



# WISE

Organization for Women in Self Employment



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# Introduction

Organization for Women in Self Employment (WISE) is an Ethiopian Civil Society Organization or NGO registered with the Ministry of Justice in August 1997 and reregistered in 2019. Since its inception, WISE has successfully established 100 Savings and Credit Cooperatives across 84 Woredas in 11 sub-cities within Addis Ababa. This initiative has empowered numerous girls and women, enabling them to make significant contributions to both economic and social issues. In addition to its work in Addis Ababa, WISE has expanded its reach to Oromia, Wolayta, and Amhara Regional States, where it has established 18 additional Savings and Credit Cooperatives.

WISE has successfully mobilized over 60,000 women, providing them access to various training programs, business development services, and financial resources. In collaboration with partner organizations with similar objectives, the scope of our programs has significantly expanded and reached around 50,000 women and men throughout the country. This expansion has facilitated a profound positive transformation in the lives of numerous underprivileged communities.

To enhance women's leadership skills, the Organization tirelessly works to provide opportunities for these women to serve as leaders within their cooperatives. This includes participation in leadership training, various forums, and events. Furthermore, the Organization is committed to fostering an environment of knowledge exchange with like-minded organizations, further enhancing the experiences of the women we serve.

WISE has been implementing various projects in partnership with the Coady Institute, including a project previously entitled "Empowering Mutual Partnerships for Women's Economic Resilience (EMPOWER)." This project was carried out in different communities from April 2013 to March 30, 2018.

After the EMPOWER project, the Coady Institute continued its partnership with WISE and launched the ENGAGE Project.

The "ENGAGE" Project, co-designed by the Coady Institute and five partner organizations from India, Ethiopia, Tanzania, Bangladesh, and Haiti, focuses on women's economic empowerment and active citizenship. The project in Ethiopia is implemented in Arada Sub-City, in Woredas 2, 5, 6, 7, and 8, and has been since December 2019.

Its aims include enabling women and girls to become self-reliant through training and capacity-building initiatives, developing self-confidence, and participating effectively in social, economic, and political spheres. ENGAGE is fully funded by Global Affairs Canada (GAC).

In the ENGAGE Project, WISE applies an approach introduced by the Coady Institute called Asset-Based Community-Driven Development (ABCD). The principle behind ABCD is that when communities recognize their assets and opportunities, they are more motivated to take initiatives that mobilize and strengthen their asset base.

In line with this approach, WISE adopts this framework and works intensively to implement various projects while advocating among stakeholders, partners, and universities at the national level, beyond the project's geographical target.

This booklet has been prepared under the ENGAGE Project to document and share the stories of members supported, combining both previously collected and new stories, so that it can serve as a source of learning and inspiration for others.

## “ WISE – A School of Life ”

**M**y name is Alemzewed Haylu. I was born on July 31, 1977, in Addis Ababa, in the Arada district, an area traditionally called Dejach Wube. I grew up in a family with very limited means. My mother raised and educated me through many hardships, working as a housemaid and selling Asharo (roasted barley) to make ends meet.

However, life threw another challenge my way. As a young girl, I became involved in a relationship without fully understanding its consequences, and I became a mother at an early age. This forced me to stop my formal education after the eighth grade. After giving birth, life became extremely difficult; I became a burden on my family, and there were times when we had nothing to eat or drink.

Despite these hardships, my mother continued to support me. I worked hard to provide for my child while managing household responsibilities. It was during this period that I first learned about WISE.



That was in 2022. By chance, Enat Saving and Credit Cooperative was just being established, and they were moving around neighborhoods encouraging women to become members. It was through Seada Mohammed, who currently serves as our chairperson, that I learned about WISE and its work for women’s empowerment. She encouraged me to start saving and to join the cooperative.

Soon after, I attended a ten-day training that covered business skills, life skills, and health education, organized through WISE with the facilitation of a trainer named Birhane.

***“This training brought a great transformation in my life. It helped me realize that I am capable of becoming what I want to be in life, that I must keep myself and my family clean and dignified, and that I should value myself, because if I respect myself, others will respect me too.”***

With the knowledge I gained from the training and the first loan I received from WISE, I started a small restaurant business. The amazing part is that before joining WISE, I didn't even have a bank savings account. But now, I am organized, running my own food business, saving regularly, and repaying my loans on time. I am even waiting to qualify for a higher loan amount.

