



WISE

Organization for Women in Self Employment



SUCCESS STORIES

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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 with the Charities and Societies Agency in 2019. Since its inception, WISE has successfully established 100 savings and credit cooperatives across 87 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 Sodo City, and Sheger City, where it has established 10 additional Savings and Credit Cooperatives. This expansion underscores.

WISE has successfully mobilized over 58,000 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. This expansion has facilitated a profound positive transformation in the lives of numerous girls and women.

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.

Wider Opportunity Resource and Knowledge (WORK) Addis is one of projects implemented in collaboration with WISE and AIDOS-funding partner. This project operates in both Addis Ababa and Wolayita to improve living conditions, increase income, enhance food security, and improve access to education and basic health services. It achieves these goals by addressing the root causes of migration and assisting women and young people from low-income backgrounds. The project aims to improve their lives by raising awareness about the risks of irregular migration and economically empowering returning migrants.

This booklet features stories of members who have benefited from WORK Addis project in Addis Ababa. It includes both pre-existing and new stories, reflecting the members' diverse experiences.

“The Pillar of My Life”

A member of the Kokebochu Saving and Credit Cooperative, Mestawot Fetene is from North Wolo Lalibela area.

Mestawot, born into a family with limited means, faced a common fate for many girls in her village: an early marriage. However, her first marriage didn't endure, and she found herself back at her family's doorstep. Despite their intentions to marry her off again, Mestawot took matters into her own hands and fled to Addis Ababa in 2005. There, she worked as a housemaid, earning her livelihood.

Over time, Mestawot's determination led her to rent a small house, where she began baking and selling Injera, a traditional Ethiopian flatbread. Unfortunately, the local market for her Injera remained small, leaving her yearning for more. In 2012, Mestawot legally moved to the Middle East, seeking better opportunities. For five years, she toiled diligently, saving every penny she could. With her hard-earned savings, she returned to Addis Ababa, ready to embark on a new chapter in her life.



Mestawot rented a house and reunited with a friend she had known for a decade while selling Injera. Although they weren't legally married, they built a life together using the money Mestawot had saved.

Over time, they even accumulated some wealth and purchased rickshaws for daily income. However, as the days passed, her friend's behavior changed, making it increasingly difficult for Mestawot to live with him.

Eventually, she made the painful decision to part ways. Unfortunately, when they separated, her friend claimed the money Mestawot had saved as his own and gave her only 50,000 Birr. Mestawot attempted to fight for her rightful share, but lacking legal proof, she couldn't win her case. Heartbroken, she sought refuge at her brother's home in Koye Feche. During this challenging period, Mestawot found solace in a monastery—a place where she could calm her mind and regain her strength. When she emerged, she was a transformed woman, ready to face the world once more.

One day, a neighbor informed Mestawot that her Woreda (local government office) might offer small workspaces for women. Intrigued, Mestawot decided to investigate. Upon arriving, she encountered women from WISE discussing the benefits of saving and organizing. Initially overwhelmed by the noise and crowd, Mestawot approached the women after their presentation.

They patiently explained everything to her, and without hesitation, Mestawot joined WISE in 2020.

She shared that since they began saving, they had been summoned for training sessions, further empowering her resolve.



Mestawot said that before joining WISE, she grappled with intense anger, irritability, difficulty communicating with others, sensitivity to minor issues, a sense of hopelessness, and a lack of in-depth knowledge about business. However, becoming a member of WISE transformed Mestawot's life. She actively participated in various trainings that significantly improved her communication skills, bolstered her self-confidence, and deepened her understanding of customer service, gender equality, and financial management. As a result, Mestawot began saving regularly, and her life took a positive turn. Today, she consistently sets aside between 500 to 1,000 Birr every fortnight. Mestawot resides in a rented condominium housing unit, which she has thoughtfully furnished.

Equipped with three electric pans and an additional non-electric one, she ensures her customers always receive fresh Injera. Additionally, she invested in two bread machines to bake bread for special occasions. Mestawot now delivers an impressive 150 to 200 loaves of Injera daily, and her unwavering commitment to quality has garnered her a loyal customer base.

