Organization for Women in Self Employment (WISE)
54 women cooperatives running micro and small businesses are provided financial education, business development services, cooperative management skills, innovation challenge fund grants and improved financial services including microinsurance through WISE thereby ensuring their ability to create sustainable jobs and improve their livelihoods.
In its 15 years’ of service to low-income women and girls, WISE has recorded remarkable achievements in the area of business development services. Specifically, our experience in savings and credit cooperatives development and training in business, financial literacy and leadership has proven very effective in the transformation of the lives of the targeted women and girls. Moreover, this proven experience is attracting like-minded organizations operating in different parts of the country to replicate the approach.

The support we received from the International Labour Organisation (ILO) and Italian Development Cooperation Office in Ethiopia during the past year has been extremely instrumental in building our management and training capacity as well as upgrading facilities of the Organization. To the fifty women’s savings and credit cooperatives established by WISE, the contribution meant upgrading skills of the leadership of cooperatives, introduction of loan-based micro-insurance coverage to over 10,000 women through a commercial insurance company and enhancing motivation among the leaders to serve.

The changes observed both among the cooperatives, leaders and WISE as an organization and its staff are visible.

I have to recognize the admirable commitment, cooperation and guidance we received from the staff of the ILO. I would also wish to express my sincere gratitude to the Italian Development Cooperation for funding the capacity building project, which has been completed on time and to our full satisfaction.
Italy has been contributing to the development goals of Ethiopia since 1986, always aligned to national priorities - in particular the Growth and Transformation Plan - and in close collaboration with other development partners.

The Italian Development Cooperation (IDC), through the recently signed Country Programme 2013-2015, doubled the allocated financial resources (98.9 million EURO, divided between grants and soft loans) compared to the previous three years. Alongside water, agriculture, rural and private development, which have been confirmed as priority areas, gender will continue to be a key sector of intervention.

In line with the IDC longstanding commitment for the advancement of women worldwide and in Ethiopia, in 2012 we decided, together with ILO, to take the challenge of empowering the women members of the Organization for Women in Self Employment (WISE)’ s cooperatives.

We appreciate the outstanding job that WISE is carrying out and we fully embrace its mission of eliminating urban poverty and realizing sustainable livelihoods among poor women. So far, WISE has achieved remarkable results in the development of small-scale business enterprises, providing skill development training and creating more than 50 saving and credit cooperatives. WISE capacity building activities have reached up to 23 thousand women and girls in Addis Ababa and the staff of more than 50 organizations throughout the Country.

The Italian Development Cooperation is proud to have contributed to these major achievements that are factually changing thousands of women’s lives. In addition, Italy has strongly encouraged the innovative business-oriented approach realized through the establishment of a Women Innovation Challenge Fund aimed at supporting innovative business ideas.

Italy would also like to take the opportunity to express its congratulations to Ms. Tsige Haile, WISE founder and Director, for the well-deserved ‘Woman of Excellence’ prize she has been awarded in 2013. Her commitment towards the eradication of poverty and improvement of women living conditions will certainly inspire future Ethiopian generations.
The International Labour Organization (ILO) is devoted to promoting social justice and internationally recognized human and labour rights. The ILO’s main aims are to promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue on work-related issues. Its tripartite structure with government, employer, and worker representatives provides a unique platform for promoting decent work for all women and men.

ILO’s four strategic objectives are:

1. Promote and realize standards and fundamental principles and rights at work
2. Create greater opportunities for women and men to decent employment and income
3. Enhance the coverage and effectiveness of social protection for all
4. Strengthen tripartism (cooperation between governments, employers’ organizations, and workers’ organizations) and social dialogue

In support of its goals, the ILO offers technical support to its tripartite constituents, and society as a whole in:

1. Formulation of international policies and programmes to promote basic human rights, improve working and living conditions, and enhance employment opportunities, 2. Creation of international labour standards backed by a unique system to supervise their application, 3. An extensive programme of international technical cooperation formulated and implemented in an active partnership with constituents, to help countries put these policies into practice in an effective manner, and 4. Training, education and research activities to help advance all of these efforts.

Within the UN system, the ILO is responsible for the largest and most diversified programme for the promotion of cooperatives.

Enterprise development and the provision of affordable financial services for the working poor through financial literacy, skills development, cooperatives, microfinance and microinsurance is a major development activity of ILO.

The Microinsurance Innovation Facility is a global resource centre for research, innovation and learning that promotes microinsurance development around the world.
The project is aimed at giving assistance to WISE in enhancing the capacity of the organization and its clients through several capacity building activities including training in financial literacy, microinsurance, cooperative management, business development, vocational training, provision of savings and loans facilities, common accounting services, and encouragement of innovations through annual competitive prizes. Through these activities the project provides capacity building support to WISE that enables them to meet the needs of their members thereby helping them to create sustainable micro and small businesses that create Decent Work for their owners and employees.
Objectives

- Promote sustainable income
- Create job opportunities for self and others
- Build Institutions of the target group that provide sustainable services to their members
- Promote the expansion and outreach of the programme

What is WISE?

Organization for Women in Self Employment (WISE) is a charity registered with the Ministry of Justice since August 1997 and has been operating since January 1998.

WISE envisions a nation where women are economically empowered and absolute poverty is eradicated.

The Organization exists to help poor self-employed women and girls in their efforts to attain self-reliance, improve the quality of their lives, and thereby enhance their contribution to the development of Ethiopia.

WISE attempts to pursue a holistic approach in addressing the problems of poverty among this target group. Its engagement is based on core values that have been nurtured since its inception and continue to inspire and motivate its staff and govern the day-to-day activities of the organization. These core values include accountability, participation, empowerment, compassion, commitment to excellence and partnership.
Strategies

In its efforts to translate its objectives into action and bring about sustainable changes in the lives of the target group, WISE adopts a three-fold programme strategy.

1. Organization and Institutions Development:
   - Establishing savings and credit cooperatives and other groups
   - Building the capacities of the institutions

2. Enterprise Development:
   Training
   - Entrepreneurship/Business Skills
   - Leadership and Management Skill
   - Health Education
   - Self-Development (Life Skills and Literacy and Numeracy)
   Access to Finance
   Business Development Services
   Market & Market Infrastructure
   Value chain development

3. Learning and Strategic Partnerships:
   Working with likeminded organizations:
   provision of TOT to their staff, provision of training to their target members, mentoring, experience sharing, etc.
   Publications to share knowledge and disseminate stories of successful women
   Action research

Implementation Guidelines
Inclusion: Involving target groups, their spouses, families and the community in the programme. Diversifying target groups by including women with disabilities, women with HIV/AIDS, illiterate women, women-headed households and women beggars.

Learning and Sharing: Learning from others and sharing good practices and information with a wider public so that the programme will have cross over effects.

Sustainability: Ensuring the sustainability of the program through capacity building of the institutions, cost sharing, leadership development, income generation and SACCO’s membership with the Union.

