



ORGANIZATION FOR WOMEN IN SELF EMPLOYMENT (WISE)

STRATEGIC PLAN 2025-2029



DECEMBER 2024



“

**If we are wise, we will help
the people everywhere to get
the good and abundant life to
become masters of their own
destiny.**

-Moses M. Coady

”



STRATEGIC PLAN

2025-2029

TABLE OF CONTENTS

Foreword	1
Brief Organizational Background	2
Strategic Plan 2020-24: Key Achievements and Lessons Learned	4
Context	8
Our vision, Mission, and Core values	9
Overarching Approaches and Guiding Principles	11
Strategic Direction and Plan for 2025-2029	14
Core Programme Strategies	17
Major Target Groups	18
Target Geographical Areas	18
Key Interventions	19
Estimated Budget	20
Monitoring, Evaluation, Accountability, Learning, and Measuring Impact	21
Assumptions, Risks, and Mitigating Measures	24
Annexes	
Theory of change of WISE	28
Outreach through strategic partnership	29
Network of organs of WISE	30
Network of functional teams of WISE	30
Management & leadership team	31
Supporters of WISE	32



Foreword

The past 27 years have been a journey of achievements for WISE. This gives me a sense of fulfilment as I believe there is nothing more rewarding than seeing women stand up with confidence and thank their Creator for creating WISE for them. I am quite confident that my staff, Board members and supporters share this feeling.

Thousands of Ethiopian low-income, under-employed and unemployed women have been able to access the capacity building services of WISE. As a result, they have witnessed that they own and control resources and possess agency to demonstrate their empowerment. These women and their families inevitably contribute to the development of Ethiopia in many ways. They also benefit from the development of the country. This is what we have conveyed in our vision and mission statements. We feel blessed to see it although a lot remains to happen. We are also blessed to witness the breaking of intergenerational cycle of poverty in many families. Moreover, we have records of empowered women at the individual, household and community levels. It is evident that such empowered women fight gender inequality and injustice and create a safe environment for women and girls at home and outside.

The past five years have shown us a trend in demographic changes of our target members. More young women are coming forward and challenge us on the way we interact with them. This has prompted us to see and do things differently.

On the other hand, some of our old target members are retiring passing their wisdom to the young ones. The demographic changes coupled with changes in the economic domain of the country demand us to revisit our objectives, strategies as well as activities and techniques.

We will strategically engage men and boys to secure sustainable improvements in women's empowerment and gender equality. During the previous strategic plan, WISE has expanded its services directly in to Oromia and Southern Ethiopia region.

The current situation in the country has not affected the strategies of WISE, though it has influenced its interventions and reach. WISE has continued to make significant progress in addressing gender-based violence (GBV) and advancing digital financial inclusion. Despite the challenging circumstances, WISE has successfully navigated these difficulties due to the dedication of its staff and the resilience of the women it serves.

This coming strategic plan period, 2025-29, will enable WISE to further contribute to poverty reduction, women's empowerment and gender equality in the country. We are more committed to implement the Asset-based Citizen-led Development (ABCD) approach in our own programme and promote it among our partners and community members. The ABCD approach is sustainable as it allows communities to focus on their strengths and capacities and thereby own and control the change processes.