Looking ahead, Mestawot harbors ambitious plans for her business. She aims to expand, create employment opportunities, and even explore exporting her Injera. Her happiness knows no bounds, fueled by her accomplishments. Having borrowed 50,000 Birr from her cooperative and amassed nearly 36,000 Birr in savings, she also holds fixed assets and participates in traditional Ekub—a community-based savings system. Mestawot firmly believes that if she can make such a significant impact in just one year, she can achieve even greater feats in the future.

Her advice to other women is simple yet powerful: work diligently, believe in themselves, and maintain unwavering determination.

Mestawot Fetene

Kokebochu Saving and Credit Cooperative

“ It wasn’t my high-priced degree, but the brief training from WISE with its financial perks that changed my life.”

Amarech, born and raised in Debretabor, South Gondar, is our next storyteller. She discovered WISE when it began operating in Koye Fetcbe, thanks to her neighbor’s recommendation. Initially skeptical, Amarech didn’t believe that an organization like WISE could truly help destitute women in their district. She thought all organizations like that were involved in politics or religion. However, her neighbor assured her that WISE was different from the rest. ‘We should just go and see,’ her neighbor said. And so, Amarech decided to explore it for herself.

But let’s rewind a bit. Amarech’s family struggled to make ends meet after her father passed away while her mother was pregnant with her. Her mother, determined to support the family, took on any job she could find—even making and selling alcoholic beverages. Unfortunately, the toll of hard work led to her falling seriously ill.

Seeking a better life for her children, Amarech's mother took her and her younger sister to their aunt's place in Shiro Meda, Addis Ababa. Amarech was just six years old at the time. Their aunt, a teacher, took Amarech under her wing and began her education. Life took another turn when their brother arrived from Gondor.

The three siblings shared a small room provided by their aunt. Their brother worked tirelessly, teaching them during the day and working as a security guard at night. However, after he got married, he moved out, leaving Amarech and her sister to fend for themselves. Unfortunately, their relationship became strained. As the elder sibling, Amarech felt responsible for her sister's well-being. She took over the hair salon their aunt had opened for her and continued her education by taking on various jobs.

Eventually, she earned a degree. Although her marriage didn't work out, Amarech persevered. After her separation, she moved to Koye and opened a small shop.

It was during this time that her neighbour introduced her to WISE. Intrigued by the idea of an organization that could help her change her life, she decided to join. She was then elected as an accountant and started saving money.



Amarech's life began to change dramatically after she started attending various training sessions offered by WISE. She participated in business skills, life skills, basic health, and leadership trainings. Meeting like-minded women and engaging in these trainings allowed her to overcome the psychological trauma caused by family pressures and a failed marriage.

Amarech emphasizes that it's not the costly degree she earned over many years that's shaping her life now, but rather the short trainings she received from WISE. She also actively participated in various discussion forums within the organization, focusing on the present and her business endeavors.

Today, Amarech successfully runs a liquid detergent production and sales shop. Additionally, she opened a computer center where she handles secretarial tasks and employs one person. Having taken a loan of 39,000 Birr, she diligently saves more than 24,000 Birr in her cooperative.

Amarech dreams of expanding her business and creating job opportunities for many more people. Her message to others facing similar challenges is to never lose hope, believe in a better tomorrow, and work hard to overcome difficulties.

She extends heartfelt gratitude on behalf of the women to all those who have supported and helped her on her journey.



*Amarech Yigzaw
Kokebochu Saving and Credit Cooperative*

“It was like waking from a deep sleep”

Kia Jarso, a member of Yefikir Saving and Credit Cooperative, is married and a mother of two. Born in Beke, Oromia region. she is the third child in her family, raised by her mother with love and determination. Kia began working at a very young age, engaging in small businesses after school. Her strength and determination caught the attention of many who wanted to marry her.

Feeling pressure from her family and community to marry, Kia chose a different path. In 2014, she embarked on a journey to Addis Ababa city, where she got married and became a mother to two children. Her husband worked on a contractual basis without a permanent job, and they lived in the Condominium housing unit in Koye Feche.