At present, I have taken a loan of 12,000 birr and, in addition to my restaurant business, I have purchased a bread oven and started baking on order. I also make injera to sell on demand. Through this work, I manage my household expenses and have even sent my child to college to study Accounting.

Moreover, from the leadership training I received, I learned that leadership does not mean superiority or knowing everything alone; it means working together with the community, understanding their challenges, and finding solutions collectively. With this understanding, I am now serving as Accountant in my Enat Saving and Credit Cooperative and also as a committee member in my neighborhood.

***“Through all this, I realized that the training and support I received from WISE have been a true school of life for me. That is why I call WISE my ‘School of Life.’”***

Currently, my future plan is to take a higher loan and, alongside my restaurant work, to buy a washing machine and start a laundry service. I do not want to depend on a single source of income. This, too, I learned from the trainings I received.

Finally, I encourage other women like me to join WISE Saving and Credit Cooperative so that through training, saving, and small loans, they too can achieve what they dream of.

***Alemzewed Haylu***  
***Enat Saving and Credit Cooperative***

## “My Foundation”

**M**y name is Tsehay Haylemariya. I was born in Addis Ababa, Arada Sub-City, Woreda 5. I attended my first level of education at Ras Abebe Aregay Public School, and my secondary education at Teferi Mekonnen Technical and Vocational School.

Growing up with my family was generally good for me and my siblings. However, being the firstborn and a girl, I carried a little more responsibility. After completing my 12th grade, because there was no one to financially support the family, I knew I had to work. I took a one-year sewing training and started working. But the income was too little to sustain myself, so I couldn't stay long. I went to an Arab country and worked there for five years before returning.

When I returned, I intended to start working again, but by God's will, I got married. At that time, my husband was a second-level student. Until I completed my education and returned from the Arab country, we stayed together, and now we are blessed with three children.



After giving birth to our first child, because I had a strong desire to work, I took hairdressing training and started my profession. While working, I faced challenges like paying rent for my home, lack of employees, and other difficulties. But I persevered, working for at least two years before the birth of our third child. When my children needed more care, I had to pause my work completely.

I had always loved tailoring, so I seized the opportunity to attend sewing training. Before starting my work, I sold my hairdressing equipment, bought an old machine, and rented a new one for 500 birr per month to work from home. Today, I am managing my work efficiently, and it has become my main source of livelihood.

I first heard about the Organization for Women in Self-Employment (WISE) in 2022. WISE's staff were moving around our neighborhood, registering women to join. I registered, and soon after, they called me to participate in training and start saving. Today, my savings amount to 4,052.37 birr, and I have taken a loan of 8,000 birr.

Joining WISE did not bring me major difficulties. However, in some communities, there were misconceptions, such as warnings not to deposit your earned money. But WISE staff explained the organization's purpose clearly, so I had no hesitation. Now, it has been three years since I joined, and I feel more confident than ever.

Through WISE, I have gained countless benefits. I have received training in various areas.

***“In the past, because I could not leave the house, my neighbors would say, ‘Her voice cannot be heard.’ Now, my voice is strong; I can express my ideas freely.”***

I have learned about law, how to protect myself from dangers, and how to manage my household even in difficult situations.

I also had the chance to improve my profession. I took sewing training from foreign experts, refined my skills, and began producing various clothes, including children's pajamas, city clothes, sofa covers, and curtains. I make them on order, sell them, and earn income. Through this work, I earn at least 5,000 birr per month. Today, I have a capital of 50,000 birr.

I received leadership training as well, and I now serve as a secretary in my Cooperative.

***“WISE has been the foundation of my life and the key to my independence.”***

The support WISE provides for women is truly empowering. Its goal is not to give money, but to help women stand on their own.

Looking ahead, I have big dreams and plans. Besides opening my own tailoring shop, I want to establish a training center. To achieve this, I am increasing my savings under God's guidance and repaying my loans. I encourage my sisters, and anyone who wants to see change in their life: do not give up hope. Join this organization, save, take loans, and invest wisely. With perseverance, you can achieve your dreams.