Partnership: Collaborating and networking with different organizations and participating in networks and forums to promote learning and replication of WISE’s program.

Integrated or Holistic Approach: Addressing, to the extent possible, the critical issues of development of the target group to ensure holistic empowerment of the women.

Continual Improvement: Reflecting regularly on performance to learn from experience and enhance innovation and continual improvement in the quality of services provided to the target group and partners.
Through 15 years of operation, WISE has managed to reach out and fundamentally contribute to the economic advancement of over 24,000 women and girls, helping them to initiate or expand their micro-enterprise operations. These women and girls have been organized under 54 saving and credit cooperatives (SACCOs) established in 47 Woredas of 7 sub-cities of Addis Ababa. Moreover, an umbrella union has been created by the cooperatives with the main aim of ensuring sustainability and strengthening its voice. In its efforts to expand its outreach to the various parts of the country, the organization has so far worked with 146 non-government, government, community and private organizations and trained over 15,000 target women and men and 385 staff members. Most of these partners have replicated the good practices of WISE partly or in full.

WISE has been contributing to the improvement of the living conditions of its target group members through providing financial and non-financial services. During the past 15 years, over Birr 88 million in loans has been disbursed through the SACCOs and the Union to finance target group members for start-up or expansion of their small businesses. On the other hand, savings of over Birr 27 million were mobilized from the members. The organization has also benefited members through the provision of loans to cover the down payment for condominium housing units, building and renovation of their houses and cover for their children’s school expenses. Moreover, in-built microinsurance services are provided for loans and health.

Furthermore, to improve the women’s chances of success and to strengthen their knowledge base, various trainings are given in the areas of leadership, entrepreneurship, business management, health education, literacy and numeracy and life skills with the aim of strengthening members’ knowledge base, improving their skills and developing their attitudes so that they can run their businesses profitably and improve the quality of their livelihoods.
Organizational Capacity

WISE has over 100 staff members under its umbrella, of which 85% constitutes women, and operates in its own, fully-equipped two three-storey buildings and three branch offices in the city. The second building was constructed with contributions from the savings and credit cooperatives, the Union, the members of the cooperatives, staff of WISE and other supporters.

The team of trainers, composed of 14 experienced trainers, offers training and consultancy to WISE’s beneficiaries as well as other organizations. The organization has accumulated experience in organizing community groups and building their capacity. The G+2 buildings built on the land given by the Addis Ababa City Administration are used as the main training venue. The facilities are also used to generate additional income for the organization.

The new building, built on 820 square meters of land will serve, in addition to training, as a permanent products display centre for WISE target members. A total sum of Birr 8.5 million (equivalent to USD 459,211.23) was spent for the construction of the building. These two buildings will serve generations in capacity building of poor women and girls who lack opportunities.
The target groups for WISE’s interventions are poor, self-employed women and girls mainly engaged in home based production and small scale trading activities as well as unemployed women who wish to engage in micro-enterprise operation. Women with disabilities, women living with HIV/AIDS, destitute mothers, women and girls severely affected by poverty and marginalization are prioritised by WISE.

The targeted women are identified through rigorous procedures employed to screen the poorest women based on the criterion set by WISE. The overall screening process includes completing a preliminary sheet on which the women and girls indicate their personal and household situation including household income. Based on this a household-profile assessment is conducted by the staff of WISE to see the living conditions of the applicants. Based on information gathered through these two steps, a third screening tool, i.e. poverty level identification, is used to verify the eligibility of the applicants.

Those target group members are characterized by abject poverty as evidenced by the findings of surveys and assessments conducted by WISE over the course of several years. Those assessments state in fact the following:

Around one-fifth of the target group members are completely illiterate. Another one-fifth had participated in literacy classes in the past but almost all have returned to an illiterate status. 60% of the women are married but 31% of the women’s husbands are jobless and another 24% work as daily labourers. More than 65% of the women have three dependents. 10% of the households are not connected to electricity, 23% do not have toilet facilities, approximately 40% live in one room houses, and more than 60% do not have private water connection. The surveys also indicate that business is the sole source of income for 30% of the women and the same proportion has never had any type of employment. Most of these women are involved in income-generation activities for their survival and not out of entrepreneurial drive.

The major business related constraints faced by target group members are access to financing, acquiring working premises, finding reliable market outlets for their products and services and lack of knowledge and skills in managing businesses. As per the baseline survey information collected, 85% of the respondents do not have a permanent market place (shelter). In terms of knowledge of profit, 60% do not know the level of their profit from their business, and 20% indicate that their weekly profits are below Birr 50.

Regarding access to financial services, 96% of the targeted women had no savings nor access to borrowing services before joining WISE. For the remaining 4% who had access to loans, the source was neighbours and private money lenders and the amount borrowed by most was less than Birr 200. This is much lower than the Birr 1000 that is provided to those who take their first loan after getting organized under SACCOs.
ILO and Italian Development Cooperation Office in Ethiopia supported WISE to improve its outreach and capacity in serving the women entrepreneurs under its umbrella. ILO, as a recognised technical capacity builder in cooperative development, gender and women entrepreneurship development, microinsurance, decent work has engaged with the Italian Development Cooperation (IDC) that has agreed to fund capacity building interventions to make WISE a more efficient organisation.

The main objective of the project was to provide enhanced financial and other services to micro and small women enterprise operators through WISE, thereby ensuring their ability to create sustainable jobs.

In order to achieve this, the project aimed in particular to:

- Strengthen the managerial capacity of cooperative members to create decent jobs
- Build the capacity of WISE
- Provide challenge funds and grants to innovative low income women entrepreneurs

The capacity of WISE was enhanced mainly in areas such as:

- Financial literacy, microinsurance and cooperative management and enterprise development
- Training of Trainers (TOT) and WISE management training
- Development of training materials
- Provision of innovation grants to individual entrepreneurs to encourage business ideas that can achieve scale and efficiency
- Provision of equipment and assets that are needed to better serve clients spread out in vast areas in and around Addis Ababa.
Summary of Project Accomplishments:

The accomplishments with regard to output targets are indeed very impressive:

**Training of Trainers (ToT)** were provided to 20 staff members in the areas of Enterprise Development (ED), Leadership and Management (LM), Adult Training Methodology and Techniques (AT) and Information Technology (IT).

**Various training materials were developed** covering BDS, Savings and Credit, Microinsurance, Cooperatives Management and Governance, Leadership and Management, Value Chains, and Micro Finance. Furthermore, books, training equipment, and DVDs have been purchased. The materials will also be used for future training activities.

**Management staff were trained**, in particular:

- 2 senior staff from WISE attended an international training programme that took place at the Institute of Rural Management in India.
- 30 staff members were trained in the areas of financial literacy, financial management, value chain and business development services and HIV/AIDS mainstreaming at WISE’s women academy.
- 30 Staff members and SACCO leaders also participated in an exposure visit to Hwassa and Konso in the South Region.