Unable to sit idle, Kia opened a small shop, despite her husband's warnings about the risk of bankruptcy. Unfortunately, the business wasn't successful due to its location, which was a little far from the main street.



In 2021, WISE arrived in their district, and Kia saw this as an opportunity. She registered as a member, started saving money, and participated in training programs.

The training was eye-opening for her, like waking from a deep sleep. She realized that business and personal relationships don't always mix well. Consequently, she decided to remove her relative, who used to help in the shop, from the business. Kia took proactive steps to improve her business practices. Initially, she didn't have the habit of keeping track of credit takers, even passersby. However, she soon realized the importance of monitoring these credits. Consequently, she began preparing credit reports and identifying her customers.

Supported by WISE's training, Kia's passion for her work intensified. Now, she doesn't waste time; she works tirelessly, preparing and selling bread, fried chips, and samosas at her shop. Additionally, she started saving and taking out loans. In a short span, she managed to save about 25,000 Birr while also paying off a debt of 34,500 Birr to her cooperative.

Empowered by a special loan from her cooperative, Kia now plans to expand her business.

Her dream includes renting a large area near Koye, Nifas Silk from the government by securing a loan of 150,000 Birr from her cooperative. Her life has improved significantly, and she no longer struggles to find collateral for her loans—all thanks to WISE.

Kia dreams big. She doesn't want to be limited to a rented house; she aspires to build her own. Her vision includes opening a large supermarket and a bakery distribution shop, creating job opportunities for others. With the unwavering support of her cooperative, she believes she will achieve these dreams.



Kia also extended her assistance to another woman in need, helping her start her own business. Today, that woman is thriving. Kia's message to others, especially her sisters confined at home, is to seize opportunities, undergo training, and transform their lives with the help of loans.

She firmly believes that taking loans seriously can lead to significant positive changes in a short time. Grateful for WISE's support, Kia looks forward to a bright future.

Kia Jarso
Yefikir Saving and Credit Cooperative

“ Even when we trip over our own two feet, we always bounce back standing tall”

Ferheiwot Bru, born and raised in Addis Ababa, specifically in the Nifas Silk Lafto Sub-City, commonly known as Mamo Sefer, in 1968. She has three sisters and two brothers.

When she reached school-going age, Ferheiwot enrolled at Agazian Primary School, where she completed grades 1 through 8. She then proceeded to Nifas Silk High School, continuing her education up to grade 12. As a diligent student, she consistently performed well in her studies. However, she didn't pass the grade 12 national exam, which prompted her to take language and computer classes to enhance her skills.

Seeking better opportunities, Ferheiwot moved to Beirut, encouraged by a friend who mentioned the availability of better-paying jobs there. Her experience in Beirut was enriching, and she worked there for three years, supporting her family back home without any savings for herself.

Back in her homeland, she faced the harsh reality of

unemployment. With dwindling funds and a need to survive, Ferheiwot decided to carve her own path. She ventured into the local district, where she applied to organize a microenterprise. At the time, no one else joined the microenterprise, so she worked alone. She was given a marketplace in the Gofa area, Nifas Silk Sub City, Woreda 6, where she started her own business.

The early days were challenging. The marketplace was far from ideal for business, and the lack of a consistent customer base posed a significant hurdle. However, fate smiled upon her when the condominium lottery was drawn, and she emerged as a winner, securing a condominium housing unit in the Koye Feche area. Without hesitation, she swiftly moved into her new home.



Despite the absence of a thriving market, Ferheiwot remained undeterred. Even if the profit was very small and covered only transportation costs, she persisted. Day after day, she walked back from Koyefече to Gofa, fueled by unwavering hope. She continued working under these challenging conditions for over two years.

One of the positive aspects of being part of the microenterprise was the opportunity to participate in local bazaars. These events provided a platform for Ferheiwot to meet people, exchange experiences, and foster growth. During this time, she encountered a member of WISE. Intrigued, she learned about the various advantages of WISE membership, including training, savings, and access to loans. Her eagerness to join WISE grew.

