

**Doing Business in Tigray  
Case Studies of Women Entrepreneurs  
with Disabilities in Ethiopia**

**Tigray Disabled Veterans Association(TDVA)  
International Labour Organization(ILO)**

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## Preface

The ILO Technical Cooperation Project, "Developing Entrepreneurship among Women with Disabilities", is being implemented in Ethiopia by the Ethiopian Federation of Persons with Disabilities (EFPD) and the Tigray Disabled Veterans Association (TDVA). Funded by the Government of Ireland, the objective of the project is to devise a strategy for developing entrepreneurship among women with disabilities in Ethiopia, in an urban area - the city of Addis Ababa, and a rural area - Tigray Region, which can be replicated in other regions of the country and in other countries of the world. The project aims to promote economic empowerment among women with disabilities and women with disabled dependants, by providing training in micro-enterprise skills, arranging access to vocational skills training opportunities and credit, and supporting the women in starting a business activity or developing an existing one. It also seeks to increase the capacity of the EFPD and the TDVA to manage and sustain the new programme of training and support for its disabled women members.

The project represents a new approach to technical cooperation by the ILO in the field of disability, an approach that is innovative and flexible, based on partnership with local non-governmental organizations of persons with disabilities, and designed and implemented in close con-

sultation with training providers, micro-finance institutions, and national and local government authorities. The ultimate goal is the development of an effective strategy by which women with disabilities can optimise their income-earning potential and escape from poverty.

In preparation for the project, women with disabilities, members of the EFPD and TDVA, compiled case studies of disabled women who were already engaged in small enterprise in Addis Ababa and Tigray Region. The descriptive information which they contain complements the profile which emerged from the exploratory survey of potential participants in the project, which is the subject of a separate publication. In many ways, though, the following Case Studies of women entrepreneurs with disabilities in the northern Tigray Region of Ethiopia speak for themselves, using the women's own words, and provide a vivid testimony of their situation.

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## WAR-DISABLED WOMEN

### Introduction

In addition to natural disasters and economic disadvantage, the population of Ethiopia has recently endured three decades of war. War in the Tigray region in the 1980s displaced hundreds of thousands of people and left many more disabled, including the women whose stories appear below.

All in their thirties, the war-disabled women in this study have had hard lives. The trials of war were followed by disability and then the difficulty of trying to set up an enterprise and make a living in a war-ravaged region. They are all involved in petty trade of some type, competing with nearby markets and non-disabled people in ever more adverse trading conditions. "Business seems to be slow now", observes Hadera W/Gebriel, the mother of a disabled child and mobility impaired herself. "Competition has increased. I think the threat of a drought is also affecting trade."

Only one had been to school, and she was in 1st grade at age 14. Being in the forces gave the women the opportunity to get some basic education. All of them are proud of their academic achievements, and want to study more. Measho Zenebe speaks for almost all of them when she says, "Education is really

useful". Several of the women received basic vocational training when they were in the forces - as a health assistant, electrician, welder, in machine sewing - but none uses that skill now as the basis for their income-generating activities. Instead, despite learning that "women can be leaders", as Letensea W/Gebriel puts it, they have reverted to gender-typical agricultural and trading businesses. They are not without ambition, though.

"I dream of being a good trader", says Letensea, "a real professional." They also long to provide a better future for their children. "I want to be able to buy clothes for my girls and to pay for their education", Abrehet G/Mariam says. Her eldest daughter wants to be a doctor. The women's determination, hard won when they were in the forces, shines through. "I learnt that I had the strength to endure difficulties", says Letensea W/Gebriel, "I learnt the ups and downs of life". Hadinet G/Medhin, both visually and hearing impaired, set up a second business when her first one failed. "It is a simple business", she says, "but I feel I have no other choice."

Meanwhile, Leterberhan Abebe, a divorcee with three children in a very precarious financial position asserts defiantly, "I will fight this situation as well..."

## Measho Zenebe



Looking back, Measho Zenebe, a disabled veteran in her late thirties, can see advantages to having been in the Tigray forces. "Becoming a fighter changed my mind about women", she says. "When I became a fighter I knew nothing about politics. I had no education. During the Derg regime women didn't have any rights. When I was in the army I started to learn about our country and about politics. I was very happy because I was exposed to new knowledge."

Born into a farming family from Adihagerai in the western part of Tigray, Measho joined the forces when she was in her mid-teens. "I decided to become a fighter because I lost my mother", Measho says. "I joined up with my cousins and friends, ten of us - all girls - altogether. We had a year of training together before we were split up and sent to different places."

Being in the forces was not easy. "One of the things I missed most when I was a fighter was rest", Measho recalls. "We had to walk for hours at night to avoid enemy aircraft and we suffered from hunger and thirst. Then, four years after I became a fighter, I received bullet wounds to my leg.

A year later I was wounded again, in the same leg and in my head, this time by an explosion. It was this that caused my mobility impairment."

After she was wounded for the second time Measho did not return to active service. Instead she became a health assistant at the field hospital in which she had received her treatment. "Because I had no education I received no training but I learned through practice", Measho recalls. After two years there she was sent to study. "I finished 8th grade", says Measho proudly, "but I had to stop when I had a child. My education has enabled me to run a business and to keep accounts. I would like to return to studying now."

Measho was demobilised five years ago. "I received 3800 birr (around US\$450) to pay for my rehabilitation but I have no pension", she explains. Married, with four children, two years ago Measho needed to earn money. "I decided to set up a second-hand clothes business", she says. "The licence was granted only eight months ago. The municipality allocated a site and I opened my shop there. My husband was demobilised recently so we decided to run the business together. He buys from wholesalers in Adwa and Mekelle and sells to retailers in the villages, while I run the retail business in Adwa. I sell mostly to men, farmers who come to Adwa to sell their produce."