- 6 staff members from WISE including its Director went to Kenya for an exposure visit

**Innovation grants** were provided to 40 contestants:

- 20 competitive grants of USD 500 were established to encourage MSE women entrepreneurs to generate new business ideas. By the end of the project period, 186 participants from 50 cooperatives came up with innovative ideas that contribute to improved performances of their businesses and 40 finalists were awarded.

**Training equipment and assets provided** for a total of 16 computers, 3 printers, 3 digital copiers, 1 LCD Projector, 1 four wheel drive vehicle and 1 solar power generator set.

**500 SACCO leaders** were provided with training on microinsurance, financial literacy and microfinance services

**Loan-based microinsurance** coverage facilities were provided for over 10,000 members through Ethio Life and General Insurance Co.
Training of Trainers The first training given by the project was on new concepts and techniques of Enterprise Development (ED), Leadership and Management (LM) and Adult Training Methodology and Techniques (AT). It was organized with the aim of improving the knowledge and skills of the target trainees so that they are better equipped to deliver various trainings to target women and girls. Women and girls served in the training and advised by these trainers will contribute to the rapid improvement of the enterprises they run as well as the development of WISE as a centre of excellence in the country, 20 trainers took part in the training.

Specifically, the training on Entrepreneurship was provided to build trainees’ capacity with entrepreneurial attitude as entering success mainly depends on entrepreneurial traits and business skills, and the 3 major components of entering success are knowledge, skills and traits. During the training self-management and decision making skills were tested and practiced. As feedback after the training, the participants indicated that the training had encouraged them to work hard and to know more about the meaning of entrepreneurship and the advantages of knowledge, skill and traits for being a successful entrepreneur.

The training on Adult Training Techniques was provided with the aim of improving the skills of trainers and facilitators in training/facilitating sessions by applying the principles of adult education. Discussing new adult training techniques, reflecting on performance and drawing action plans for change were among the techniques used in the sessions. The main content of the training was adult and student learners, principles and prerequisites of adult training, experiential learning, learning with our senses, adult training techniques, games and exercises and visualization in participatory programmes (VIPP). After the training, the participants gave feedback on what they felt they had learnt from the new training techniques such as VIPP and identified the advantages of preparation before training. In addition, they were able to understand that adult training is different from the other training techniques as many things can be obtained from the trainees themselves.

The major content of the Leadership and Management training was basic concepts of leadership and management, team leadership, leadership for change, and women’s leadership, all of which are very essential for WISE’s day-to-day activities. The focus of the training was to build on what the participants know from experience and practical activities. In this training component, the concepts and principles of management were considered as foundations of new thinking and approaches. The training method focused on winning the commitment of the participants to become effective leaders. The participants evaluated the training and examined how they have learned self-management and also being role models for others. They learned that a leader should work in collaboration with her/his subordinates to become successful and to achieve planned goals. Furthermore, they reflected on the relevance in identifying individual behaviours; the differences and similarities of leadership and management and their ability to understand different leadership styles.

The training on IT focused on fluency in basics of information technology. The main content was computer hardware and software, file system, Microsoft Office, Photoshop, networking and the Internet. WISE trainers are now better equipped in using information technology and upgrading their competence in their work by searching information on the internet for curriculum development, planning, training aids preparation and reporting. Feedback from the training indicated that the participants evaluated the training as relevant. In addition, most of the respondents said that they were happy with the trainer’s methodology and clarity of the topics. It was also very participatory and interesting as it was very practical. Moreover, in terms of the benefits they obtained from the training, most of them said it helped them to increase their knowledge of using computer.
Financial Literacy Training for Staff

The objective of the training was to enable the participants, 30 staff members of WISE, to have a better knowledge and understanding of basic concepts and elements of financial literacy, financial management, value chain and business development services. These trainings focused on understanding the basics of managing finance, differentiating between the different financial service providers, understanding the essential elements of savings mobilization and recommended ways of enhancing better saving mobilization techniques among low income groups and differentiation of the pros and cons of formal and informal financial services.

The Financial Literacy and Management topics were offered to enhance the financial management of the saving and credit cooperatives under WISE. The main content of the training included financial planning, budgeting and cash flows, financial statements and business planning. From the feedback collected after this training the participants evaluated the training as relevant. In addition, 90% of the respondents said that they were happy with the manual they were provided with and that the training methodology was very clear, simple, interesting and participatory as the trainers were using different examples and different cases.

In the Value Chain Development (VCD) training, the staff learned about the basic concept and techniques of VCD. Participants were able to learn a new concept, which is a key strategy to address the problems of the poorest of the poor as it helps to show the means of adding value to products, creating access to markets and finance, and competing in the market. The main topics covered were: introduction to the value chain concept, value chain development as an approach to poverty reduction, value chain mapping, subsector analysis, value chain analysis, value chain financing and market information, value chain program formulation and upgrading strategies value chain M&E. These are considered as the basic instruments for any development sector as a means of pro-poor development strategy. The training was very participatory as it relates practical examples to the participants’ work experience. Feedback collected after the training included the following: Most of the participants agreed that value chain development is a very good approach to poverty reduction. In general, they evaluated the contents of the training as very good and agreed that they had gained knowledge on the relevance of value chains to their work.
A half day training on HIV/AIDS mainstreaming was provided to help trainees understand this concept, which will enhance the team’s plan and its implementation for the inclusion of HIV/AIDS. The main contents of the training were: Definition of HIV mainstreaming, types of mainstreaming, influences and advantages of mainstreaming and impact of HIV on organizations and target members. The session helped participants to understand the importance of HIV mainstreaming in the plan of any development agenda as organizational success mainly depends on the health and activity of its staff and target beneficiaries.

**Training Materials Developed:** Different training materials covering BDS, Savings and Credit, Microinsurance and Cooperatives Management and Governance, Leadership and Management, Microinsurance, Value Chain, Financial Literacy were produced. In addition books, training equipment and DVDs were collected. The materials will be used in future trainings and it is believed that the capacity of WISE has significantly improved as a result of this support.

To sum up, the trainees were very happy about the opportunities accorded. The training helped them to increase their knowledge and grasp new ideas. Such capacity building programs should be continuous because they have the power of increasing effectiveness of the organization. The participants developed a plan of action they will pursue in the coming months so as to translate their knowledge into action.

Tsigie Haile, Director, WISE “The level of participation of the women was very satisfactory and encouraging. I believe this was so because the topics of the workshop were relevant to their work. I have observed that a one-to-one follow-up is essential to develop the skills of the women in developing business plans for their individual enterprises as well as their SACCOs. Looking at the enthusiasm of the participants, I firmly believe that they will put into use the lessons they have obtained. I also believe that this pilot intervention will prove successful and will be scaled-up.”

