her energy is amazing.” As for the future, Fikeru concludes: “I want to work with her full-time in a few years.”

Fikeru and Masresha were interviewed by Massresha Tadesse, Knowledge Management Advisor at CARE Ethiopia.

“Get rid of your pride. *Support your wife* and take on some tasks.”

Kedeja Kemil

"Our Village Savings & Loans Association, 'Besu Fekad', is a very good platform for us to learn from each other, besides creating access to credit and savings."

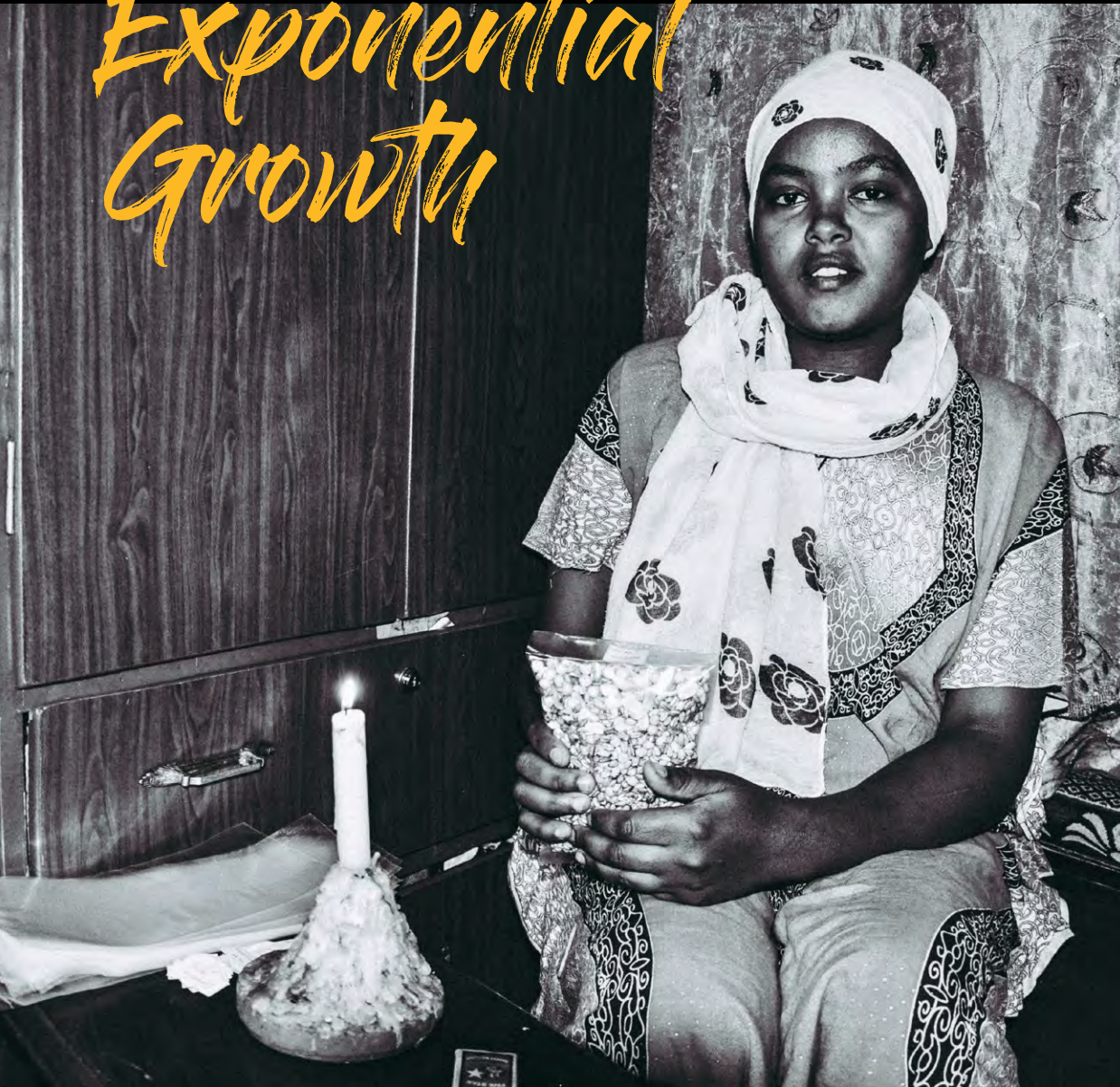
27-year-old Kedeja Kemil is married and a mother of two. They live in a very small, cramped room in the Lideta sub-city of Addis Ababa. Kedeja's husband, Wosen, had been working as a waiter in different hotels with little income. However, three years ago he became ill and was unable to work, putting the family's livelihood in jeopardy. Kedeja had to fill the gap. She explains: "With my husband's final savings I bought five kilos of wheat flour so that I could produce dabokolo (a traditional Ethio-