Measho keeps records of the cost of her products and

of the sales that she makes on credit. She estimates her monthly profit at 150-300 birr (around US\$15-30), rising to 400 birr in the busy New Year period. "My best-selling lines are children's clothes. My customer base is increasing all the time", she says. Business may not remain at this level in the longer term. "At present I have only four competitors", Measho explains, "but the municipality has plans to grant up to twenty more licenses. Another problem is the variable quality of the clothes I sell. They are all imported from the US and Europe. We buy them in packs, by weight, and they often contain clothes that are torn or badly stained."

Overall Measho is optimistic. "I'm happy that I survived the war and am back home", she says. "Now I would like to get more education and to diversify my business. You know, education is really useful. If I had more education I could get a job with the government. And I would like my teenage daughter to finish her education and become a teacher or a doctor. I want her to be independent. Nowadays attitudes in town are starting to change. People in towns are starting to think that girls should be educated. Unfortunately in the villages people still think that girls should just be married. But even if I couldn't afford to send all my children to school I would not discriminate against my daughters."

## Hadinet G/Medhin



Hadinet G/Medhin was 20 years old when she became both visually and hearing impaired in 1988 as the result of a grenade attack. It was not the first time that she was wounded. "I had received a bullet wound near my waist", Hadinet explains, "but had continued in active service. Then, one afternoon, a guy threw a grenade at me. It hit the ground but the explosion caused damage to my head. I didn't lose consciousness and I felt no pain except in my ears, which still hurt today."

When she recovered from her wounds Hadinet again returned to active service. She did not just fight, however. "While I was a soldier I also got very basic training as an electrician", says Hadinet. "I liked it a lot. I used to work on electrical connections. When the war was over my skills were not needed any more. When we got this house three years ago I set up all the electric connections myself. The training I received was very basic, though, so I would need more knowledge to be able to work as an electrician now. And, in any case, although I like working with electricity, what I would really like is to be a nurse."

Born into a farming family in Adwa in Tigray, Hadinet worked on the farm before "joining the struggle" with her sister and two brothers. While she was a soldier she went to school and finished 6th grade. "I started 7th grade", she says, "but had to stop when I gave birth to twins. I already had two children to look after."

Three years ago Hadinet and her husband, also a former soldier, used their rehabilitation money to buy a house. "Some relatives also helped us financially", Hadinet says. "We both have to earn money."

My husband sells construction materials and wholesales teff, wheat and pulses. I tried to develop a milk business, producing, buying and selling milk. The profit was not good and then my cow died so I decided to end the milk business.

Instead, four months ago I borrowed some money from relatives and set up a shop in front of my house. I sell sugar, coffee, soap, washing powder, stationery, plastic shoes and other goods. I manage the shop myself but make business decisions and do record-keeping jointly with my husband. I don't know yet what my monthly sales will be."

Hadinet's shop is only three blocks away from the main market. "There are four other shops like mine in this neighbourhood", says Hadinet, "but the market is my main competitor. Most of my customers are neighbours and people from the countryside who pass by." Despite this, Hadinet's aspiration for the future is to expand her shop. "I would like to become a wholesaler. Since I can't afford to study nursing I had better concentrate on this business. It is a simple business but I feel that I have no other choice, especially given my impairments."

## Hadera W/Gebriel



Life has always been hard for Hadera W/Gebriel. "My mother died while she was giving birth to me", she explains. "I lived with my grandparents near Axum in the western part of Tigray. I never knew my father. I was told that he was far away."

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Now in her mid-thirties, married with three children, Hadera joined the Tigray forces when she was a young girl. "At that time the fighters were living in my village", she says. "When they were moving on I decided to join them. They brought me up."

For the first year that she was with the forces Hadera lived in a field hospital. Later she received military training and became a soldier in Afar, but not for long. "Unfortunately I was immediately wounded in the face by a bullet", Hadera recalls. "I was near a cliff when I was wounded. I started to run and fell down the cliff, injuring my spine. I lay there, unconscious, on my own, for three days until some farmers found me. They reported me for dead to the Tigray forces but when the soldiers came they realised that I was still alive and took me to the hospital. I did not gain consciousness for two weeks. I don't know why I am alive. Maybe God helped me. I don't know."

"When I regained consciousness", Hadera continues, "I could not speak for three months. I was given rice to eat in the hospital and slowly I began to heal, although I wasn't really OK for a year. I still cannot open my mouth properly and it is very difficult to eat. As well as that, the spinal injury limits my mobility."

Within a year of her injury Hadera gave birth to her son, now aged 16. "After that I worked for six years in distributing food supplies and had my next child", says Hadera.

"Then I was sent to school. I only managed to complete 3rd grade because I gave birth to my younger daughter. She was born with club feet. I was so upset that I used to cry all day and could not go to school."

When her younger daughter was three years old Hadera was demobilised. "I was given a one-year food budget and 3000 birr for rehabilitation", Hadera recalls. "I thought I could use this money to take my daughter for an operation but it was not enough. Instead I used part of the money for food and put the rest in the bank."

A year ago Hadera used the remainder of her rehabilitation money to open a tiny shop in front of her house. There she sells a variety of commodities, including coffee, sugar, sweets, oil, soap, gas and so on. "Because of my disability - and my daughter's - opening a business like this, right beside my home, was my only option", Hadera says. "In any case, I had no capital to do any more."