***Tsigie Haile, Executive Director
December, 2024***



BRIEF ORGANIZATIONAL BACKGROUND

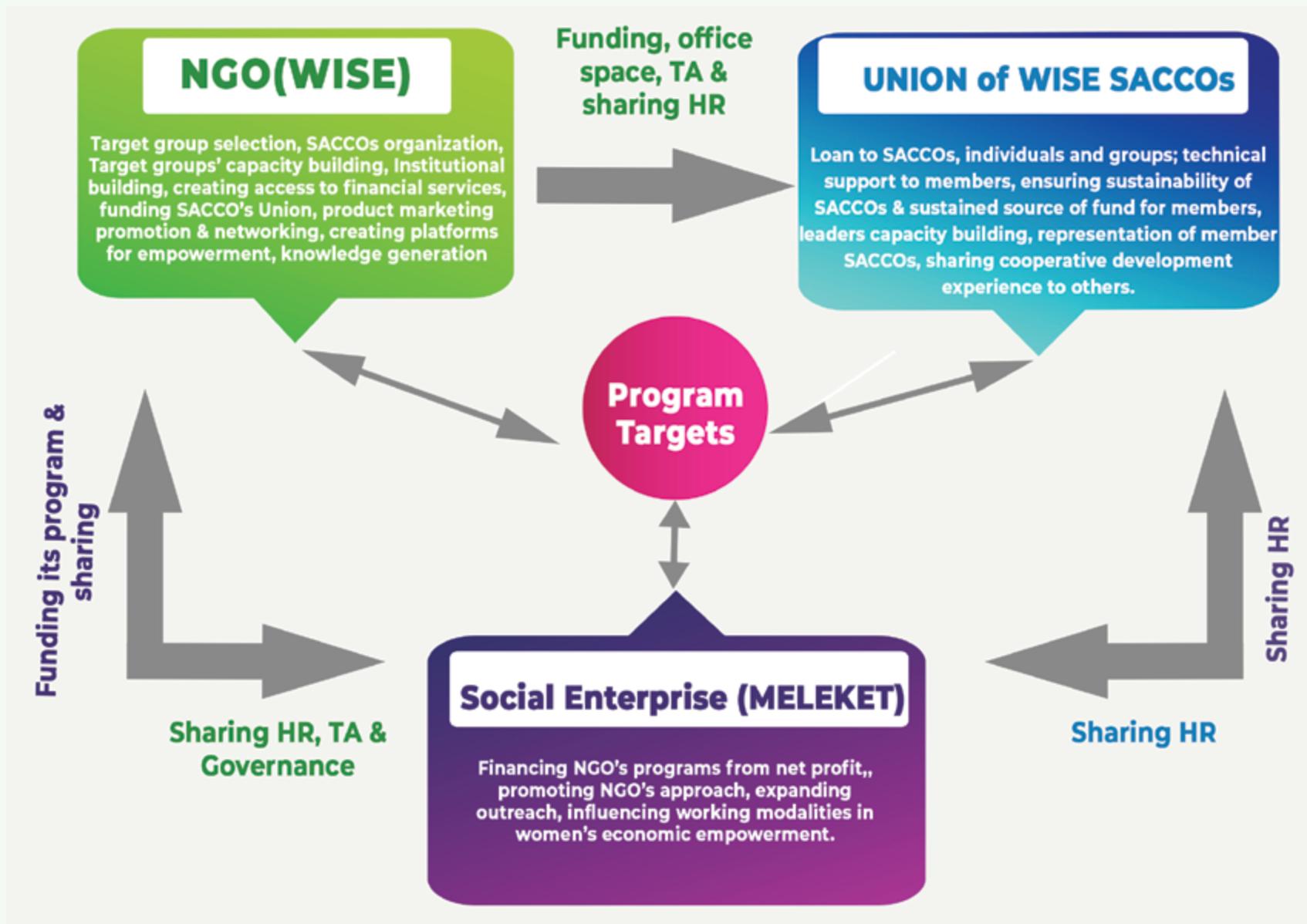
Organization for Women in Self Employment (WISE) is an Ethiopian Civil Society Organization registered with the Ministry of Justice in August, 1997 and reregistered with the Charities and Societies Agency in 2019.

WISE mainly works with under-privileged, low-income underemployed and unemployed women to help support their efforts to improve the quality of their lives through economic and social empowerment interventions.

Since inception, over **60,000 direct target women** have been reached through **110 SACCOs** with the capacity building interventions and access to micro-finance services. Moreover, over **50,000 women and men** from like-minded partner organizations have received the Organization's training and coaching services. Furthermore, around **1700 staff of likeminded organizations** have obtained WISE's Training of Trainers and most have replicated the good practices of the Organization.

This strategic plan was developed through a participatory process involving key stakeholders. Staff at various levels contributed to brainstorming, performance reviews, SWOT analysis, and the creation of the document. Leaders of saving and credit cooperatives provided input, and feedback from board members and other individuals was incorporated into the final version.