*Tsehay Haylemariya*  
*Enat Saving and Credit Cooperative*

“**The organization I trust has always been by my side”**

**M**y name is Addis Yizengaw. I am a 34-year-old woman, born in Gojjam near Debre Markos. I grew up in a loving and supportive family, where life was generally good for me and my siblings. Until I was seven years old, I lived with my family, and when it came time for my education, my aunt brought me to Addis Ababa so that I could attend school and pursue a better future.

Life, however, had its challenges early on. In my aunt's home, I became the caretaker of his child. While he never withheld food, clothing, or shoes from me, my heart was set on learning. “I wanted to grow and learn, no matter the obstacles. So, I enrolled in evening classes to continue my education.



As I continued working, I began to notice and understand certain things. Near my aunt's house, there was a place where injera was sold, and whenever the person working there received a large amount of money, I would watch and think that I, too, wanted to earn money by selling injera. I started learning how to make and sell injera, and before long, I had entered the world of work and began earning my own money.

During this time, I worked together with my landlord and eventually left my aunt's house. After preparing the injera, I rented a closed grain mill shop in front of where my aunt had worked for 50 birr and opened it as a bakery, giving my landlord the responsibility to manage it. I continued selling injera myself.

Even while doing all this, I did not interrupt my education. As I worked, I began to live a better life and also started teaching my younger siblings. Eventually, I became pregnant.

In 2008, after the birth of my first child, balancing work, school, and family became even more challenging. I had a large household, including four children, and all household expenses depended solely on the bread I sold. "It was a heavy burden, but I refused to give up." The stress was immense, yet I knew I had to keep my work going to provide for my family.

While looking for support, I went to our local woreda office to see if there was any kind of work or assistance available for me. By chance, I came across a group of women gathered there, speaking passionately about the Organization for Women in Self Employment (WISE). Their discussion caught my attention, so I approached them and expressed my interest in becoming a member.

I registered and later participated in various trainings. Just as they had described, I found that the organization truly lived up to its name. They believed in me when I needed it most.

*“They believed in me when I needed it most,”*

Before joining, my home was always bustling, with at least eight visitors every day. This was exhausting, as I had to provide coffee, breakfast, lunch, and dinner, giving my time, energy, and money. But after the training, I learned valuable skills: how to manage finances, allocate my time wisely, separate household and business money, and organize my life efficiently.

I began selling bread in earnest. In the evenings, I distributed it to small cafés and shops, and as my skills and confidence grew, I expanded my business. I took a loan from my Addis Tesfa Saving and Credit Cooperative and bought teff to bake on a larger scale, hiring help to keep up with demand. I also applied the knowledge from training to support others in my community, supplying essential ingredients and helping people without them struggling.

“I realized that true success comes when you lift others as you rise.” Today, I am living well, healthy, and proud. I have four children, and I am confident that I am providing for them at a good standard.

I have taken a loan of 23,000 birr to expand my business, and my vision is bigger than ever: to grow my work, hire more employees, and manage my enterprise professionally.

*“I firmly believe the organization I trust will always stand by me.”*

To my sisters and all women, I say this: any work can become profitable if done with care and purpose. Working just for survival brings nothing. “Be strong, stay determined, and invest wisely in yourself,” I encourage.

*Addis Yizengaw*  
*Addis Tesfa Saving and Credit Cooperative*

# “Mother’s House”

**M**y name is Tigest Biru. I was born and raised in Addis Ababa, Arada Subcity, about six kilometers from the city center. I am the child of a soldier. My mother worked for a charitable organization, and I was the firstborn of six children. Our parents raised us with care, instilling values that shaped who we are.

Yet life was not without challenges. Due to certain conflicts, my parents eventually separated. I went to live with my stepmother, and life there was extremely difficult, filled with hardships I had never known. Despite these challenges, I continued my education up to the sixth grade. Unable to endure the difficulties, I returned to my mother’s house.

By then, my mother had begun a new chapter in her life with another partner. As life unfolded in this way, both my parents eventually passed away, leaving me to navigate the world “on my own.”



From a young age, I had a strong desire “to serve as a soldier,” following my father’s aspirations for me. I pursued this path with determination, but I could not meet the requirements to enlist, so I returned home. Life took a new turn when I got married. At thirty years old, I became a wife. Though my dream of becoming a soldier remained unfulfilled, I embraced this new chapter with joy and hope.