Tsigie Haile has extensive years of experience in training, curriculum development and teaching in the area of business/entrepreneurship, leadership and management and facilitation skills. She has developed most of the training curricula of the courses offered by WISE to women micro and small enterprise operators. She has designed and trained hundreds of staff of NGOs and GOs in TOT in Business and Leadership. Before joining the development sector, Tsigie had served in the Addis Ababa University as a lecturer in the Department of Management and Public Administration and headed a number of administrative departments. Moreover, she served on various boards including the Consortium of Christian Relief and Development Associations (CCRDA) and is currently a member of the Board of Directors of the newly opened Addis International Bank S.C. She is the founder and Director of WISE.
Financial Literacy Training
Covering Savings, Credit and Microinsurance

Financial literacy training was provided to 500 WISE co-op leaders and members; the training is not only theoretical, but also builds on practical applications.

Topics covered include:

Managing personal income: Defining personal priorities and budget, understanding short and medium term financial needs and planning accordingly.

Savings: Co-op leaders are taught the importance of saving a fraction of income so that resources are accumulated for asset building and investments.

Credit: Good and bad practices in borrowing are discussed. Borrowing for asset building instead of borrowing for consumption is explained and individuals and co-op members discuss their potentials and aspirations.

Microinsurance: Managing household and business risks, the function of insurance and how insurance can serve to enhance savings, serve as collateral for individuals and MSE businesses that may not get access to credit for lack of assets to pledge or other collateral.
Assessment of the Outcome of the Training Workshops

A rapid assessment was undertaken on the actions that the community trainees had implemented since one month after the training. The trainers went out to meet each trainee in their working place and asked them to complete a pre-designed questionnaire. The key findings were the following:

The leaders of the cooperatives who took the training are applying consistently the lessons they have learned during the workshop. Information collected through the rapid assessment indicates the following:

- 445 have shared lessons with other SACCO committee members.
- 445 have discussed raising the loan interest rate of their cooperatives.
- 335 have discussed influencing members to increase the size of their savings.
- 390 have discussed raising the loan size of their cooperatives.
- 285 have developed short and long term goals for their cooperatives.
- 400 have internalized the benefits of micro insurance and 57% have plans for explaining the benefits to their committee members.
- 250 have plans for improving the health micro insurance system.
- 355 have exercised a comparative analysis between their cooperatives and other micro-finance service providers in their areas.
- 175 have proposed increasing the share values of their cooperatives.
- 410 have discussed with their committee about including and serving women with disabilities in their cooperatives.

Most of the leader-trainees proposed that the training be given to other committee and ordinary members of their SACCOs.

Responses obtained from individual growth-oriented trainees indicate the following:

- 400 have raised their weekly savings.
- 475 have improved their loan repayment.
- 310 have recorded improvements in their sales.
- 310 have developed new business plans during the month.
- 370 have given household chores to both their male and female children.
- 435 record their income and expenditures.
- 485 have developed/strengthened their visions for graduating from MSE to medium businesses.
- 310 have recorded improvements in their sales.
National Exposure Visit to Hwassa and Konso.

Thirty staff members and SACCO leaders participated in an exposure visit to Hwassa and Konso in Ethiopia’s Southern region. The visit was aimed at enabling the participants to share experiences with other organizations engaged in activities similar to WISE providing opportunities for mutual exchange of good practices in each organization, reflect on WISE’s current programme strategy and interventions and see opportunities for improvements. Moreover, it aimed to motivate SACCO leaders to increase their confidence in their leadership and to share WISE’s good practices.

One of the organizations visited in Hwassa was Bright Image for Generation Association (BIGA) which is an indigenous, nongovernmental, non-partisan and non-profit making association established by a group of volunteer and philanthropic professionals who had the desire to assist women and children - the most vulnerable groups of the community.

The organization promotes a Self Help Group approach in Hwassa, Dilla, Yigalem and Dalle Woreda in order to ensure the socio economic status of poor women. BIGA was chosen because of its main intervention is focused on empowering disadvantaged women and children as well as its being a partner of WISE and replicating many of WISE’s good practices.

BIGA has a large number of beneficiaries and all the day-to-day activities in self-help groups are handled by the leaders themselves, which shows their motivation and commitment. On the other hand, the BIGA team also took the experience of WISE on Micro-insurance and the Union’s Financial Management system for their future plan to expand their institutions to a larger scale by changing the self-help to “Micro Banking” system. The community and the self-help group members appreciated the training on Basic Business Skills provided by WISE in collaboration with BIGA a few years ago. They expressed that the training taught them how to manage their business and also have a good customer handling and saving culture.

BIGA’s care and support for abused women and children in general and its establishment of a safe house and the training it gave on psychological treatment to mitigate trauma for the victims was regarded as a good practice.
In Konso, the group visited different savings and credit cooperatives established by Mercy Corps in collaboration with WISE a few years ago. WISE organised 14 cooperatives in rural Derashe and Konso and provided business skills and training to 750 women and girls and also trained trainers from government offices. Mercy Corps is an international organization that started its first programme in Addis Ababa in 2006.

The members save money every 15 days, take loans and are engaged in different micro-enterprise activities such as selling sheep, ox and areke (traditional drink). Before joining the cooperatives, they were unable to involve in different income generating activities. They were also able to change their ways of living, send their children to school and be independent of their husbands. Some of them were also trained in vocational training like producing shoes from tyres and leather and selling the shoes in local markets. Government representatives of the Cooperative Bureau, those who are responsible for the provision of training in the Kebele, explained about one of the cooperatives: Parka Hariya Women Saving and Credit Cooperative in Dukatu Kebele.

Regarding the changes in the lives of the members, they have a very good attitude towards their business; they have a very good customer handling culture as compared to others who are not members of the cooperatives. Moreover, they are able to sell different materials in the markets faster than others. Furthermore, the members have developed the culture of solving problems through discussions. The exposure visit enabled the leaders of WISE SACCOs and the staff to be motivated.

Before my visit to Hwassa and Konso I was engaged in one business only but when I saw the rural women engaged in different activities I was motivated to engage in different business activities, and I opened a cosmetics shops in collaboration with members from my cooperative and we are now collecting clothes and different items to support “Teshager project” which supports poor kids.

Hayimanot Getachew, Leader of Tisna Kirkos SACCO

I shared the information I received from the visit to the committees of my cooperatives, members and staff. After visiting BIGA’s safe house project activities I became more interested in working with commercial sex workers. I have contacted women engaged in this business to encourage them to become members of a cooperative and access the possibility of changing their lives.

Hiwot Wondimu - Senior Facilitator
International Exposure Visit to Kenya and India

Kenya
An International Exposure visit was organized to Kenya for 6 staff members of WISE to learn from the visited organizations in the area of development work in general and specifically the empowerment of poor women and girls. The exposure visit enabled the participants to learn new perspectives to improve WISE’s ways of doing and scaling up its interventions differently. In addition to lessons learnt, the exposure added to the motivation and commitment of the staff in the organization.