Since he was demobilized, my husband works as a day labourer.

He helps me in the shop when he is not working." The business is not going well. "My main customers are my neighbours", Hadera explains. "On weekdays I sell up to 20 birr (around US\$2) worth of goods.

At weekends I sell almost nothing, as my clients go to the market to do their shopping." Her business is further hampered by the fact that she does not keep accounts. "Business seems to be slow now, in comparison with when I opened the shop", Hadera remarks. "As well as that, competition has increased. There are now six other shops like mine round here, selling similar goods at the same prices. I think that the threat of a drought is also affecting trade."

Despite all this Hadera says that she is satisfied now that she has the shop. "In the future I would like to extend the business. But my greatest dream is to have enough money to pay for the operation that would make my daughter better."

## Letensea W/Gebriel



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When Letensea W/Gebriel was a child she used to look after her family's cows, goats and sheep on their land in the central part of Tigray Region. "One of my brothers was with the Tigray forces", she says, "so I joined too when I was 12. I had never gone to school, so they made me go to school for a year before my military training", she says.

After four years of active service Letensea was wounded in the leg. "When I was better I went back to fight and was wounded again, this time in my head", she recalls. "I was in hospital for three months. Then I returned to fighting again, although I suffered a lot of pain. I still do."

Despite this, Letensea regrets that her time in the forces. "One of the things that I miss most is the social life, the friendship we had with other fighters", she says. "During our most difficult times - say, when we had to walk long hours without food or water - I learned that friendship was important. Together we felt less fragile. We coped with difficulties by making jokes and giving each other encouragement. That kind of life I cannot get again. Sometimes those of us who are still alive meet. We remember those times and our friends who died and we cry. I feel partly happy and partly sorry. I preferred life as a fighter."



Throughout the struggle Letensea also studied. "We used to do two school grades in a year. I managed to reach 7th grade", she recalls. "Then I was trained for a year in sewing and given work in Almeda, a government-run textile factory. I worked there for five years but then my leg started to hurt and I asked to be pensioned."

Widowed, and now in her early thirties, Letensea has no children of her own but supports her blind sister and her children. "When I left the factory I was given 4000 birr (about US\$400)", Letensea says. "I used half for food and invested the rest in my business."

Letensea has been running a small stall in the market for a year now. "I felt that this kind of business matched my skills", she says.

She sells coffee, sugar, soap, washing powder, hair oil, stationery, plastic shoes and other items. "I find out what the villagers want and stock those things", Letensea says, "although some of my products, like plastic shoes and hair treatments, don't sell well. My range isn't any different from what other tradespeople are selling in the market. I keep sales records by counting the products I have every two weeks. I don't have a bank account but I am part of a traditional savings scheme.

I try to save five birr every day. I'm not really sure who my customers are, but I seem to make a profit of 50 birr (around US\$5) a month."

Letensea wants to finish her education, so she enrolled at evening school and is studying 8th grade. "I dream of being a good trader, a real professional. That is why I decided to continue with my studies. I really like what I'm doing. My life is my work."

Letensea attributes her positive attitude to her time in the forces. "I learnt that I had the strength to endure difficulties", she says. "I also learned that women and men are equal and that women can be leaders. In all I learned the ups and downs of life. The result of the fighting has been peace and that is our contribution to our country."

## Leterberhan Abebe



A single room, three metres square, is home to disabled veteran Leterberhan Abebe and her three sons, aged 14, 9 and 5. The room's roof and walls are made of zinc. It is part of an eight-room barracks located at an Ethiopian Army military camp in the southern part of Tigray. "I am afraid that one day the government will throw me out of this house.

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Now a divorcee in her mid-thirties, Leterberhan was in the army for over 12 years. She becomes distressed when she talks about her days on active service. "I was 16 years old when I joined the struggle with my three brothers and sister. We had no other option.

Now I am the only one left", Leterberhan says. "We Tigrayans fought alongside the Eritreans against the Derg regime. Most of what I remember of those days concerns my colleagues. There were around 30 fighters in my group. About eight of us were women. Many of my colleagues died."

She continues, "During the conflict I received bullet wounds to my head, shoulder and leg. When I was fighting I even didn't notice my wounds, I just continued fighting. Those were difficult years..."

When the war ended Leterberhan lived in Axum and attended school to the end of 5th grade. "Those were better times", she says. "I was still in the army. Then the government transferred me here to further my education. A year later, four years ago now, I finished 6th grade and the government retired me from service. I found myself on a pension of 85 birr a month (around US\$ 8.5), a lot less than the 366 birr a month that I was paid until then. With no other source of income my situation became desperate."

Leterberhan grows maize and a few vegetables for her family's own consumption on a plot in front of her house. She shares an oven for cooking injera with her neighbours. "To make injera for my family I have to spend 120 birr a month on teff", Leterberhan says. "Educating my children is also expensive. Fees and books cost 80 birr a year. Almost all the money we get goes on food."

Leterberhan has always raised chickens for her own family's consumption. "I decided I would raise poultry for sale as well", says Leterberhan. "One of my sons was working as a shoeshine boy so I took his savings and increased my flock."



By raising chickens from eggs and selling them from her house Leterberhan was able to make up to 85 birr a month.

"In the good times I had as many as 60 chickens and hens", she says. "But chickens are very delicate birds and get sick very easily. By last month I had only 32 chickens and hens left. Now I am down to only one sick hen and 12 chicks. I have never had any training in poultry-keeping or any other skill and I don't know what is wrong with them. I don't want to continue with this kind of business. I would prefer to have a shop."