Fortunately, WISE was establishing a new Saving and Credit Cooperative (SACCO) in Koye Feche, naming it “Fikir Besira”. Ferheiwot wasted no time and joined the SACCO without hesitation. She began saving immediately and eagerly attended training sessions. The enlightening training even afforded her the chance to participate in vocational skills training, specifically in tailoring.

After completing her training, Ferheiwot made a strategic decision: she moved her business closer to home to save time and energy. Renting a shop in her local area, she began participating in the bazaars organized by WISE. This move allowed her to increase her income and establish a more stable presence.

Developing a habit of saving, Ferheiwot often reflected on how different her life might have been if she had encountered these opportunities before her time in Beirut.

Today, she stands as a proud business owner, running a stationery house and selling traditional clothing. Her financial discipline has led to more than 5,000 Birr in savings, and she has also taken out a loan of 6,000.00 Birr. With ambitious plans for growth, she intends to secure another loan to further expand her business.

Despite the challenges posed by the current crisis, including the demolition of marketplaces that affected her country and slowed down her business, Ferheiwot remains resilient.

She adapts by working from home, where she not only sells cookies and gift items but also provides photocopying services. Her participation in bazaars continues, demonstrating her unwavering commitment.

Ferheiwot embodies the saying, “Even if there is a fall, there is a rise.” She actively seeks an alternate shop location and holds onto the belief that better days lie ahead. Her message to her sisters and others is simple yet powerful: never stop saving without reason, never give up, work hard, stay resilient, and use your full potential to bring about change.



*Ferheiwot Bru
Fikir Besira Saving and Credit Cooperative*

“**I was once someone who just went with the flow”**”

Ainalem W. Gorgis, born in 1983, comes from a neighborhood called Saris in the city of Jimma. Her parents played a significant role in her upbringing. Her educational journey began at Dil Fire School, where she completed her primary education from 1st to 8th grade. She then attended Seto High School for her 9th and 10th grades. Subsequently, she moved to Addis Ababa to continue her studies up to the 12th grade.

In addition to her academic pursuits, Ainalem showed promise in athletics. Unfortunately, she missed an opportunity to sign with an athletics club due to a clash with her national exams. When her exam results fell short of her expectations, she considered returning to athletics. However, life had other plans. She married her childhood friend, which led her to leave athletics. She began working as a waitress while her husband pursued a career in woodworking. Now a mother of three, Ainalem discovered a new path in shoemaking, thanks to connections she made at her workplace.



Starting as an assistant, she quickly adapted to her new profession and was fully engaged in shoemaking within six months. However, Ainalem's relocation to Koye Feche necessitated her to quit her job due to the extensive commute. Prior to her association with WISE, she initiated a small business selling vegetables on a nearby street. Her lack of financial discipline, however, prevented her from saving money. She lived in the present, with little thought for the future.

During this difficult time, she encountered WISE. Initially, she mistook it for an aid organization based on

conversations with other street vendors. Although she was hesitant when suggested to sign up, she eventually decided to take the leap. The group began saving immediately, and Ainalem participated. She was soon invited for training, marking the beginning of a transformative journey.

The basic business skills training proved to be a turning point for Ainalem. It prompted her to reflect on her life and recognize her potential. Despite being in business for a long time, she had been unable to effect any significant changes in her life due to a lack of proper business skills. The training, which she grew to love as much as food, helped her tackle complex problems and brought about a substantial transformation in her life.

Ainalem enthusiastically engaged in all the training programs offered by WISE, including Basic Business Skills, Life Skills, Basic Health, Leadership Training, and Vocational Skills (Sewing) training. Her active participation in discussion forums led to a significant shift in her attitude. Additionally, her income increased as a result of her participation in the bazaars organized by WISE.

Influenced by her training, Ainalem transitioned from her previous job and embarked on a household utensils business.