pian snack)." She then expanded into kolo (a mixture of roasted barley, peas and peanuts) and added value by including spices - a skill she had learnt from her friend.

However, with no more capital and no marketing skills, she was unable to run her business effectively. It was then that she heard about the 'Women for Women' project. Following the ten-day training, which covered marketing and record keeping, Kedeja established a Village Savings & Loans Association (VSLA) with other women from her neighbourhood. They were soon saving small amounts each week.

Within six months Kedeja was able to take out loans from the VSLA totaling 3,200 birr (US\$119). Having learnt the value of saving through the project, Kedeja is now proud to say that she saves 50 birr (US\$1.85) per week through the VSLA and 1,000 birr (US\$37) per month in Ekub (a traditional Ethiopian financial cooperative) and has her own personal savings.

Exponential Growth



"With my husband's final savings I bought five kilos of wheat flour so that I could produce dabokolo."

She also expanded her market by selling through nearby shops and improved her product's packaging and branding. She adds: "Some of the shops were hesitant to take my products at the beginning as they had other regular suppliers, but they changed their mind when they realised my products were higher quality and better tasting."

Kedeja has taken part in four bazaars facilitated by the project that significantly increased her sales. She was also a winner in the business plan competition, organised by the project. After taking part in the project, Kedeja's monthly profit has grown more than tenfold. Thanks to Kedeja and her business, the family is now back on track. Her husband, whose health has improved, now supports her business and the income means that their children can go to school and there is food on the table.

Kedeja remains ambitious for her business and hopes to expand, concluding: "I now plan to visit big companies that supply kolo to supermarkets and shops in the city. Their ample experience can help me to improve my products."

Interview with...

MULU HAILE,
FOUNDER AND DIRECTOR, MCDP

Mission for Community Development Program (MCDP) was CARE's lead partner on the project. They were responsible for implementing all grass-root activities with the women. MCDP focuses on marginalised women and children and specialises in integrating social development with political and economic empowerment, to change society for the better.



The Business Plan Awards

Mulu taking part in training with women entrepreneurs



HOW IMPORTANT IS IT TO SUPPORT ETHIOPIAN WOMEN TO BECOME ENTREPRENEURS?

In Ethiopia we have a very poor population, with women the most affected. Many women are dependent on their husbands for income. By empowering women to become economically independent, we can make a huge difference to the lifestyle of the woman and her family. As well as giving her an income, it will also help her to have a more equal status within the household. When women earn an income they can send their children to school and provide them with better food.

HOW IMPORTANT IS ACCESS TO FINANCE FOR THESE WOMEN?

Having access to finance is crucial. Because these women are poor they cannot borrow money from financial institutions because they don't have the collateral. Through the project we helped women access loans in a variety of ways ranging from Village Savings & Loans Associations, Savings & Credit Cooperatives and access to formal financial institutions, such as Addis Capital Goods.

HOW IMPORTANT WAS IT TO WORK WITH WOMEN IN GROUPS?

Bringing the women together was really very important. When they came together, they shared experiences and saw challenges as a group problem. Together the women have their own ideas and learn from one another. Collectively they also have more power to influence their husbands, Government and their communities.

WHY DID YOU RUN THE BUSINESS PLAN COMPETITION?

The business plan competition showed the women how to develop a better business plan and how to compete with one another. Those women that developed great ideas and knew their customers did well and won the Awards. The money they won will help them to improve and develop their businesses.

"I think we will see *several successful international businesswomen* coming out of this process."