"There is no other source of income in the family", Leterberhan continues. "My 14-year old son can't work any more as a shoeshine boy. He used up all his raw materials and he can't afford to replace them since I used his savings on the hens. I need to house my hens properly and get veterinary attention for them".

Despite her desperate situation she remains defiant. Taking a fighting posture she says, "I will fight this situation as well...."

## Mulu Mezgebo



Mulu Mezgebo was 20 years old and married with two children when she joined the Tigray forces. "The situation here was so bad that I felt I must take part in the struggle", she explains. "My husband was already a fighter. I left my two sons, then aged two and four, with my mother-in-law and went to get my military training. My younger son died not long afterwards. He got sick and there was no medical treatment available."

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Mulu first saw action six months after she joined up. "It was all about suffering", she recalls. "There was always hunger and thirst, and we were constantly on the move. Sometimes we would walk for two or three days without eating or drinking anything."

Two years later Mulu suffered bullet wounds to her leg and abdomen, resulting in a year in a field hospital. "The damage to my intestines and other organs was so bad that I could not go back to active service", Mulu explains. "Instead the doctor suggested that I receive six months' training to become a health assistant."

"Not long after there was a terrible drought in Tigray", she continues. "People were dying. Others were fleeing to the Sudan as refugees. I was told to go with them, to provide medical attention on the journey. We were received in a refugee camp in the Sudan and I stayed there for almost two years, working as a health assistant. Then I went back to Tigray to work in the field hospital I had started from."

The situation in Tigray had changed in Mulu's absence. The Derg regime had gone and the fighting had shifted to the Somali border. Some time later the field hospital moved there too. Mulu went with it, and worked there for the next six years.

"At the end of my time there the government started to reduce numbers in the army", Mulu says. "People were sent to school. I had completed 4th grade before I got married and I did not want to go back to school. I wanted to go back to Tigray and be a mother to my surviving son and to the daughter I had while I was working near the Somali border. So I asked to be demobbed instead."

Mulu had not seen her son for almost nine years. "He was living on his own in town, starting to study in 7th grade, when I got back", Mulu says. "He is now a medical student", she adds proudly.

Mulu also wanted to help her parents-in-law. "They lost all their children in the war, except my husband, who was still with the army in the east when I returned to Tigray", she explains. "He stayed in the army for a long time. He was demobbed only a few months ago." To support her family meant earning money.

"Seven years ago I decided to use my rehabilitation money to set up a tearoom", Mulu says. "After three months I realised I was not making a profit, so I decided that instead I would open a

small shop in front of my house and also take my products to the market on Saturdays."

This strategy has proven more successful. "A year ago we were allocated a house by the Tigray Disabled Veterans' Association", Mulu explains. "We own it now. I borrowed 2500 birr (around US\$380) to build a shop in front of it. I am now paying off the loan."

The shop stocks basic supplies, such as sugar, oil, coffee, pasta, sweets, soap, washing powder and so on. Mulu's neighbours are her main customers, along with a small amount of passing trade. There is a lot of competition. "There are four other small shops in my compound, all selling the same goods as I do", Mulu explains, "so I have applied for a permit to set up a shop in the market. When it is granted my husband will run the shop there and I will look after the one in front of the house. We also plan to buy our goods directly from farmers when we can, rather than purchasing our stock from wholesalers in the market as we do now."

Despite seasonal fluctuations in trade Mulu is positive about her current level of activity. "I make about 400 birr a month (around US\$45)", she says. "My business is good enough for me to lead a decent life."



## Tinsiu T/Medhin



From Monday to Friday Tinsiu T/Medhin sits on the ground at a street corner with the chickens and eggs that she sells displayed around her. On Saturdays she moves to the main market in Shire, the small rural town in Tigray where she lives. "I make a profit of about 30-40 birr (around US\$3-4) a week", Tinsiu explains. "I need it because the 85 birr a month I receive as a pension isn't enough to live on."

A single mother and disabled war veteran, selling poultry wasn't Tinsiu's first choice. "When I was demobbed six years ago I started selling onions and potatoes in the market", says Tinsiu, "but I went bankrupt. I decided to sell chickens and eggs because doing other business is beyond my capability."

Poverty has dogged Tinsiu all her life. "Until I was 16 I looked after my family's livestock", she recalls. "Then there was a drought and the animals died, so we moved to Shire. My family's poverty meant that I had not been to school, and poverty also prevented me from marrying. So instead I joined up when I was 18, along with five friends." Ten years of active service brought their own trials.

"During that time I was wounded twice", Tinsiu recalls, "first in the leg and then in my face and chest. Both times I returned to the front when I got out of hospital. I was supposed to get training as a health assistant but I refused.

I had no education and I found the training hard to understand. But in any case I wanted to be a fighter, despite my impaired mobility."

This was not an easy option for Tinsiu. "Fighting was hardship", she asserts. "We were told that we should not think about our families, that we should only think about how to finish the enemy off. That was very difficult", she adds.

When the conflict ended Tinsiu continued to be a member of the armed forces while beginning her formal education. "During that time I was paid 360 birr a month", Tinsiu says. "I finished 5th grade before I was demobbed. That's when I went onto the pension, and had to find a way of supplementing it in order to support my daughter and myself."

Tinsiu sells around 10-15 chickens a week and makes a profit of three or four birr on each of them. "I spend about five birr a week on feed for the chickens and sometimes another two on medicine for them", Tinsiu

explains. "I also buy eggs from wholesalers at 40 cents each. I sell about 50 or 100 a week, at 50 cents each. I am not alone in plying this trade - there are about 13 or 14 other women also selling chickens and eggs in the market."