Young Women Leadership Institution (YWLI)
YWLI is a feminist organization, founded in May 1999, to create a space for young women to express their views and articulate their vision for a women’s rights agenda. YWLI was visited and discussions were held with the leaders of the institution. In the discussions, the institute’s leaders explained that their main working area was with young girls and providing them with 6 months of training on Leadership and Information Dissemination to build their capacity in leadership, data collection and information exchange systems using different media. They also organized the young girls into a football team to help them shift their mindset and develop team spirit as well as ethical standards. Experience to be taken as a good practice is to work with young women. This will contribute to the sustainability of a program and the dissemination of information to larger communities through utilising the untapped talents and energies of the youth.

Kenya Women Holding
Furthermore, the group of staff visited Kenya Women Holding (KWH) and Kenya Women Finance Trust (KWFT). KWH is a women-led, women-serving, not-for-profit organization that traces its roots to Kenya Women Finance Trust, a microfinance institution established in 1981. KWH provides non-financial services to women in three main areas: Education, Health and Advocacy against Abuse. KWH was selected because of their good experience in microfinance. Lessons taken include the different financial services that maximize the opportunity of the beneficiaries to use different credit systems.
Kibera Community Development Agenda

Kibera Community Development Agenda, another organization visited by WISE, works on conflict resolution, community capacity building, journalism, harassment and peace building. The institution also works on skills and business trainings for young women and creates access to loans from cooperatives and equity banks. From an equity bank they can take between 20,000 and 25,000 KSh. Action Aid has been supporting the beneficiaries since 2010. From this program, the young women registered that if they are trained in diverse areas, they will quickly develop their self-confidence and become skilled.

In addition, lessons were learnt from visiting markets. Vegetable markets shared their good experience in providing quality goods and customer handling approaches.

From the experience sharing in Kenya I was able to observe what families, schools and government should do to make children self-confident and help create a better generation. I then shared this information with families and children on different events. It also helped me to encourage members in their business and help them generate new ideas. I also shared what I gained from the visit with my co-workers.

Felekech Tamene,
Trainer

From the exposure visit and experience sharing at Kenya Women Holding, I observed the importance of microfinance outreach, how it can grow and the diversified products and services provided by the organization. Based on this we are acting on expanding our organization’s provision of micro-finance services and products. Accordingly, a micro-insurance scheme agreement has been entered for the target members with the Ethio Life insurance S. Co. I also observed how the organization integrates social responsibility into business.

Tsigie Haile,
WISE Director
Before the training as a head of the finance department, my whole focus was on the financial transactions of the organization, but after I had taken the training it had made me work harder and able to relate my day-to-day activities with the livelihood changes of the target members. I am involving myself now in proposal development and the program activities of the organization. It also makes me more sensitive to administrative costs and focused on program costs.

Yeshimbet Bezu, Head of Finance

Before the training, I had a knowledge gap about the preparation of project proposals and evaluating projects but after the training I started working on Adjustment of the Business Plan for the SACCO Union. I am also now preparing training courses on Team Building, Organizational Behavior (culture) and Human Behavior. I have also shared the knowledge I gained with staff.

Aga Fufa, WISE SACCO Union Manager

India
A one-month international training course was arranged for two management staff members in India at the Institute of Rural Management (IRMA).

IRMA was established in 1979 at Anand, Gujarat, with the support of the Swiss Agency for Development Cooperation (SDC), the Government of India, the Government of Gujarat, erstwhile Indian Dairy Corporation and the National Dairy Development Board to provide management education, training, research and consultancy support to cooperatives and rural development organizations in India. This Indian institution was selected for the training because of its rich experience in management of voluntary organizations and co-operative management education.

The aim of the 4-week training is to provide an overview of the changing context of development, to impart basic knowledge in functional area of management, for management of development organizations, to enable participants to develop analytical and practical skills for effective management of development organizations, to provide a platform for participants to share their experiences as development practitioners and reflect their own organizations with a view to learning from each other.

Content of this one month training course includes: Development context and NGO management, Understanding Human Behaviour for Managerial Effectiveness, Marketing and Communication, Organization and Management, Sustainable Livelihoods and Community-Based Organizations, Financial Management and Management of Development Projects. This training will enable the participants to develop action plans, improve overall understanding of the development context, and to be able to deliver training of new skills and techniques by adopting the best practices from the training institute.
The acquisition of different items such as computers, office equipment, a vehicle and a solar generator is very instrumental in facilitating the day-to-day operation of the organization during the coming years and to help improve the operational capacity. A solar powered generator, for example, has been purchased to ensure that training and workshops, conducted 6-7/days a week, are not interrupted anymore due to power shortages. Other equipment including computers and office equipment has also been purchased to enhance the use of IT and improve the quality of the trainings provided. Moreover, one field vehicle has also been purchased to facilitate the work of the staff and to better help them in the development of the women cooperatives.
One component of the capacity building project is the provision of innovation grants to encourage business ideas that can achieve scale and efficiency. An innovation challenge has been an annual event organized by WISE for the past 4 years making this year’s event the 5th time it has been funded by the ILO/IDC project.

The idea behind the innovation grant is to encourage entrepreneurship and support the business ideas of the women who are part of the 54 cooperatives under WISE. For this year’s event a total of 16,000 USD was allocated as prize money for the participants.

The innovation challenge was open to all members of WISE. A deadline of 45 days from the date of announcement was set for the women to present their ideas to the WISE office. Then a panel of 5 judges was selected from among the board members of WISE as well as a representative of the ILO to identify the winners.

After the women had presented their ideas and products, it was up to the judges to go through each and every one of them to see who would be worthy of the prize. The judges used a set of selection criteria and each idea was graded accordingly. The final score was the average of each judge’s points and was used in the end to determine the victors.

The selection criteria was developed by ILO and WISE and focused on the following elements:

i) Innovativeness of the Idea: The ideas should be original and relatively new to the area. Ideas could be in products, services or new ways of doing things with the goal of increasing the performance of the business and increasing income of the participant. The idea must not be fully copied from someone. There should at least be some element of originality.

ii) Viability: The idea must be translatable and have adequate demand in the community. As the ultimate purpose of the intervention is to increase the income of the participants, feasibility within the community must be considered. Moreover, the ability of the business to create jobs for others is essential.

iii) Environmental Friendliness: The idea must not negatively affect the environment. Aspects in energy saving, time saving for women and other benefits to the society are strongly encouraged in ideas presented for competition.

iv) Sustainability: The idea must show how it can contribute to the continuity and viability of the business. This means the idea should not be in a business that can generate a one-time income only.

v) Contribution to Reduction of Women’s Work Loads: The idea’s contribution to the reduction of women’s workloads will have additional points.

vi) Transformation/graduation: An innovation idea that could contribute to uplifting the business to a higher level and/or prove that the business can graduate to a higher level will qualify for a bonus grant

Based on the above selection criteria, the women presented their ideas one by one to the judges. After the ideas were scored, the next step was to determine how many of the original 78 women who presented their business ideas should be awarded and how much should be given to each winner. In total 40 women were selected to benefit from the grant based on the scores they received.