TELL US ABOUT THE BAZAARS

Normally the Government will only permit registered businesses to participate in bazaars but, thanks to the project, they were given this new opportunity. Many women only sell from home to their neighbours – the bazaars gave them an avenue to learn how to sell, expand their customer base, see what others were selling and earn more.

WHAT ROLE DO MEN HAVE IN SUPPORTING WOMEN ENTREPRENEURS?

In Ethiopian culture men don't tend to participate in household chores. The training we gave to husbands and sons showed them that the woman is running this business to support her family, and encourages the men and boys to support with household chores, such as cooking and washing. The mini-drama we aired on national TV also helped with raising awareness amongst men and boys.

WHAT DOES THE FUTURE HOLD FOR THESE WOMEN?

Some of the cooperatives will definitely be sustainable without our on-going support. For the other women, we would like to be able to continue to support them with further training and coaching.

WHICH WOMEN FROM THE PROGRAMME HAVE STOOD OUT AND WHY?

Enguday stood out, she's really fantastic. She found a niche in making gruel for hospital patients. She found what she was good at and now everybody goes to her.

WHICH 3 WORDS WOULD YOU USE TO DESCRIBE THE PROJECT?

Interesting; Successful; Sustainable

"We couldn't have run this project without *our fantastic partners.*"

- Misrach Mekonnen,
Project Manager, CARE Ethiopia



Enguday Aduugna *Social Enterprise*

Enguday Aduugna, 32, is a mother of two and lives in the slum neighbourhood of Lideta, Addis Ababa. Her husband, Girma, who works as a mechanic for a small garage with low and irregular income had been the only breadwinner for the family. They had been struggling to meet the needs of their family of six, which includes their two children and two nieces.

Enguday explains: "Sometimes I didn't even have enough money to buy a bar of soap to wash our clothes, let alone buy new ones. I could not get a good job as I only completed grade 7. But I had a strong will to engage in a small business."

Fortunately, she heard about CARE's 'Women for Women' project, which helps women to develop their own enterprises. When staff from the project visited her area, she was initially not accepted into the project as she did not have a viable business idea. But Enguday would not take no for

an answer. She was so determined to become an entrepreneur that she went away and developed new ideas. Her initial idea was to produce beso juice (a traditional drink made from barley flour) for young men working in the local garages. However, Enguday's business and income significantly improved after she attended the ten-day business skills training, facilitated by the project. She was so inspired by the training that she immediately started exploring new business opportunities in her area. She lives near the biggest Government referral hospital in the country, where

"I sometimes didn't even have enough money to buy a bar of soap to wash our clothes, let alone buy new ones."

seriously ill people are treated. Most of the patients are not strong enough to take solid food and depend on Atmit (gruel made from barley and oats) until they recover. Relatives of the patients, especially those who come from far away, cannot get the gruel, as the hospital does not supply it.

Enguday learnt how to make good gruel from her mother and it is a product that does not require much capital. She had found her market and started advertising her business through posters at the hospital gate, via the nurses and by distributing business cards. She adds: "I started to get a good number of orders every day. I make an average of 100 birr (US\$3.70) profit per day. My husband is so surprised by my ability to generate such an income within a short period. He now supports me in the business by delivering the gruel to the hospital gate."

Now Enguday does not need to rely on her husband for every family expense. She buys better clothes for her children and herself and can pay their school fees. With support from the project, she set up a Village Savings & Loans Association (VSLA) with other women from her neighbourhood and is saving into it every week, as well as saving in Ekub (a traditional Ethiopian financial cooperative). She has also taken out a loan from the VSLA to buy a juice mixer to help with her business. She proudly adds: "I surprised my husband when I bought a clothes washing machine which saves time that I can now give to my business. Buying such an expensive machine would have been only a dream if I had not engaged in the business. I gained more respect from my neighbours because of my success."

She concludes: "I never realised that there was a source of income for me in my neighbourhood. I want to expand the business as there is another nearby hospital if I can solve working space challenges. I want to create jobs for other women as well."

"I never realised that there was a *source of income* for me in my neighbourhood."



Interview with...

HENOK LAIKE,
SENIOR BUSINESS
DEVELOPMENT &
ICT OFFICER, DOT



“We could see a *ripple effect* around these women. This training has really impacted their lives.”