Tinsiu borrowed money from a neighbour and 1000 birr from a local micro-credit organisation to start her current business. "I have paid back half of it so far", she says. "I continue to dream that I will one day have my own house and be able to bring up my daughter in good health."



## Amaresh Tekle



Life is about to change for the better for mobility-impaired Amaresh Tekle. "I put in an application for a plot in some land being allocated by the municipality to disabled veterans", she explains.

"The Tigray Disabled Veterans' Association helped me to do it. The application was successful, so now I am building a house. I borrowed 300 birr (around US\$30) from some relatives to pay for it."

At present Amaresh lives in a rented house on the outskirts of Shire with her niece and her divorced sister, also a veteran. Married with no children, her husband is a soldier and his salary provides the main income for the family. Amaresh supplements this with the profit she makes from selling milk.

Amaresh looked after livestock from a very young age. "My parents died when I was nine", she recalls, "so I had to go to live with neighbours. I looked after their cows and goats and did the milking. Then, when I was 17, I joined up as part of a group of 30 from my area. Eight of us were girls."

For the first year Amaresh was in charge of preparing food for the soldiers. "I was not allowed to fight because my sister and my two brothers were already fighters", she explains. "Eventually I insisted that I become a soldier and after nine months' training I began to see action."

A year later Amaresh sustained a bullet wound to her left leg. Two years later she was hit again, this time in the abdomen. "That year the fighting was very heavy and difficult", Amaresh recalls. "A lot of fighters were dying."

Amaresh returned to active service when her wounds had healed, and continued to fight until she was sent to school "in the south of Ethiopia, where the coffee grows". Here she did two grades each year. "The humidity of the area had a bad effect on my health", Amaresh says.

"It caused a lot of pain in my wounds. I managed to finish 7th grade before it became too much to bear. I asked to be demobbed and sent back to Shire."

Amaresh returned home with a year's supply of food and some rehabilitation money. "A while after I returned home I decided to sell onions and tomatoes in the market", she says, "but I had to stop that business after seven months as I was not making a profit. After that I worked for nine months on construction sites as



a day labourer. My job was to add water to cement."

"Then, three years ago, I came to the conclusion that there was only one thing that I really understood", Amaresh continues, "and that was how to look after cows. So I bought a cow and started to sell the milk. Now I have six calves and one cow in milk. She produces two litres of milk a day. I sell it to my neighbours, along with butter that I make from the milk."

Amaresh makes about 150 birr a month (around US\$15) from her business. It costs 500 birr a year to keep the livestock in feed and salt, and sometimes her animals die for want of veterinary care, but Amaresh is optimistic about her enterprise.

"This business is good enough for me to lead a decent life", she says, "although if I had more capital I would buy 'foreign' cows, as they produce more milk. When my new house is finished I would like to diversify and open a small shop in front of it."

Amaresh is happy with her life. "I'm OK", she says. "I'm better off than those comrades who died on the battlefield far away. I'm alive, and living is good."

## Freweini Kewani



Every morning Freweini Kewani bakes injera, cooks other food and completes her household chores before going to her stall in the market. Her youngest daughter, an 18-month-old toddler who currently has malaria, goes with her. Her husband is in the army and helps her in the market when he is on leave.

A mobility-impaired mother of four, Freweini earns around 150 birr a month from her business (around US\$15). "A friend lent me the shop stand", she says. "I would like to enlarge the shop but I have no capital and I don't like joining group credit schemes."

Freweini's family background is rural. "My family used to cultivate maize, teff and sorghum in the western part of Tigray", she recalls. "I left that life when I was 14 years old, when my two brothers and I joined up."

Three years later Freweini was badly wounded in the face, abdomen and leg. "The other fighters had to carry me on a stretcher for six days", she says. "I was only semi-conscious. I thought I would die. They took me to the Sudan and by the time I got there I could neither eat nor speak because my face was so badly damaged. They treated me so well in the Sudan! I had treatment for 18 months, and I stayed in the Sudan for four years in all. When I got back I rejoined the army and they sent me to school. I completed 6th grade before I was demobilised."

Seven years ago Freweini started to sell onions and other vegetables for a living. "I went bankrupt", she says simply, "so now I sell kitchen and household items and some farming implements. I set up this business with the help of REST, the Relief Society of Tigray, a local NGO. They gave me a loan and some basic training about customers and book-keeping."

Freweini estimates that she makes a 20% profit on her sales, though she does not keep formal records.

"My best-selling line is plastic bowls", she says, "and my busiest days are Sundays and holidays. There are seven other shops in the market selling the same goods as me - we even buy from the same wholesaler. Some of them have bigger premises than mine. But I don't have any problems with my business, and now my husband and I are gradually adding a second room to our house. At present I cannot manage to save but my only real difficulty is my impairment, which prevents me from moving around as much as I would like."

## Haregu G/Michael



Haregu G/Michael had strong personal reasons for joining the Tigray forces when she was a teenager. "When I was young I lived in Tabia with my parents. I looked after the live-stock", she recalls. "One day people from the Derg regime came to our house to enlist my father into the army. He refused. They took him against his will. We never heard what happened to him."

"Some years later some Tigray soldiers passed by our house", Haregu continues. "My mother told me that they were fighting against the people who took my father away. I decided I would join them."

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I joined up with my cousins and brothers. Of the five of us I am the only one still alive."