Forty women were selected by a panel of 5 judges and were allocated prizes between 2,500 ETB and 15,000 ETB. During a ceremony, the list of winners was announced by the Director of WISE. The winners received the prize money not in cash, but rather in items and equipment needed by their businesses.
Winners of the Competition

First Rankers

The following five members were given the first rank position:

**ETETU SEYOUM**

Etetu is a member of the Mizan Saving and Credit Cooperative in Akaki Kality. Etetu’s competition products are uncommon clothes and scarves made of woven cotton. She also demonstrated what she calls ‘long-lasting’ candles for the church. Her innovation shows that sweaters and dresses can be fabricated from hand woven cotton. She asserts that her new products are highly marketable in shops that promote traditional clothes to foreigners.

**BETHELHEM DESEYE**

Betlehem is a member of Ngat Kokeb Saving and Credit Cooperative in Gulele Sub-city. She created beautiful belts, table flowers and earrings made of thread. Her physical disability did not prevent her from meeting her goals and being self-reliant. She is actively participating in her cooperative by making savings and taking loans for generating income. At present, she is delivering her own products to the market and is able to win the hearts of her customers.

**MEBRATNESH MELESE**

Mebratnesh is a potter who comes from Yehiwet Tesfa Saving and Credit Cooperative in Gulele sub-city. She produces Christmas tree decorations made from clay. She learnt the knowledge of designing and decorating clay products from her mother. She says the invitation to the competition helped her to be creative and come up with new products. Her potential customers have expressed their attraction to her products in comparison with factory made Xmas tree decorations. This in turn inspired her to strive for new and better products in the future.

**ENANA GATEW**

Enana is a member of Alegneta Cooperative in Akaki sub-city. Her competition products are white flowers, couch covers and table cover made from cork plastic. She explained that her new products are strong and durable. She told the judges that she has already begun selling the flowers.

**BELAINESH KIFLE**

Belainesh comes from Siralelewit Saving and Credit Cooperative in Kolfe Keraniyo sub city. Her tasty, high-quality cookies are favoured by many. She presented what she calls “magic cookies”, decorated beautifully. Her customers testify to the quality of the cookies and have said that the name given to her product deserves it. She also stated that her new product will be highly demanded in the market in the near future.
Second Rankers

The second rankers are the following:

**ABENET KIDANE**
Abenet comes from Tsina Kirkos Saving and Credit Cooperative in Kirkos. For the competition, she presented gloves and socks for kids and adults, and bags made from discarded cotton products. She says that when she was getting prepared for the competition she thought of the discarded cotton products at her work place. Then she started gathering the pieces of cotton and made socks, gloves and tights. She also states that from materials that seem non-usable, it is possible to fabricate unique things. She is happy that her products are marketable.

**HELEN Girma**
The other contestant who stood second was Helen, she comes from Akaki Kality sub-city Alegnta Cooperative. She created the idea of cooking fast food in a bread stove. These fast foods are prepared from vegetables or meat. She bakes the food in a bread stove covered with dough avoiding the use of oil. Customarily, people cook such foods in oil but her innovation of roasting fast food is speedy, good for health and time saving. She has a plan to introduce her innovation to the market.

**AMELEWORK BEKELE**
Amelework comes from Serto Massaya Saving and Credit Cooperative in Akaki Kality. Considering one of the criteria of the competition was environmental protection, she created hand-painted flowers for tables and dust removers made from chicken feathers. She has started to introduce her crafts into the market and to the public. She plans to invest the prize money in the business.

**BERHANE TEMESGEN**
Berhane is a member of the Yenigat Kokeb Cooperative in Nifas Silk Lafto sub city. She took part in the competition with brewed “Tella”. The main reason she took part in this competition was down to her experience in selling ‘Tella’ (traditional beer) at home. She says that her new way of brewing “tella” saves firewood, labour, and raw materials.

**TSIGIE G/KIDAN**
Tsigie comes from Birsat Saving and Credit Cooperative in Nifas Silk Lafto subcity. She has much experience of baking traditional bread (Hibst) and selling it to her customers on occasions like weddings, birthdays and holidays. She thought of minimizing her expenses when using the traditional stove (Midija). She came up with a new type of ‘Midija’ that can minimize her costs. She has a plan to introduce her innovation to the market.

**ZEWDE TESFA**
Zewde is a member of Alegnta Saving and Credit Cooperative in Akaki Kality. She produced hand-made sweaters with caps and scarves. Her products are uncommon, artisan and very attractive. She says that she is ready to expand her new product range using machines.

**ABEBA H/MIKAEI**
Abeba comes from Yedget Fire Saving and Credit Cooperative in Nefas Silk Lafto. Starting from a young age she has redesigned her clothes by changing their style and making them look attractive for minimum expense. This has generated much appeal amongst friends and relatives. She now gets requests to design clothes for these people. She says that the competition has motivated her to develop her skills.
Third Rankers
The third rankers are the following:

TINSAE HABTAMU
Tinsae lives in Kolfe Keranyo and is a member of Berhan Taye Cooperative. She came up with ‘Mesob Work’ or traditional hand-produced bread containers and bags made of used plastic water containers and plastic nets. These containers can be used as input in the production of ‘Mesob Work’ and thus environmental pollution can be minimized. They can also be used to decorate living rooms and special ceremonies. Tinsae’s vision is to produce more and introduce them to the market.

HANA FELEKE
Yehiwo Tesfa Cooperative is located in Gulele and Hana has been a member for some years. Hana’s products for the competition are pottery products consisting of decorated fruits that look like real fruits and a kerosene stove made of clay. The idea of a clay kerosene stove was inspired by the high price of the metal ones. She says her exposure to this competition has given her empowerment and confidence that her new products will become profitable.

ALEMNESH BELETE
Alemnesh comes from Tsina Kirkos Saving and Credit Cooperative in Kirkos sub-city. She created two innovations: a mobile phone charging tool by using batteries in the absence of electric power and filtering unclean water with pieces of stone and sand. She generated these ideas after seeing the problems faced by many people living in rural areas where power is not available and water is not clean. She has already started introducing her products to the marketplace where they are in much demand.

TIGIST SISAY
Tigist comes from Serto Masaya Saving and Credit Cooperative in Akaki Kality sub-city. Her being physically disabled did not stop her from going to school and creating hand-made products. She brought to the competition an item that restaurants and cafes can use for displaying their menus and for receiving bills. Her product is durable and can be cleaned easily. She is ready to introduce these products to the market.

The winners received prizes ranging from Birr 15,000 to Birr 2,500. All the winners were given “Business Planning Training” before receiving their prizes. After the training they produced their business plans to promote and take their products into the market. The prize money will go towards the development and execution of their business plans.
The ILO views cooperatives as important in improving the living and working conditions of women and men globally as well as making essential infrastructure and services available.

Under the ILO Constitution cooperative organizations have consultative status. This is in recognition of the fact that cooperatives provide for direct, indirect and self-employment in great numbers and that they contribute to securing the livelihoods of a significant portion of the world’s population. They provide a special framework for social dialogue and social security and give a voice to many who would otherwise remain unheard.