Digital Opportunity Trust (DOT) was CARE's training partner for the project. They were responsible for delivering three levels of training for the women, ranging from basic through to more advanced. DOT is an international non-profit organisation with specialist experience in micro enterprise development and focuses on women empowerment through entrepreneurship, economic empowerment and leadership.



HOW DID YOU DEVELOP THE TRAINING MATERIALS?

As we were working with many illiterate women we needed to adapt our training materials, this included creating a pictorial training manual. We developed this with support from our headquarters in Ottawa.

WHAT TRAINING DID YOU DELIVER?

We delivered three levels of training. The basic 'Reach-Up' business training was delivered to 5,000 women and covered topics such as mapping assets, managing people and how to save for one vision. The advanced business training 'Start-Up' covered subjects such as how to estimate annual sales and income and knowing and reaching customers, this was delivered to 665 women. The specialised 'Scale-Up' training was delivered to 350 women and was based on a coaching approach.

WHAT WERE YOUR HIGHLIGHTS?

Listening to the women speak about the training really touched our hearts. Hearing directly how the training had changed their lives was overwhelming. Being able to deliver the 'Reach-Up' training to such a huge number of participants and to a high standard was also a highlight.

HOW IMPORTANT IS COLLABORATION?

Being a businesswoman in Ethiopia is difficult unless you are in a group – being together helps you to access finance. Even facing challenges in a group is better than at an individual level. By bringing them together through the training, the women were able to see more effectively the fruits of their collective labour.

WHAT IS YOUR ADVICE FOR BUDDING ENTREPRENEURS?

Women need business know-how and basic entrepreneurial skills, such as customer management, marketing and financial management. If they don't have these skills then I'd advise them to take our Start-Up training!

WHAT DO YOU THINK THE FUTURE HOLDS FOR THESE WOMEN?

Continuous follow-up is crucial to support these women to the next level. Start-up and seed capital is not enough on its own. We need to support them through the process step by step and help them as they mature their businesses. Follow up is critical to the ultimate success of the value chain.

DESCRIBE THE PROJECT IN THREE WORDS.

Impactful; Women-focused; Collaborative

“DOT provided accessible training materials and an extremely motivating way of *bringing the women together*”