Haregu did not survive unscathed, however. After seven months' training and two years of active service she was wounded in the eye and in the leg. "I was wounded in three different places", Haregu recalls. "My leg was almost destroyed. After three months of treatment I was moved to a hospital in the Sudan where I stayed for six years. They had a school for disabled people in the hospital and I studied up to 4th grade there. I also learnt knitting and soap-making."

"From there I was sent to a camp for disabled people in Tigray", Haregu continues. "I continued my schooling for two more years, so I finished 6th grade. I was demobilised but I continued living in the camp until last year, when I was allocated my own house."

Haregu's husband, also a disabled war veteran, works at home making furniture. They have four children aged between eight years and 18 months. "My pension is only 90 birr (around US\$9) a month", say Haregu, "so I needed to earn some money. I put some of my rehabilitation money into a savings account and used the rest to open a small shop in the front part of my house. That means that I have no loans and don't have to pay rent."

Haregu sells coffee, tea, sugar, hair oil, soap, batteries and stationery in her shop. "Until now the only records I kept were of the sales I made on credit. Three weeks ago I got some business training so now I plan to keep records in the way I have been taught. I sell goods worth 250 (around US\$25) every week but I am not sure how much is profit, especially as I give some things away as free gifts as a promotion strategy."

There are two other shops in Haregu's locality which sell the same goods. "The main problem for my business is the people who don't pay the full amount for the goods they take on credit", says Haregu. "But I buy at a fairly low price. Living is fine."



## Alganesh Wubishet



Alganesh Wubishet became disabled while a member of the Tigray forces, but not in combat. "I was only 12 years old when I joined up with 15 of my friends, four of us girls", she explains. "Because I was so young I had to go to school for a year before I did my military training. After almost 12 months of that I was allowed to accompany the soldiers for three months in order to get some exposure to the fighting."

"After that", Alganesh continues, "they sent me to learn how to weld. I was trained to repair cars. I enjoyed the work a lot at the time but I never want to touch a welding tool again. I had a bad accident. The cable of the tool I was using snapped and gave me an electric shock which all but paralysed me. I had to have blood transfusions. I lost my abilities in the accident. It took me over two years to get better. I was in hospital for all that time."

After her recovery Alganesh became a storekeeper for the garage she had worked in previously. "I cleaned and organised the tools and spare parts", she explains. "When the Derg regime was destroyed I was sent back to school and finished 6th grade before I was demobilised."

Originally from a farming background in Shire in the western part of Tigray, Alganesh now lives in Adwa, in central Tigray, with her husband, also a war veteran, and his three children. "I used my rehabilitation money to buy furniture for our house", says Alganesh.

"At first when we were demobbed my husband and I started to cultivate cereals, just as I had done as a child.

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But it did not work out. Friends suggested that I start a second-hand clothing business, so we borrowed 3000 birr (around US\$350) from a micro-credit organisation and set ourselves up. Since then we have taken out three more loans."

Alganesh and her husband work in separate aspects of the business. "My husband buys second-hand clothes from wholesalers in Addis and Mekelle and sells them on to people in other towns and villages", explains Alganesh, "while I run the retail business. Although I have between 50 and 60 competitors here I can make a profit of 80 birr on a busy Saturday. Sales are also good at holiday times - Christmas, New Year and Easter."

Alganesh is not satisfied, however. "More and better quality goods would bring me more customers", she says. "At the moment I am not getting as much as I had expected. If I could improve my business I could improve my life. My dream is to dress well, have a TV, a phone, a good sofa, a shower or bath and a car."

### Mebrate G/Yesus



Mebrate G/Yesus runs a tearoom in the main market in Mekelle, the biggest town in Tigray. Here she sells tea, bread and injera in a domed structure that looks like an Ethiopian nomad's tent.

"I built it with the help of some of my friends", Mebrate explains. "We made the framework with slats of wood and then covered it with blue and white plastic.

The floor is just earth and there is no access to water. I would like to take out a loan so that I can get a better place."

Originally from a farming background near Shire, Mebrate opened the tearoom a year ago. It was her second business venture. "Before I opened the tearoom I used to sell onions and other vegetables", says Mebrate, "but I did not make a profit. I thought that this type of business would be better. I got a loan of 100 birr (around US\$10) from REST, the Relief Society of Tigray, to help me to set up the tearoom. I hope to finish paying off the loan within a few months."

Mebrate was only 12 years old when she and her older brother joined the Tigray forces. "I was wounded for the first time when I was 14", she recalls. "When I was better I returned to active service. It was the wound I received when I was 20 that disabled me. Now I have to wear a built-up shoe to balance my damaged leg with the other one." As a result of her disability, Mebrate's husband divorced her. "I have no children of my own", she says, "but I look after my niece."

Mebrate sits on a fragment of concrete block on the floor of her tearoom and makes tea and cooks food on a tiny stove. She does not work alone. "My neighbour helps me", she explains, "and someone else makes 60 injera a day for me. Although I don't keep formal accounts I know that I make about 150 birr (around US\$15) a month from the business."

Mebrate's education was very fragmented. "Before I joined up I had completed 4th grade", she says. "During wartime I attended school for a year but the situation deteriorated and we had to stop. After the war I went back to school and finished 6th grade but then I stopped going as I was finding it hard to cope with my disability. I also trained as a health assistant while I was in the army."

"I run the tearoom", Mebrate continues, "because I think this kind of business is easier than most for me to do. I hope it is right for me and that it will live up to my expectations. As well as getting a better building for my tearoom, if I can I'd like to start a second business, perhaps selling clothes and shoes in the market."