Our early life together was modest. At that time, we bought a grass mattress for 1 birr and 50 cents and began living together. My spouse, working in the military, earned 96 birr, and that income sustained us. Later, he temporarily left military service to work as a laborer for eight years before returning to a contract-based position in the same office, where he still works today.

Together, we have raised six children, and I take pride and joy in our family. Despite the hardships, I learned that perseverance and hope can transform life, and that ***“brighter days always follow the darkest challenges.”***

In 2016, an opportunity came that would change my life when I connected with WISE. Initially, I had no personal interest, thinking it was just neighborhood registration. But I soon realized the training was a rare and valuable opportunity for women seeking to work and improve their lives. I enrolled, and it became a turning point in my journey. The training exceeded my expectations, and I realized it was “unlike any other.” The trainer not only shared knowledge but also encouraged us to exchange experiences, teaching us lessons that went far beyond theory.

For instance, I learned critical principles about parenting: “Choose your words carefully around your children; never speak harshly, and honor what they express.” These lessons transformed my approach to raising my children and strengthened our bond.

The training also equipped me with life skills, health knowledge, and practical insights. After completing it, I received transportation support to begin my work. I combined my savings with a small loan and started my business in Addis Ababa, selling firewood and other goods. From an initial investment of 400 birr, I earned 500 birr, gradually building a steady and reliable income. Today, I am self-sufficient and proud of my achievements.

I have saved 24,358 birr, and I plan to take a loan of 30,000 birr to provide my child with a laptop and a driver’s license for educational purposes. This investment will empower my child “to pursue learning” and help me further support my family. WISE didn’t just help me financially; it taught me how to use my mind and think for myself. Today, I volunteer in different places out of goodwill and a sense of purpose. In our neighborhood, we visit those who are sick and contribute money from our own pockets to support them. We also go to Mekedonia, where we feed the elderly, wash their clothes, and spend time caring for them.

By joining the community security patrol, we help keep our surroundings safe and peaceful. In addition to this, I serve as the chairperson of the Fikir Behibret Saving and Credit Cooperative in Arada Subcity, Woreda 6.

All these changes and progress in such a short time were made possible because of WISE, and I am deeply grateful for the organization. WISE has been more than just financial support; it has provided guidance, knowledge, and opportunities that have truly transformed my life. Even my husband supports this change, sometimes contributing from his own earnings to strengthen my savings in the program.

Moreover, I now advise other women in the community to ***“saving and using your resources wisely is the key to building a better life.”*** I encourage them to engage with WISE, so they can empower themselves and make meaningful changes in their lives.

I am deeply thankful.

**Tigest Biru**

**Fiker behebet Saving and Credit Cooperative**

**“We have an organization that sees everyone equally”**

**M**y name is Eyerusalem Terefe Guda. I was born in 1968 E.C. in Addis Ababa, in the neighborhood known as Amanuel Mesalemiya, where I also grew up. I came from a humble family with limited means. My parents had five children, and I am the eldest. They raised us with great effort and sacrifice.

At that time, my mother didn't have a stable job, and my father worked as a miller at a grinding mill. The small income he earned was what sustained our family. Because it was not enough, I took on responsibilities as the first child to help my family. I had to stop my education at grade eight and enter the world of work.

I began earning by making sambusas and cakes. Though modest, it helped ease some of the gaps our family faced. Life continued like that for many years. Then, in the middle of those struggles, my mother was diagnosed with breast cancer and was hospitalized.



During that difficult time, my father passed away due to a urinary blockage while caring for her. Just fifteen days later, my mother also passed away.

To date, I have been earning a living for 25 (twenty-five) years. I met my husband while we were both in school. We grew close, and eventually, our elders arranged our marriage.

Life was good then, and we didn't face major hardships. Together, we have raised four children.

While we were living together, my husband worked as a vegetable seller. After some time, however, he was forced to stop due to health issues. I then started my own vegetable business, but I didn't achieve the success I hoped for. The main reason was that I had no working capital. I bought goods in small amounts on credit and resold them, often facing more loss than profit.

It was during this difficult period that I came into contact with the Women's Saving and Credit Cooperative of Arada Subcity.

A kind neighbor told me about it, saying:

"There's an organization that provides training without charging any fees, pays transportation costs for trainees, and helps women like you who want to work but lack starting capital. They even give small loans without requiring collateral."

When I heard this, I immediately knew it was the solution I had been praying for. Without hesitation, I joined the organization.