– Reintje van Haeringen,
Chief Executive, CARE Netherlands

Kebebush Temsegen

Carpentry Queen

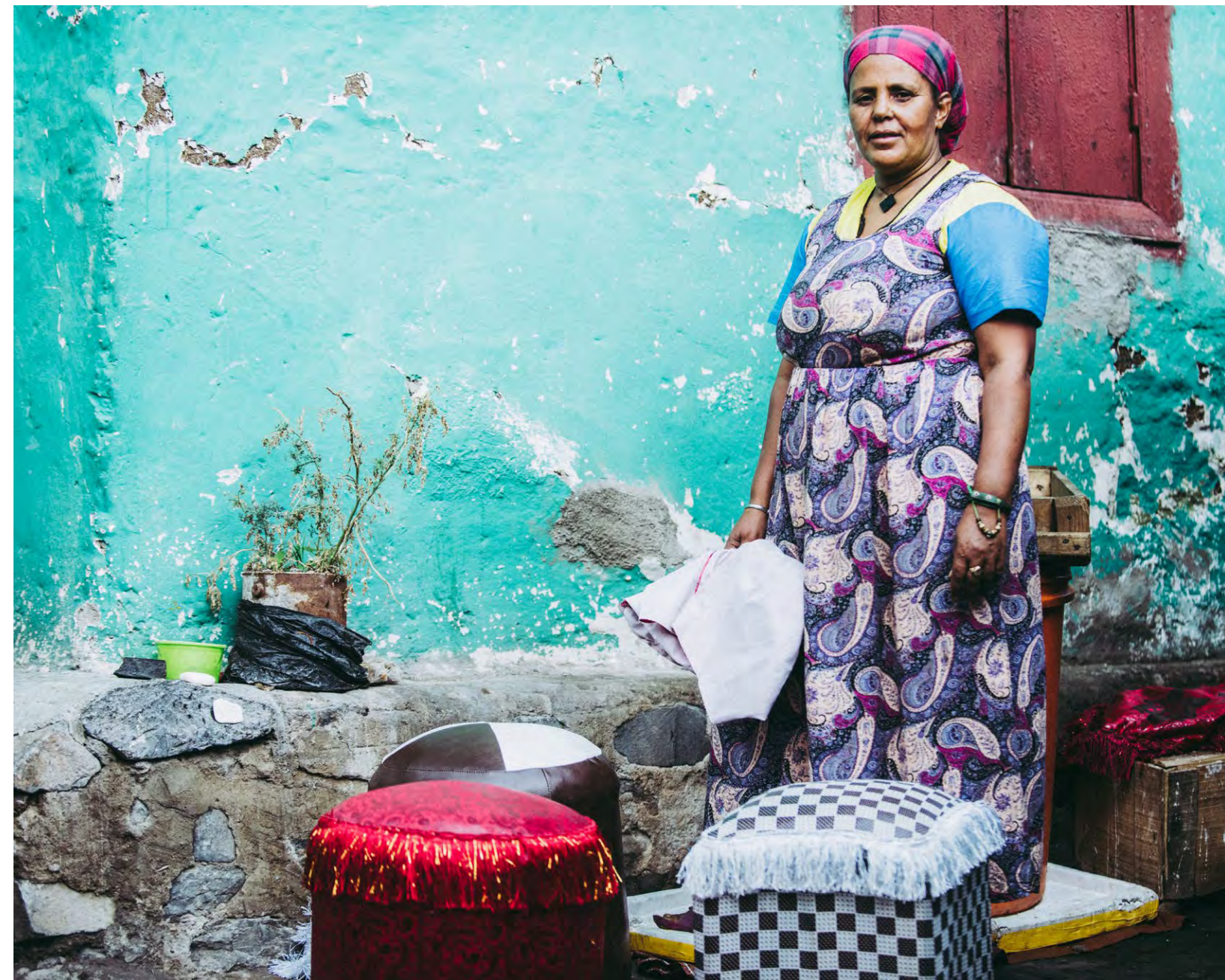


Kebebush Temsegen lives in the Arada sub-city of Addis Ababa. She is 40 and a mother of four. She has been the major breadwinner for her family since her husband, Fekade, got hurt during a peacekeeping mission in South Sudan four years ago. His pension is not good enough to make ends meet.

Kebebush was originally participating in a group producing baltina (traditional foodstuffs and spices) but her income was meagre. She therefore decided to learn the skill of studded stool making from a nearby workshop – not a common trade for an Ethiopian woman. She buys the skeleton of the stool from woodwork houses and then does the finishing and upholstering herself. However, she found marketing her product a challenge. She explains: "I was on the brink of quitting. I only had one regular customer who resold the stools and I was selling around 20 stools per month."

However, her participation in CARE's 'Women for Women' project helped her to stay on track. She took a ten-day training course, which included

"Participating in the bazaars has been the *major turning point* for my business."



"I was on the brink of quitting. I only had one regular customer."

her favourite topic - business promotion and customer handling. Following the training Kebebush focused on improving the quality of her product and enhanced her marketing through printed business cards. She also took part in four bazaars organised by the project. She adds: "Participating in the bazaars has been the major turning point for my business. In a recent bazaar alone I sold 50 stools. I also found new customers and business connections."

Now Kebebush sells an average of 70 stools per month, with an increased profit, partly because of direct customer sales. She adds: "I found the way to increase my sales and regular customers." Kebebush is now able to hire other carpenters to support her work and her increased income means she can support her 19-year-old daughter, Berhane, through university education. She saves every week through the Village Savings & Loans

Association which she participates in through the project, as well as through Ekub (traditional Ethiopian financial cooperative). She even has the financial freedom to now participate in social activities. She concludes: "I'll try my best to further improve the quality of my products, and I plan to keep on taking part in relevant bazaars, even after the project ends."