The Cooperatives Unit of the ILO is part of the Enterprises Department. Within the UN system, the ILO is the only international organization to have a general, explicit mandate to work on cooperatives through its Cooperative Unit.

The Cooperatives Unit serves ILO constituents and cooperative organizations in four priority areas:

- Raising public awareness on cooperatives through evidence based advocacy and sensitization to cooperative values and principles;
- Ensuring the competitiveness of cooperatives by developing tailored tools for cooperative stakeholders including management training, audit manuals and assistance programs;
- Promoting the inclusion of teaching of cooperative principles and practices at all levels of the national education and training systems;
- Providing advice on cooperative policy and cooperative law, including participatory policy and law making and the impact on cooperatives of taxation policies, labour law, accounting standards, and competition law among others.

Cooperative Principles:
Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Cooperative Alliance in 1995.

1. Voluntary and Open Membership
Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control
Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3. Members’ Economic Participation
Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4. Autonomy and Independence
Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative’s autonomy.

5. Education, Training and Information
Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

6. Cooperation among Cooperatives
Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. Concern for Community
While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programs accepted by the members.
In developing countries, the vast majority of low-income households lack access to insurance and other forms of social protection, including health services. Low-income persons live in riskier environments than the rest of the population, are more vulnerable to various perils and are the least able to cope when crises do occur. It is the poor that are most in need of affordable and accessible insurance services.

Microinsurance is an excellent tool for the protection of the livelihoods of the working poor and for savings mobilization. Traditional credit insurance protects the lender in the event of death of the insured borrower before the debt has been repaid in full. Client focused microinsurance products available in Ethiopia also cover losses arising from accident and disability, illness and maternity. In addition to protecting the lender against default arising from the above-mentioned risks, microinsurance also serves as excellent collateral for low-income borrowers who would otherwise not provide a guarantee to qualify for a loan.
Insurance services in Ethiopia are often limited to medium and big businesses while low income micro and small women entrepreneurs have difficulty in accessing affordable insurance that covers the real risks they face. WISE and the ILO initiated a microinsurance package covering death, accidental injury, disability and the illness risks of 10,000 women organized under 54 cooperatives. The product was developed and launched by Ethio Life and General Insurance Company SC providing loan-based microinsurance for members of SACCOs organized under WISE.

The microinsurance product for WISE Co-op members covers the following risks:

- Death of a family member or spouse due to natural or accidental causes: 100% of the remaining loan balance.
- Total disability of a family member or spouse due to natural or accidental causes: 100% of the remaining loan balance.
- Accidental loss of two eyes or two limbs, or one eye and one limb of a family member or spouse: 100% of the sum insured the remaining loan amount balance.
- Total temporary disability of a family member due to natural or accidental causes: Loan repayment during disability period for maximum of four consecutive months.
- Accidental loss of one eye or one limb: 50% of the remaining balance.
- Pregnancy and Maternity (9 month waiting period): Maximum of 2 months installment of the loan.
- Additional benefit: Funeral expense of Birr 1000 per insured person.
Certificate of Appreciation

This Certificate is awarded to
M/S Selam Saving and Credit Cooperative

on this 18th day of May 2013
in Appreciation for
 Provision of adequate information and
 payment of insurance premium.

Furthermore, Ethio Life and
General Insurance S.C hereby
acknowledge authenticity of
Women Specific Group Credit Life
Microinsurance
the benefits of which are outlined
at the back of this Certificate.

Shimeles G/Giorgis
General Manager

Ethio Life and General Insurance S.C
### Women Specific Group Credit Microinsurance

<table>
<thead>
<tr>
<th><strong>Risk Covered</strong></th>
<th><strong>Benefits</strong></th>
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<tbody>
<tr>
<td>Death of a member or spouse due to natural or accidental causes</td>
<td>100% of the remaining loan balance.</td>
</tr>
<tr>
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</tr>
<tr>
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<td>100% of the sum insured/the remaining loan balance.</td>
</tr>
<tr>
<td>Total Temporary Disability of a member due To natural or accidental causes</td>
<td>Loan repayment during disability period for maximum of 4 (four) consecutive months.</td>
</tr>
<tr>
<td>Accidental loss of one eye or one limb</td>
<td>50% of the remaining loan balance.</td>
</tr>
<tr>
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<td>Maximum of 2 (Two months) months installment/s of the loan.</td>
</tr>
<tr>
<td>Additional benefit</td>
<td>Funeral expense, Birr 1,000.00 per insured lives death.</td>
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Newsletters and Publications

One of the systems of knowledge sharing and inspiration among target members is the monthly publication of WISE entitled “Let me Narrate My Story”. The story of a woman or a couple is featured in the monthly publication from which readers draw important lessons. These inspirational stories are printed in three to five thousand copies and distributed to the women, partners and visitors. While the monthly publication is done in Amharic, selected stories are printed twice a year in English.
“Zenash Alemu is my name. I am married and a mother of two. At the time of joining the women entrepreneurs development programme of WISE, my husband was working as a welder and I was selling different items going from place to place. We were literally living on a subsistence income. Upon taking the Basic Business Skills training for 10 half-days, I took a loan of only Birr 369.00 as my savings was not adequate to borrow the ceiling one can take, which was Birr 500.00 upon saving Birr 50.00. With the loan I started selling vegetables on the streets. I implemented what I learnt from the series of trainings of WISE.