Through the organization, I gained so much. I managed to restart my vegetable business by saving regularly and taking my first loan. I worked hard and repaid my loan on time. Soon after, I began selling vegetables in larger quantities by quintals and in boxes instead of small piles, which helped me earn better income and expand my business.

This progress made me very happy. However, during that time, the government's Corridor Development Project reached our area, and the shop where I worked was demolished. Though it disrupted my business, I accepted the change calmly and reminded myself of the life lessons I had learned through the training. I never sat idle; I used both my hands and mind to find new ways forward.

I started working from home, selling vegetables side by side inside my tiny 23-square-meter house. I also began making and selling injera, cakes, and snacks for weddings, birthdays, fasting, and other occasions, delivering them to customers myself.

The support I received from the organization did not stop there.

The training I attended taught me valuable life skills, business skills, health education, and parenting techniques. Another part of the program focused on household work division, which brought a major change to my home. Before, I used to do all the household chores by myself after returning from outside work. But now, my husband and our four children share the tasks with me.

The organization also recognized my efforts and honored me with a first-level award, along with a cash prize. It has helped me realize my potential, improved my social life, and taught me how to manage what I have wisely.

Because of the leadership training I received, I now serve as a member and committee representative of the Fiker behebet Saving and Credit Cooperative in Arada Subcity, Woreda 6.

At present, I have saved 47,000 birr and have a loan balance of 30,382 birr. Looking ahead, if God grants me health and long life, I have a big plan: to open a supermarket with my family.

I know nothing can stop me from achieving this, because  
“*we have an organization that has surpassed generations by seeing everyone equally*”, strengthening women without discrimination, and standing beside us until we succeed.

And to my fellow women, my message is this:

“*No matter what circumstances you are in, never lose hope. Keep pushing forward. Join this organization that acts like a mother, nurturing and empowering women, and realize your potential.*”

Thank you.

*Eyerusalem Terefe  
Fiker behebet Saving and Credit Cooporative*

“**WISE Has Sown My Life  
and Given Me the Strength to  
Thrive.**”

**M**y name is Almaz Teshome. I was born in Gurage, a remarkable district, where my childhood shaped who I am today. My early life was extremely difficult because both my parents passed away when I was still very young. When my mother came to Addis Ababa, my father married another woman and left her to struggle alone.

I did not have the opportunity to pursue formal education, but I learned basic reading and writing. In our society, inheritance and resources were often divided among children and other relatives. As a small child, I often stood in line to receive the leftovers meant for the dog. I was very young and didn't even know my siblings. When I was thirteen, my father passed away, and from that time, my life continued with my mother alone.

At fifteen, a man who would later become my husband came into my life. At that time, I had no interest in marriage, and I was still very young, so I ran away to Addis Ababa.

I stayed with my aunt, and later, with only thirty birr, I began working in someone's home. After four months, I realized that I had not yet developed my own profession. I decided to start producing and selling local foods such as Kitfo, Kocho, and Ayib. I sold these for one hundred fifty birr and began learning how to earn a living on my own.

During this time, I met my future husband. Although I initially had no interest in marriage, over time we fell in love.

During my first pregnancy, I visited a midwife, and soon after, I gave birth. Today, we have been married for twenty-three years and are blessed with three children. We were also overjoyed when we welcomed our first grandchild.

Life remained very difficult. We struggled to have enough food, proper clothing was scarce, and I even had to nurse my first child using whatever was available.

I went door to door, washing clothes and preparing food, but the money I earned was barely enough to survive.

It was during this challenging period that I had the opportunity to connect with WISE, which supports women with training, loans, and guidance. I actively participated in local initiatives and introduced other young women to the center. At that time, I was recognized as one of the attendees.

I began reflecting on my life and realized that joining WISE was essential for my growth and well-being. On November 21, 2021, through the mediation of trainer W/ro Roman Werku, I officially joined WISE. It provided capacity-building and skill development, teaching me how to manage finances, perform work effectively, and understand how success comes.

These trainings were transformative. They gave me practical knowledge and inspired positive changes in my life. Using my first loan from WISE, I purchased teff flour to prepare injera. After repaying my first loan, I took another one. With this second loan, I bought items I didn't previously have but were essential for my work, particularly for catering services at weddings and other events held at home. I worked diligently, earned money, and repaid my loans on time. I now have a savings balance of 21,128 birr. Recently, I took a loan of 30,000 birr to purchase a refrigerator, which was essential for my work.