Capital Growth

"This project has been a learning process, not only for the women concerned, but also the financial institutions that we have been working with. At the start of this project lenders wouldn't consider our women as potential clients, 'not now and not ever'. Through showing them the potential of the women, they have begun to see that the women are capable and reliable customers." Silke Handley, Programme Director, CARE Ethiopia

Most low-income women don't know where to go for loans, how to save or simply have limited understanding about the benefits of saving. Through the Village Savings & Loans Associations (see page 14) and the basic business training, the 'Women for Women' project gave participants the financial grounding they needed to grow their businesses.

Through the project, it became clear that the women expected CARE to directly fund their business initiatives. This expectation was based on the women's previous experience of other NGOs operating in their local area. Restricted from working in this way, CARE and Mission for Community Development Program (MCDP) therefore spent much of the project time educating the women about the longer-term benefits of becoming self-sufficient and being able to control their own loans, income and expenditure.

Zegeye Bante, Senior Financial Service Advisor at CARE Ethiopia added: "Through the project we needed to show the women that we were not a banking exchange, but there to support them in other ways through capacity building support such as business skills training, facilitating market linkages and access to financial services and opening up new opportunities."

THE NEXT STEP ON THE LADDER

The next step up, where women could access larger loans, providing them with an opportunity to expand their businesses, were the Savings and Credit Cooperatives (SACCOs). These are financial cooperatives made up of individual members and are based on a Government-initiated development model. The Government provides technical support, such as financial literacy training and auditing services.

The 'Women for Women' project supported the establishment of six new SACCOs (with 996 members) and a fund totalling 4.2 million birr (US\$155,600). This enabled members to access loans on a 'revolving' basis where they borrow in turn. The loan is repaid with interest, ensuring the fund is sustainable and continuously growing. Following requests by CARE and MCDP, the Government provided each SACCO with offices, whilst the project provided equipment including computers and office furniture.

FORMAL FINANCE

Accessing more formal financial institutions for many Ethiopian women remains a challenge, and this does not only apply to those with a low-income. The bank or Micro Finance Institution (MFI) usually requires something that can be used as collateral, such as property. In the majority of cases ownership records are non-existent and where they do exist they are in the man's name.

CARE and MCDP had long and intensive discussions with a number of banks and MFIs, many of which did not progress due to the expectation that CARE would guarantee a large percentage of any loans given. However, with persistence, CARE and MCDP opened up new opportunities for the women by signing an agreement with Addis Capital Goods. This agreement resulted in terms and conditions, such as loan repayment times, that were tailored specifically to the women from the project. CARE provided temporary mechanisms to minimise the risks. Addis Capital Goods is a leasing company providing in-kind loans. They enabled the women to access items such as refrigerators, washing machines or stoves to support their businesses. The women then pay back the loan over a one to three year period. As a result of this agreement 103 women from the project were able to access 2.5 million birr's worth of in-kind loans (US\$ 92,600).

The 'Women for Women' project promoted an inclusive financial sector, where marginalised low-income women were included as regular customers. However, many barriers still exist. These barriers, including: culture; lack of traditional collateral; and lower levels of income compared to men, are not well understood or considered by most financial providers. CARE is determined to change this, and through the project, delivered a 'training of trainers' to 24 MFI field workers. This helped them to understand the context of poor women and their businesses. It also showed them how to support and coach the women and provide tailored services, which in turn improved the performance of women-led enterprises.

For the future, CARE and MCDP will continue to work in partnership with other NGOs and Government to develop innovative solutions, so that these women from very poor communities can access the capital they need to grow their businesses.

Yeshihareg Woldemichael

Delicious Doughnuts



Yeshihareg Woldemichael, 59, is one of the happiest mothers in her neighbourhood thanks to her hard work and active participation in CARE's 'Women for Women' Project.

Yeshihareg is married and a mother of five. Her husband, Getu, had been a mechanic in a small garage until a work accident left him paralysed eight years ago. Since then, Yeshihareg had to meet the basic needs of her youngest son, niece and husband, as her other children are grown up and living independently.

"I started recording my expenses and profits, which helped me to understand my business' potential for growth."

She started selling doughnuts in front of her house after she learnt the skill from an experienced neighbour. Yeshihareg said, "Starting the business without any experience, business skill or sufficient running capital was a bit challenging. I was producing up to 60 doughnuts per day at the beginning."