## Mizan Asmelash



Wholesaling onions in the market in Mekelle gives Mizan Asmelash, a married woman with three sons aged between 13 and three years, an income of around 200 birr a month (around US\$20). "My earnings fluctuate according to the market for onions", she explains. "When trade is slow I lower the price and retail the goods in order to avoid losses. But my usual customers are local retailers and small wholesalers from other parts of Tigray."

"Originally I retailed vegetables", Mizan continues, "but they perish quickly so I changed to wholesaling onions about seven months ago. They keep longer than other vegetables. I run the business with my brother. He travels around, buying onions from different places at advantageous prices, while I run the shop at the market. Because of my disability I have an assistant who carries the sacks of onions for me."

Mizan had been a fighter for six years when she became disabled. "I don't remember much of that day", she says. "I only know that my comrades had to carry me. Afterwards I could not fight for a year."

Mizan got most of her education when she was in the Tigray forces. "I was 14 years old and in 1st grade at school when I joined up. I was the only one of six siblings - three brothers and three sisters - who did. When I was in the forces I went back to school and studied up to 8th grade. Unfortunately I failed that year. That was when I had to demobilise."

Mizan received a year of government-sponsored training in machine sewing and then went to work in Almeda, a government-run garment factory.

"I worked there for four years", Mizan recalls. "I earned 180 birr a month. In the end I had to give it up because using a sewing machine for a prolonged period of time was too painful and also I could not carry heavy items. I think that working as a market trader is more suitable for my disability."

Mizan's husband works for a micro-credit agency. They are building a new house. Mizan sees that as a new opportunity for her. "I plan to open a small shop in the front part of the new house", she confides.

"There is no shop in the area where we are building the house, so I could do well. I could rent out the place I have now in the market." Those are not Mizan's only plans. "I want to continue with my education", she says. "I need to learn more. I also need training but I can't afford it at the moment because of building the house. I just have to run this business."



## Letebirhan Teklu



Letebirhan Teklu walks for more than half an hour to get from her mud-built home on the outskirts of Shire to the main market where she has her shoe stall. "Fluctuations in trade and my impairments are my main problems", she says.

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Letebirhan, a married woman with two sons aged 6 and 8, is both visually and mobility impaired.

"I was 15 when I became disabled", Letebirhan says. "I had been in active service for four years, after starting my military training when I was 10. I joined up so young because life was not easy for me. I was living with my stepmother and she didn't treat me very well.

When the fighters passed by our community I decided to go with them."

The war took Letebirhan far away from home. "I fought in Eritrea and in the Amhara region", she says. "And then, when I was wounded, I was captured by the enemy. They gave me medical care before sending me to prison, where I was treated by Russian doctors. It took me a year to heal. My vision and my teeth were affected and my leg wounds were particularly bad."

During her four years in prison Letebirhan learnt to spin. "Other women in the jail taught me", she recalls. "We spent our time weaving traditional silk plates and baskets. It was a bad time. The food was terrible and there was a lot of suffering. Every day they told us that they were going to kill us. I was ready to die. Being in prison and dying were the same to me." Letebirhan was freed when the Derg regime fell. "I went

back to the army and went to school", she says. "I finished 6th grade but it wasn't a good education. It was mostly about literature. That's not very useful. I also received some training in commerce from an NGO but it didn't help me to get a job."

Instead, three years ago Letebirhan decided to set up as a market trader. "I began with a small stall selling kitchenware", she recalls, "but my children were very young then and they kept breaking things. So instead I decided to sell plastic shoes, although only villagers want to buy them. Townspeople want fashion items."

Letebirhan started her business by taking out a loan from REST, the Relief Society of Tigray, as part of a group scheme. "We have finished paying back our loan now", she explains, "and I am trying to get a new group together to apply for another loan. With my share I would like to extend my business and also diversify by adding kitchenware again."

There are 13 other stalls in the market also selling plastic shoes. "I think my business is poor because of my location in the market", Letebirhan says. "At the moment my profit is only about 40 birr a month (around US\$4). I need to do something about it very soon."

## Tejey G/Yesus



Deep uncertainty characterises the life of Tejey G/Yesus. "Until two weeks ago I was an active member of the army", she begins. "I was paid 360 birr a month to go to school. This year I failed the grade 8 exam and now they have retired me. Of the 387 active army women taking the exam only 23 passed. So now the government has given me some money and some retirement training. But I have no idea if they are going to pay me a monthly pension."

Only 28 years old and a divorced mother of four children aged between 12 and four years, Tejey minded her father's goats before she joined up, along with her brother's children, when she was 12. "My parents died when I was away fighting", she says, "and I do not know what happened to my brother's children. I think that everyone in my family died."

"I was 15 years old when I became disabled", she continues. "I was with a colleague. He was killed. I was lucky to be taken by my comrades to a farmer who gave me some sort of drink which made me feel better. It was six hours before I got any medical attention for the injuries to my leg and spine. But I got better and a year later I had my first child and then resumed active service."

Tejey and her children live in a stone-built two-room dwelling in a former army bath-house in Kwiha, in the south of Tigray. "The army moved us here five years ago to give us more education", she explains. "Three years ago I started growing vegetables here using the one tool I have. In the first year I had a big piece of land and I was able to make a good profit. I kept some of the produce to feed the family and sold the rest to my friends and neighbours."

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There was a lot of demand for the cabbage, lettuce, tomatoes, onions, chili peppers and sweetcorn that I grew." Now Teje's plot is very small. "The government took most of the land away from me and gave it to someone else", she says.

"Now I can only grow a few vegetables for my family to eat. I sell tomatoes or lettuce so that I can buy potatoes. I know that I used to make a profit but now I don't know."