Today, I earn a good income and live a stable life. I no longer worry about feeding my family because I have my own income and can take care of my household.

***“WISE has truly sown my life and given me strength.”***

I also serve on the monitoring committee in my community after taking leadership training, which has shown me that I can lead and contribute meaningfully.

I received a reward of 7,000 birr for my contributions and timely repayment of loans. This recognition has encouraged me to aim even higher.

Even though I currently work from home, I have plans and dreams to open my own shop in the future.

***“To other women, I say: never lose hope. Work diligently in your chosen profession, take advantage of the training and support offered by WISE, and develop yourselves.”***

***Almaz Teshome  
Hiwot Saving and Credit Cooperative***

## “Leadership Means Leading and Being Led with Integrity”

**M**y name is Birhane Ayele, born in the city of Jimma, in an area called Ferengi Arada. I studied there up to the 8th grade. After my mother passed away, I had to stop my education and enter the workforce. My first job was contract-based, but I was eventually dismissed, leaving me empty-handed. Life at that time was extremely hard.

Unable to return to business, I moved to Addis Ababa after getting married. Although my husband encouraged me to continue my education, I could not do so because of childbirth. In my marriage, I gave birth to two sons. Tragically, my husband passed away unexpectedly. At that time, my first child was only two years old, and the second was six months. Life became very heavy, and the full responsibility of raising my children fell entirely on me. I faced many challenges to provide for them.



Without a permanent job, I worked in different places. I did cleaning, household chores, and washing and ironing clothes for others, earning a modest income. I even took on work that is usually done by men, just to provide for my children. Because I had no savings or security, I often felt close to despair.

During this difficult period, I had the opportunity to connect with WISE. I was invited to meetings where I received guidance and awareness about WISE. I registered immediately and began helping other women prepare for training. At first, the journey was not easy: training women required patience, planning, and dedication.

Before WISE, many organizations had promised help but failed to deliver, creating additional challenges. Despite this, I remained committed to making the most of the support WISE provided. Although COVID-19 temporarily interrupted the training, once conditions improved, I attended various sessions on foundational business skills, life skills, health, and social etiquette. These trainings transformed my life. I gained confidence, practical skills, and a new perspective on my potential.

Before WISE, I had no experience running a business. I did not know how to manage money, time, or debt. After the training, I carefully kept records and repaid my first loan of 1,200 birr by buying and selling clothing. Later, I took a second loan to sell clothes for children and professionals.

The government even provided me a selling space on weekends, and I delivered products to customers at their homes and workplaces.

Thanks to God, my eldest child has now graduated and started his own work, while my younger one is in 9th grade. Both children have also obtained driver's licenses after training. I, too, resumed my education, completing the 10th grade after stopping at the 8th grade. My life is steadily improving, and I am grateful to God.

The leadership training I received from WISE strengthened my management skills, patience, decision-making, people-handling, and self-confidence. I now understand how to manage both my household and my community responsibilities. Before the training, I only worked in my SACCO, handling money.

Afterward, I began serving in leadership roles within government and public institutions. Today, I am a chairperson in our community organization, a committee member in women and children affairs, a block-level coordinator, a party office committee member, and a member of the security committee.

I also volunteer in an organization with a modest monthly income. My communication and public speaking skills have improved, allowing me to inspire and influence others.

***“For Me, Leadership Means Leading and Being Led with Integrity.”***

WISE has given me the tools and confidence to take on greater responsibilities.

The message I want to share with other women is this:

***“never lose hope. Everything can change. No one is born wealthy, but through hard work, dedication, and perseverance, anyone can achieve success and independence.”***

***Birhane Ayele***  
***Hiwot Saving and Credit Cooperative***

***“ WISE has taught me to see things carefully and act wisely”***

**M**y name is Birqie Gezahegn. I was born in the month of March, 1972, in Kolfe area of Addis Ababa. Since my father was a soldier, my upbringing involved moving with him through various parts of the countryside and different regions of our country. I studied up to the 12th grade.