Her participation in a ten-day business skills training facilitated by the project was a turning point. She explains: "I started recording my expenses and profits, which helped me to understand my business' potential for growth."

Through the project, she also started saving 50 birr (US\$1.85) per week with her Village Savings & Loans Association and was able to take out a 5,000 birr (US\$185) loan from a micro-finance institution to buy a doughnut fryer to minimise labour and produce more doughnuts. She proudly explains: "I

now produce up to 300 doughnuts per day and have many customers, since the quality of my doughnuts is very good." Due to her increased income, she was also able to buy a special baking stove so that she could also make and sell Defo-dabo (a traditional Ethiopian bread baked for holidays and events). This gives her additional income, particularly during holidays.

Now Yeshihareg buys the ingredients for her business in bulk at a better price and her aspiration is bigger than ever. She wants to expand her business through distributing her doughnuts to shops and mini supermarkets in bulk. She adds: "I also want to open a café and create jobs for others. To that end, I save every day". Yeshihareg also secured 95,000 birr (US\$3,500) in awards at the business plan competition organised by the project, and has more savings in her bank account which will all help towards opening up the café.

She concludes: "When I look back, I did not expect that I would benefit this much from the project. Things have really improved and I can now cover every expense for my son and niece, including paying her college tuition fees. I also bought a TV, refrigerator and kitchen cabinet after my participation in the project."

"I bought a TV, refrigerator and kitchen cabinet after my participation in the project."



Join us

CONNECTIONS & ACCESS

Through this project we discovered that for women from low-income communities to become successful as entrepreneurs, their connection with each other through savings and loans groups, as well as their access to providers of adequate services are crucial. In working on this with the women, the project has left a legacy of transformative change that will support them far into the future.

ACCESSING LARGER LOANS

Accessing larger loans was, and continues to be, a major challenge for women from low-income communities. CARE and its partners have worked tirelessly to educate and work in partnership with Micro Finance Institutions and we are slowly beginning to see the fruits of that labour. But we have barely scratched the surface. In partnership with others, we hope to find new and innovative solutions to reducing the restrictions that are preventing these women from accessing funding.

CHANGING SOCIAL PERCEPTIONS

We have also seen that the restrictions are not just institutional or regulatory. Society continues to confine women entrepreneurs to certain sectors and even to certain physical spaces, making it difficult for them to move beyond where they are now. CARE is not prepared to sit by and allow this status quo to continue. It is our responsibility to continue to change social perceptions of the role of women - in their homes, communities and the wider local economy - and demonstrate their enormous entrepreneurial potential. We will also continue to help identify new sectors for the women to occupy, such as social enterprises.

ROLE MODELS

Role models are essential. In a society that confines women to strict social norms and roles it is very hard to be or become something different. Even if the desire and ambition is there, without role models it is hard to imagine

what "different" might look like. Therefore role models play a critical role in challenging deeply held social norms and the roles women are "allowed" to play in society and by demonstrating what different might look like to the courageous that want to break free.

WE NEED YOU

We believe the next step on our journey is to identify the most ambitious women from the project who have shown that they are now ready to expand their businesses, and support them to the next level. This means they need access to capital, bigger physical spaces and in some cases are ready to move into sectors and activities dominated by men. But we cannot do this alone. We need to continue to work, not only with the women, but with our grassroots partners, funders, Government, Micro Finance Institutions, banks and other organisations who have women's economic empowerment at their heart.

By supporting those women with the greatest ambition, they become role models and, in turn, support and inspire the next group of aspiring female entrepreneurs who follow in their footsteps.

Now it is your opportunity to get involved and make a difference. Will you join us on this journey?

ESTHER WATTS,
COUNTRY DIRECTOR,
CARE ETHIOPIA

REINTJE VAN HAERINGEN,
CHIEF EXECUTIVE,
CARE NETHERLANDS



About CARE

CARE works around the globe to save lives, defeat poverty, and achieve social justice; focusing on the underlying causes of poverty. In Ethiopia, one of the three impact groups CARE works with is resource-poor urban women. CARE Netherlands is one of fourteen member organisations of CARE International. It focuses its work on the specific needs and opportunities of women and girls and supports CARE Ethiopia in achieving results on the ground.

Special Thanks

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