Instead of buying artificial flowers from the market for resale, she now cultivates and sells her own flowers. All these changes were the direct outcome of the training she received from WISE. In a relatively short span, Ainalem successfully saved over 12,000.00 Birr and secured a loan of 15,000.00 Birr. She now runs her business with a capital of 30,000.00 Birr and has a fixed deposit in the bank. She ensures timely payments for her condominium and has managed to purchase additional household items such as a washing machine and a refrigerator from her profits. These significant changes were all a result of her training.

Despite being displaced from their marketplace, Ainalem remained undeterred. The training had instilled in her a sense of resilience. She now sells her products roadside. Prior to the training, she would have felt embarrassed to sell on the street, but she has since overcome this and sells wherever there is a market.

Her savings have remained consistent, without interruption, even for a week. She finds herself in a position to inspire others and takes pride in serving her cooperative as a leader. She holds a firm belief in a brighter future and is confident that she will realize her dream by securing a larger loan from her cooperative.



*Ainalem W. Gorgis
Kokebochu Besira Saving and Credit Cooperative*

“No Action, No change!”

The 30-year-old woman, Tizita Desalgn, shared her story with us as follows:

Tizta’s early life was fraught with challenges. After the untimely death of her father, her mother single-handedly took on the responsibility of raising her. Despite these adversities, Tizta managed to complete her education, graduating from Adama University. Post-graduation, she returned to Addis Ababa and undertook various jobs to sustain herself.

In 2020, Tizta entered into matrimony. However, the birth of their child marked a change in her husband’s behavior. Tizta made the decision to leave her job to devote her time to raising their child. As her husband’s income was insufficient to cover the rent, the financial strain led them to move into her mother’s house. Despite the hardships, her mother welcomed them warmly. Feeling embarrassed to live in such conditions at her birthplace, Tizta decided to relocate to Koye Feche. Following the move, Tizta’s health started to decline, making it challenging for her to work,

and she even experienced episodes of collapsing. She spent her days caring for her child and striving to maintain a sense of normalcy. Despite her struggles, she always presented herself well-dressed, creating an impression of being fine to the outside world.

One day, Tizta learned about an organization that was conducting a presentation and offering loans to those in need. Intrigued by this opportunity, she decided to attend the presentation the following day. The organization proposed loans to individuals willing to save money and participate in their training programs. Despite her initial doubts, Tizta chose to take a chance.



Encouraged by her friend, Tizta started attending the training sessions. She found the training both enlightening and enjoyable. Despite her financial limitations, she managed to initiate a small business selling pies at the training venue. The positive feedback from the members boosted her confidence, and her business started to flourish.

The organization further offered training in fast food preparation, which marked a significant turning point for Tizta. She qualified for a special loan, and soon, Tizta, who had endured numerous hardships, transformed into a successful business owner.

Tizta's journey was not devoid of challenges. Despite the hurdles, she remained a cheerful and energetic woman. Her shop was unfortunately demolished during a redevelopment project. However, she maintained her optimism. She was confident that the training she had received from WISE had equipped her with the necessary skills to adapt and prosper. Swiftly pivoting, she secured employment at a service business - an electronics shop and repair center.

While working there, she studied the market dynamics and eventually opened her own shop. She now sells new electronic items and occasionally offers repair services.

Today, Tizta stands as a successful businesswoman with savings exceeding 5,600 Birr and a flourishing business funded by an 8,000 Birr loan. She holds the belief that every situation, whether good or bad, presents an opportunity. Her advice to other women is to remain composed in the face of adversity, evaluate the available options, and act promptly.

Tizita Desalgn
Fikir Besira Saving and Credit Cooperative

“ No Pain, No gain!”

Zena Wale, hailing from an agricultural family, mysteriously disappeared and arrived in Addis Ababa with her cousin in 2010. She shares her story as follows: Being the third child in her family, she was subject to the customs of her rural village, which included early marriage. However, she ran away from this marriage and eventually found herself returning to her family home.