However, when I joined a marital family, I could not continue my education. My husband worked as a postal employee, and we lived a good life. But when he passed away, life became very difficult for me. Because I lacked education and employment, I faced many challenges. Moreover, when my mother passed away, additional family responsibilities fell upon me. Caring for my younger sisters and brothers became my duty.

To support my family and earn income, I entered into business. I started bringing and selling cloth from different regions of the country. However, this was not very successful. The reason was that, because I had many responsibilities caring for my children and younger siblings, I could not properly manage the business.



During that time, I received training in food preparation with the support of my family, and after obtaining a diploma, I started working in a restaurant. After three years, I had to leave due to challenges with my children. I then trained in clerical work, but I could not find employment.

Later, I received training in tailoring at an organization called “Gulele Clothing Tailoring” and continued working there for a salary. However, the income was not enough to support my family, so I needed another source of income. One day, I was given an old sewing machine and started working at home.

Now, tailoring has become my profession.

While in this situation, in the month of December, 2019, I had the opportunity to connect with WISE. I heard that WISE staff were organizing training in our district and that there would be education on community organization. I registered in advance. Afterwards, I attended all the trainings provided by the organization.

I received training in business skills, life skills, basic health, gender-based violence, and legal rights. After these trainings, my perspective completely changed. Before connecting with WISE, I had no habit of planning. I used to do all my work without a plan. Even when I worked, I could not distinguish between profit and loss, nor did I properly use the money I earned.

In past years, despite working a lot, I faced serious difficulties managing my time and work hours. After receiving WISE’s trainings, I gained many life-changing skills and knowledge. I understood the importance of planning. Currently, I have saved 3,575 Birr. I now know that by starting small and using our health and available resources, it is possible to work and change our lives.

Working carefully and wisely brings results. I have improved how I manage money and can distinguish between profit and loss.

I am preparing to take a second and then a third loan from the community. I sold the old sewing machine, purchased a new one for 18,000.00 Birr, and now work diligently. I have strengthened my relationships with customers, which has helped me have many regular clients. When new opportunities arise, I research them and apply them to improve my income. I am careful in decision-making and judgment.

From the training I received on law and gender-based violence, I gained knowledge about my rights and the rights of others. I understand how serious violence and violations against women are, from the household to the community. I am able to guide and assist women on how to respond and what steps to take when they face violence or rights violations.

I have greatly improved my time management. Because I work in the community with many organized activities, I can plan properly and use my time effectively.

Furthermore, through leadership training, I have improved my leadership skills and abilities, from the family level to the community level.

***“The training has helped me observe things prudently and act wisely.”*** Currently, I am a member of the WISE Saving and Credit Cooperatives and a leader of 35 women. In my neighborhood, I carry out security work and coordinate it. I am a member of the neighborhood committee and actively lead the community in safety matters.

***“The message I convey to other women is that women should work and always have their own income. When a woman works, she strengthens herself and her country.”***

***Birgie Gezahegn  
Luci Saving and Credit Cooperative***

## “The Training That Changed My Life”

**M**y name is Mantagbsh Geremew. I was born in the Southern Region, in an area called Kibre Mengist. I grew up with my parents, who raised me well. I am the sixth child in a family of ten, with four sisters and five brothers. My father was a teacher, and my mother was a housewife. I went to school up to Grade 10.

When I reached Grade 9, my father became ill, and our family started facing serious challenges. To support the household, I began doing small trade, buying coffee and grains from farmers and reselling them. Even while doing business, I continued my education and completed Grade 10.

Later, my father helped me find a sewing job in Senga Tera, which led me to move to Addis Ababa. After a year of apprenticeship, I started working on my own, sewing up to five skirts a day. I was hardworking and determined.



Later on, I married the man I had been in a relationship with for six months, and we became parents of two sons.

Because I had to raise my children, I stopped sewing to take care of them and became a housewife. As a woman from a rural area, it was difficult for me to adapt to city life. I was very shy, lacked self-confidence, and found it hard to socialize with others. My social life was very limited, which deeply affected me.

One day, I heard about WISE Saving and Credit Cooperative from my neighbor, who was a member. She told me about the benefits and encouraged me to join. At first, I was not interested because I preferred to stay home and care for my children. But she insisted, saying “You can attend the training, receive the allowance, and if you don’t like it, you can stop later.” So I decided to give it a try.

That decision changed my life.