Added to that is Teje's concern about her children. "My sons are all in school", she says, "and my four-year-old daughter used to go to a nursery, but now the government has closed it down."

Meanwhile, Teje is planning how to spend the lump sum she received on her demobilisation. "I will build my own house", she says, "but I don't know what business to take up. I have started doing some knitting and embroidery to supplement my income. My dream is to have a shop selling handicraft. I could start small and then grow it into a bigger shop. And I would like to continue with my education. I am planning to take an exam to see if I can progress to grade 9. I would welcome any training that would help me with my future."

### Abrehet G/Mariam



"I'm not really sure how old I am", says Abrehet G/Mariam, a divorced mother of four daughters aged between 13 and four years. "I was a child when my parents died. I grew up with my father's second wife. I think I may be 35 or so."

"When I was a child I used to look after sheep and goats", Abrehet continues. "Life was difficult. So my sister and I joined up when we were about 13 or 14. I was around 21 when a bomb blast from an aircraft impaired my vision. I was a fighter for ten years altogether."

When the war against the Derg regime ended 11 years ago, the army moved Abrehet and her family to a camp in Kwiha, in the south of Tigray. "They moved us here to give us an education", she explains. "I just finished 8th grade. Unfortunately I failed the exam and the government demobilised me two weeks ago. They gave me rehabilitation money and a five-day course in book-keeping but I don't know whether I will get a pension."

For the past year Abrehet has been selling chickens and eggs to supplement her army pay. "I normally sell them from home", she says, "but if I see that they are getting sick I go and try to sell them at the market in Mekelle. It's very close to here. That's why I like living here."

"The hens get sick very easily", Abrehet continues. "It is difficult to get veterinary care for them. I have never had training in poultry-keeping so there is not much that I can do."



Even if I give them vaccine they die. Not long ago I had 30 chickens and hens. They got sick and died and I was left with only three. Now I have built the flock back up to 18. Each time this happens my income is seriously affected." Abrehet's problems with her poultry are leading her to diversify her business. "When a chicken or hen dies it is a big loss for me", she explains. "That is why I think that using my rehabilitation money to set up a small shop is better."

The goods I plan to sell - soap, washing powder, sugar, cigarettes and coffee - do not get spoiled so easily.

Abrehet is basing her choice of stock on "the other six shops we have in this area". She plans to sell other things as well. "The shops I looked at have the same products as the ones that I am planning to sell", Abrehet says, "but maybe I will sell beer as well. I will continue to sell eggs and poultry. I make baskets and also crochet covers for injera baskets, so maybe I will also put some of those up for sale. At the moment I grow vegetables, like sweetcorn, tomatoes and peppers, for our own consumption, but sometimes I sell a bit of that produce, too."

Everything will be kept very compact. The chicken shed and her injera oven are at the entrance to Abrehet's four-metre-square brick-built house. In front of the house, beside the vegetable plot, the new shop is going up. It is all taking shape, as are Abrehet's dreams. "I want to be able to buy clothes for my girls and to pay for their education. You see, my eldest daughter longs to become a doctor."

To achieve her aspirations Abrehet feels that she needs more training in business skills. "Five days was too short", she says. "At the moment I do not keep accounts but I plan to when I open the shop. I need to refresh my learning. But even if life today is a bit difficult, I feel I am better off than when I was minding goats and had no education."

## Alem Haile



Alem Haile started her cafeteria business two years ago when her husband got a job in Mekelle with a government-owned enterprise called Mega-Printing. "We moved from Axum to here and rented this former cafeteria as our home", she explains. "I decided to continue the tradition and opened this business."

I live in half of the space with my husband and my two small daughters - they are aged two and five - and the rest is taken up with the tearoom. The whole building is four metres square."

"I started simply", Alem continues, "providing just tea and soft drinks. Then I added other things. I now sell 25-30 injera a day. I make them myself. I also sell a local drink made from pulses. My main selling point, though, is my TV service."

Alem charges customers 25 cents to watch TV, though the fee goes up to 50 cents for special programmes. "I also offer tea and TV for 50 cents all in", she says. "The tearoom is busiest in the evenings and at weekends or when there is a special programme on TV. People like to watch TV after work. Although there are four other tearooms nearby I have 10 or 15 regular clients. This is a residential area so there is little passing trade."

The catering business was entirely new to Alem when she set up her tearoom. Born in Axum 34 years ago, she joined the Tigray forces with her older sister when she was 11. "For three years I was not allowed to fight", Alem recalls. "Instead I attended the mobile school, taking two grades a year. I reached 6th grade. During that time I was sometimes allowed to accompa-

ny the soldiers. Eventually I received military training and was allowed to fight. I was first wounded two years after I began fighting. I returned to active service when I recovered, only to be wounded again a year later. When the war ended I continued my education, up to 8th grade. All in all I was in the forces for 11 years."

Alem was demobilised 12 years ago. "I did a year's training in machine sewing", she says, "and then I was given a job in the Almeda garment factory near Axum. After six years the work made my wound become painful. Then I gave birth to my daughter by Caesarian section and it became difficult for me to continue working. When I left the factory I got 3000 birr for rehabilitation (around US\$350). I used it to open the tearoom. I also have a small monthly pension. If I had more money I would improve my business by diversifying my product range and by learning more business skills." Alem sees lack of time as the main issue in her life. "When I lived in Axum I co-ordinated women's groups for the Women's Association of Tigray (WAT)" she says. "During the war I also organised women for gender training. Now, between the tearoom and my daughters, I don't have time to organise other women!"