Unfazed, Zena was determined to continue her education and managed to study up to the 6th grade. However, the villagers had different plans for her - they wanted her to remarry. To evade this, she left her village alongside her cousin and relocated to Addis Ababa. Upon arriving in Addis Ababa, Zena began working as a housemaid. Simultaneously, she resumed her studies by attending night school. After three and a half years of relentless effort, she was able to rent a house near Kotebe and secure job as a day laborer. As she started to form friendships, she ventured into the business of serving tea and coffee in Bole Arasba with one of her friends.



The venture was profitable, but as the market became saturated, she relocated to a growing area known as Koye Feche, where she continued her tea and coffee enterprise. During this period, she encountered a customer who would eventually become her life partner. They fell in love, prompting her decision to move to an Arab country in pursuit of a better future for them. However, upon discovering her pregnancy, she returned to Addis Ababa after four months. In 2017, she welcomed her first child into the world.

Raising a child was challenging, and Zena recognized the need to return to work. She rented a house and initiated a liquor-selling business. It was during this time that she was introduced to WISE, marking a significant turning point in her life. Despite attending a presentation about WISE, she remained skeptical about the benefits of a 15-day training program. A few months later, she fell ill and had to cease working.

During her period of illness, she recalled the WISE staff who had explained the advantages of savings and training for her personal benefit. She regretted her initial decision to dismiss the program. Once she recovered, she enrolled in the training. The program proved to be enlightening for her, providing valuable insights into savings, customer service, pricing, income, and expense management.

Zena is currently expecting her second child and is eagerly preparing for the new arrival. She has plans to broaden her business horizons and delve into the production of Tej, a traditional Ethiopian alcohol, following the birth of her child. Her ability to do so stems from the skills she acquired through WISE's training programs.

She has a resolute message for her fellow women - persist in your efforts and strive for independence rather than relying on men. Zena firmly believes that a world of opportunities awaits women who dare to step forward. She strongly advocates for women in the Koye region to participate in WISE's training programs and embrace self-sufficiency.



*Zena Wale
Kokebochu Saving and Credit Cooperative*

“The training helped me reflect on my Life!”

Msaye Solomon was brought up by her grandmother after her mother relocated to Addis Ababa. During her time with her grandmother, Msaye developed an eye condition. To seek treatment for her eyes and reunite with her mother, she moved to Addis Ababa.

Despite her health issues, Msaye was a girl of determination and ambition. She made a successful transition from preschool education to university studies while undergoing treatment. She spent two years learning Braille, which significantly aided her in keeping up with her academic pursuits. Her diligence and hard work were rewarded when she gained admission to a university.

However, her life took an unexpected turn when she fell in love during her second year at the university. She became pregnant and made the decision to pause her studies. She and her boyfriend tied the knot, embarking on a new journey together as a married couple. When the chance to

move into a condominium presented itself, Msaye didn't hesitate and relocated to Koye Fech area.

Known for her strong work ethic, she explored various job opportunities to sustain her livelihood. From selling cutlery like spoons and forks to trading clothes, there was no job she hadn't ventured into. Despite her relentless efforts, Msaye felt her savings were not growing as she had hoped. However, she was resolute that her children should enjoy the same opportunities as their peers. To achieve this, she joined WISE and initiated a savings plan. She also started participating in the training sessions.





The training prompted her to reflect on her life. She acknowledged that she had been working incessantly, without sparing a day for herself. Her desire was to provide her children with all their necessities, and she worked from sunrise to sunset to ensure this. She even ensured her house was as festive as everyone else's during the annual festival.

The training sessions served as a pivotal moment for Msaye. She came to understand that her struggles stemmed from a lack of knowledge. The training equipped her with the skills to live economically, manage her time effectively, and balance her income and expenses.

Today, Msaye is a proud mother of three children who attend a private school. She takes good care of her health and has switched to the restaurant business. She has managed to save 10,000 in her cooperative and has taken a loan of 7,000 to expand her business.



Msaye's confidence is soaring high. She dreams of owning a 4-star hotel in the future. Her advice to others like her is to prioritize their health, plan their lives, and save money. She believes that with determination and hard work, anyone can achieve their dream.

Misaye Selemon
Kokebochu Saving and Credit Cooperative



Textile Design and Cooking Training

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