For the first time, I attended a 10-day training on life skills, business skills, and basic health care. It touched my heart, and I realized “how much time I had wasted before.” My neighbor even helped by watching my children so I could attend all the sessions.

The real change began the day after the training. I realized that what I had gained was worth far more than the small transport allowance. It was knowledge and confidence that could transform my life.

After that, I started saving regularly through our Cooperative. I became one of the most active members, always among the first to arrive for meetings and trainings. Within a short time, I managed to save over 2,600 birr.

Some people in my neighborhood discouraged me, saying I might lose my savings or that the Cooperative would not help me. But I stood firm because I had learned that the training itself was more valuable than money.

Through the program, I discovered how to recognize and use my potential, speak confidently, express my ideas, make my own decisions, work independently, and plan my life effectively.

Later, I took a small loan from the group using my savings as collateral and started my own business. Before, I used to work for others, but now I was “my own boss.” I began selling butter, oil, sugar, and clothes, and I also bake bread on order. Using the skills I learned from the training, I serve my customers properly, retain them, and earn a good income.

Now, I can manage my household with the money I earn without depending on my husband.

All this change happened after joining the Women’s Saving and Credit Cooperative, and I am deeply grateful to all the staff and trainers who supported and empowered us.

Looking ahead, I have many dreams. God willing, I plan to grow my savings, take a larger loan, and open my own restaurant, as well as a teff injera and sauce supply business.

My message to other women is this. No matter what others say, **“ignore discouraging opinions.”** Discover your potential, work hard, and change your life.

A woman who works for herself earns “respect even from her husband.”

Above all, I encourage every woman to join WISE, because through them, **“we can all build better lives.”**

**Mantagbsh Geremew**  
**Enat Saving and Credit Cooperative**

## **“I Began to See My Own Potential”**

**M**y name is Tewabech Mudisir. I was born in a small village in the Gurage region, a place where families often live with very limited resources. My family faced many challenges, and because of differences between my parents, I grew up under my mother’s care alongside my siblings, experiencing hardship and struggle.

Because of these difficulties, my mother was unable to educate us, and I did not have the chance to attend school. But since coming here, I have been able to learn basic literacy. I can now write my name and even my phone number, which would have been impossible before.

I moved to Addis Ababa due to marriage. In our culture, marriage partners are usually chosen by the family. I had no choice but to accept the family-arranged marriage and relocate to the city. I was fifteen years old when I got married. After giving birth to four children, my husband passed away due to illness. I found myself alone, struggling to care for my children and manage the household.



Although I wanted to continue my education, the responsibilities of raising multiple children and coping with my husband's death left me no choice but to focus on my family. Now, thankfully, all three of my older children are married, and only one child lives with me.

I first heard about the Organization for Women in Self-Employment (WISE) when a youth center came to our district. At first, I was hesitant to participate. My initial attempt to register did not succeed, but I did not give up. Eventually, I was able to join, and this became the turning point in my life.

Before joining the organization, I had no formal business experience. I carried soil and fertilizer by hand, working under very difficult conditions. But after attending the training, *“I began to see my own potential.”* My mind became more alert and focused, and I realized that I could push myself further than I had ever imagined.

The training taught me essential skills: saving money, using resources wisely, managing time, allocating funds effectively, and working productively. I also learned about health, life skills, and community discussion methods. These lessons gave me the confidence to take action.

With the support I received, I started small businesses, including raising chickens. My skills and abilities allowed me to serve my community. The organization recognized my diligence and gave me leadership responsibilities, enabling me to guide and help other women. I also received training in community management, laws, savings, and loan management.

Today, I lead eight women's groups in my district. I also serve as a male savings member, a goods distributor, and a judge in women's community matters. My efforts have brought positive changes, and I am proud of the life I am building.

I am no longer carrying soil and fertilizer by hand. I earn cash income and my savings have already reached over 8,000 birr. I also repay loans up to the fourth cycle. Looking ahead, I have many plans. I do not want to limit myself to one activity. I aim to expand into different businesses and open my own shop. I am preparing carefully to make this goal a reality.

I also hope to guide my younger sisters to work collaboratively and join WISE SACCOs. I want them to empower themselves, take charge of their lives, and participate actively in the community. I encourage them to register, attend training, and embrace the opportunities that are available.

*Tewabech Mudisir*  
*Hiwot Saving and Credit Cooperative*



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