Now I am selling the vegetables using two of my own pick-up vehicles. In addition, I am building a G+1 house in Akaki-Kality Sub-city administration. My husband has joined me in the vegetables business and together our business has created employment for 28 workers. I am implementing the lessons I learned at the Financial Literacy training. For example, I have increased my weekly savings by 20-50%, separate properly my domestic and business money, envision opening a big supermarket when my house is finished and am trying to develop my creativity.”
“The financial and non-financial services I have been able to access have enabled me to transform myself” says Enani Engida. Enani talks about her transformation as follows. “I had no education before I joined WISE’s program. Now I have completed Grade 8 and am a good student. I will not stop going to school until I finish college. I was a housewife, dependent on my husband’s sole income. My husband passed away five years ago in a car accident. Since then, I am the sole breadwinner and I send my children to private schools. I have shares with Addis International Bank and I have opened an account with the bank. My outlook on life has completely changed and work is my language. Enani sells household items and clothes. Since taking the Financial Literacy and Consumer Education training organized by WISE and ILO, I have made some changes in the way I do things. I have raised my weekly savings from Birr 50.00 to Birr 100.00 and I am planning to take a higher loan to include another line in my business. I have saved Birr 200.00 for the education of my children. I want our cooperative to raise the loan size to Birr 100,000. I want to know more about protection and insurance.”
Tesfanesh Seyoum lives in Akaki-Kality Sub-city. She had worked for a textile factory for over 25 years before joining WISE’s program in 2008. Her monthly wage was only Birr 350.00. Tesfanesh is a widow and mother of two children. With the first loan of Birr 700.00, she started producing clothes for women. Tesfanesh says: “By paying back the consecutive loans I took from my SACCO much earlier than the stated repayment period, I was able to obtain higher loans within a short period. I bought sewing machines and hired assistants to produce working gowns, bed linens, uniforms and others on order as well as for individual sale. Currently, I employ up to 18 workers in my small house and we work on a shift basis when we have big orders. After the training on financial literacy, I decided to look for a better working place so that I can expand my enterprise and achieve my dream of establishing a big garment factory. I am implementing most of what I have gained from the two-day workshop and believe I will make a big change in the short time.”
Zeineba Yinga started using the services of WISE in 1999. She was then a housewife and a mother of two kids. The opportunity gave the young woman the confidence to use her entrepreneurship potential. Upon joining the SACCO and taking a loan of Birr 500.00, she started preparing and selling spices in her home. It did not take Zeineba much time to take risks and try different businesses. With the friends that she knew at WISE, she started collecting garbage from the neighbourhood. She also had a beauty salon and a cafe. The Birr 40,000 loan that she took from the Union of WISE Cooperatives helped her to expand her restaurant business. Her restaurant business is now VAT-registered. Zeineba was among the 250 entrepreneurs in Addis Ababa who were decorated by the former Prime Minister for their ability to transform their enterprises from micro to small and medium level businesses. Zeineba dreams of setting up a school and has already started the process. “The Financial Literacy and Consumer Education training helps a lot,” Zeineba says. She adds, “Since last month, I have increased my weekly savings, made forecasts for my business and planned my monthly income and expenditures. I am improving my negotiation skills and this adds to my confidence level.”
Wude Desalegn joined WISE’s programme in 1999. Since then she has been able to complete her college education in Accounting and has transformed her business. Wude says: “I started a bread and tea business with a Birr 500 loan I took from my SACCO. Currently I run a restaurant with 7 employees. My dream is to open a big hotel. After the training on Financial Literacy and Consumer Education, I have raised my weekly savings three-fold. I have also started saving for my children’s education. I plan to pay back my current loan and take a higher one. I now have monthly plans and I analyse my actual accomplishments with my plans. I have given my son household responsibilities like my daughter. I believe my negotiation capacity has grown. I am a free person and my husband also now respects my freedom.”

“Success doesn’t come easily unless we work hard”, Birhane Temesgen from Nigat Kokeb SACCO

“If we work hard, we can change ourselves and even create job opportunities for others”, Dasash Debebe from Enat Guada SACCO

“If we engage ourselves in different kinds of jobs, we can change our lives”, Etagu Haile from Edget SACCO

“Through cooperative work, we can achieve greater changes”, Desta Legesse from Negat Kokeb SACCO

“If we are serious enough and work hard, we can change our life. Only the dead cannot change things”, Tiruwork Tesema from Alembirhan SACCO

“If we work cooperatively, we can alleviate poverty from its roots”, Asnaketch Gashaw from Mizan SACCO
The evaluation of the project was conducted by an independent consultant and the following summary has been taken to describe the results of the project.

“The evaluation of the Project has established that all project output targets have been achieved or exceeded. In fact a number of outputs that were not originally incorporated in the log frame have been achieved. Because of the international training and exposure visits as well as the local experience sharing visits, the participants are imbued with a new sense of purpose and commitment to apply what they have seen and learnt to advance the cause of uplifting women and girls from extreme poverty. Upon their return from the training in India on Development Context and NGO management, Marketing and Communication, Financial Management, Management of Development Projects, etc. the two WISE senior staff members who attended the training drew up a plan of action to guide their future work.

The Project is relevant as it takes into account ILO’s focus on micro-insurance and microfinance interventions. Moreover, the Project fits very well with the Government’s Growth and Transformation Plan strategy of reducing poverty through the promotion of micro and small enterprise development.

The achievement of several outputs targets that were not initially included in the Log Frame demonstrates that the Project’s use of resources was very efficient. Significantly more activities were carried out and additional outputs were achieved without additional resources.

On the other hand, the above achievements imply that the unplanned activities and outputs could have been anticipated and included in the Log Frame at the time of project design. The funds for the Project were disbursed in a timely manner and support from the ILO Team in Addis Ababa to WISE was described as exemplary. However, from the programming point of view, the Project’s short implementation period of 12 months necessitated a rushing of activities that at times became quite challenging for WISE. This brings us to the lesson learnt from this intervention.
The Way Forward …

The support obtained from ILO and Italian Development Cooperation has been instrumental in improving the quality of services of WISE to its clients – women and girls. The fact that individual members of cooperatives established and assisted by the organization have demonstrated transformation in the quality of their lives and the cooperatives have displayed increased sustainability, many like-minded organizations are now looking into replicating the strategies of WISE. Currently, WISE and the Union of Ethiopian Women Charitable Associations are implementing a project aimed at replicating training on savings, credit and microinsurance among 32 women-focused organizations working in different regions of the country. Many others are creating partnerships with WISE with the intention of learning from the good practices and replicating them in their organizations.

The increasing demand from like-minded charities and the need for continual improved quality of services for the target members calls for increased capacity of WISE. Thus, WISE as an organization as well as the cooperatives have to further upgrade their competence to a higher level. Specifically, skill upgrading among staff and leaders of the cooperatives would be essential. WISE should work harder on succession plans at different levels of its structure. Attracting and maintaining competent staff is of paramount importance for the organization so that it can play its role efficiently, effectively and sustainably. This, among others, requires competitive salaries and benefit packages and greater opportunities for development of staff. Cooperative leaders would benefit also from exposure that would add to more learning and motivation. In this regard, regular visits to India for selected leaders would be very useful.

In terms of management information system, the current system that generates weekly, monthly and annual reports needs upgrading. This requires further capacity building of the software developer, the accountants and upgrading of equipment. Moreover, better software is also recommended. Such upgrading of the system will enable incorporation of insurance information that is currently done separately in a cumbersome manner. Such resources are found in Asia, particularly India.

Performance quality enhancement at the organizational and cooperatives level is bound to bring about faster growth and development of target members. Some of the women and girls have hidden potentials that should be utilised and tapped from an improvement of service in business development services (BDS), financial literacy, leadership training and microinsurance. As a result, the opportunity accorded to such high potential women and girls is bound to create exemplary women entrepreneurs for the country.

Capacity building support to WISE will not only benefit WISE and its target women and girls but also other like-minded organizations that partner with it and work throughout the country. Consequently, the outreach will be greater, quality of services will be better, WISE will emerge as a Centre of Excellence in SACC0 development for women entrepreneurs, BDS, women’s economic empowerment and leadership. Moreover, the Women’s Training Centre will be a ‘Knowledge Hub’ where practitioners, students, researchers and experience seekers will look at when they are in need of information and knowledge. The limited initiatives on international networking will grow to further benefit the target women and girls as well as a wider community of women and girls in other countries. With enhanced capacity, WISE looks forward to influencing more actors and working with more non-governmental, private, community and governmental organizations through provision of direct services to target members, training of trainers and other capacity building interventions.