The Organization has three independent institutions that operate collaboratively to avail empowerment opportunities for their target groups. These constitute the NGO, the Social Enterprise (Business Wing) and the Union of saving and credit cooperatives (SACCOs). Together, they promote synergy and a holistic approach in addressing the problems of unemployment, inequality and poverty among the target groups



STRATEGIC PLAN 2020-24 KEY ACHIEVEMENTS AND LESSONS LEARNED

During the previous strategic plan for the period 2020-2024, WISE focused on four strategic objectives namely,

- i) Creation of employment opportunities,*
- ii) Development of informed and resilient women leaders*
- iii) Building sustainable institutions*
- iv) Promoting learning and the replication of good practices and*
- v) Enhancing organizational capacity*

Based on the assessment done through review of reports within the period and interviews conducted with target members, leaders, staff of partner organizations and their target members, the overall achievement registered by the Organization as compared to the plan is satisfactory. A brief account on key achievements on each strategic objective is presented below

Strategic Objective 1: Creation of employment opportunities

A planned reach of 17,000 has been accomplished, and over **17,000 new target women** have accessed various training programs that would enable them engage both in self and wage employment sectors. According to the findings of the strategic plan review, **92% of the sampled target women** are currently engaged in microenterprise undertakings and are generating their own income. This has led to a 68.5% increase in regular income among the participants. Moreover, 66% of the women involved have experienced an overall enhancement in their quality of life. Additionally, **81% of the members** can now cover their household expenses, either partially or fully, highlighting the program's significant positive impact on their financial stability.

As the women start contributing to household expenses through their own income, creating job opportunities for family members and others, their self-confidence grew, leading to more peaceful and harmonious families.

Strategic Objective 2: Develop informed, resilient women leaders

The following results were obtained from the sample assessment:

- **98%** of targeted women reported improved access and control over resources, as well as increased decision-making abilities.
- **87%** of the target group demonstrated leadership and active participation in various aspects of life, including household, economic, community, and public domains.

Strategic Objective 3: Building sustainable institutions of the target members

WISE has expanded its services directly in to Oromia and Southern Ethiopia regions. The objective focused on creating self-reliant and financially sustainable institutions, such as Savings and Credit Cooperatives (SACCOs), for its members. Throughout the five-year plan, **24 SACCOs** were established and fully legalized, achieving a membership target of over **19,000 women**. These SACCOs demonstrated financial health, with regular audits confirming profitability and sustainability.

Key accomplishments under this objective included:

Financial Access: Over 24,800 members gained access to financial services SACCOs and the Union of SACCOs, surpassing the initial target of 22,400. The SACCOs ensure continuous financial services to their members and thus contribute to the financial inclusion of low-income women.

Loan Disbursement: SACCOs disbursed 52.8 million birr in loans, including funds for housing, entrepreneurship, and operational needs.

Job Creation: 58 youth groups received funding, generating job opportunities and promoting small enterprises.

Strategic Objective 4: Promoting learning and the replication of good practices

Training Reach: WISE trained **7,686 individuals from partner organizations**, exceeding the initial target of **5,700 (135% achievement)**. These training sessions covered essential topics such as business skills, gender equality, and empowerment.

Organizational Engagement: WISE organized **255 events** such as forums, workshops, and experience-sharing sessions surpassing the target of **235 events (109% achievement)** to encourage cross-organizational learning.

Good Practices Replication: Of 33 partner organizations, **22 (66.6%)** replicated WISE's training programs, training a total of **6,119 people**. The remaining 11 organizations faced budget or priority constraints that limited their ability to replicate these practices.

Livelihood Improvements: Among individuals trained, **80%** reported improved livelihoods and income levels due to WISE's influence. This replication effort contributed to broader socio-economic gains among the participants.





Strategic Objective 4: Enhanced organizational capacity

The following results were obtained from the sample assessment:

- Achieved 96% of the plan.
- Fully accomplished financial resilience objectives.
- Maintained staff turnover below **10%**, ensuring workforce stability.
- Earned recognition from partners, stakeholders, communities, and government as a leader in the field.
- Made significant progress in business incubation, library, and ICT facilities.
- Enhanced staff skills and capabilities.
- Observed higher levels of passion and commitment from employees.

KEY LESSONS LEARNED

Replication and Impact of WISE's Programs: Various organizations across the country are replicating WISE's programs, utilizing its effective training methodology and the SACCO approach, which have significantly improved the lives of community members, especially women.

Male Engagement in Empowerment: Male engagement activities are essential for accelerating women's empowerment journeys and fostering resilient families.

Economic Empowerment as a Foundation: Economic empowerment serves as a gateway to social empowerment, agency building, and improved decision-making.

Sustainable Services and Financial Independence: Access to continuous and sustainable services for women is critical to ensuring their empowerment and contributing to gender equality. Establishing self-reliant SACCOs with legal recognition and regular audits has proven effective in promoting sustainable, community-owned financial institutions, helping members meet long-term economic goals and reducing reliance on external support.

Asset-Based Community Development (ABCD): Asset-based community development (ABCD) approaches are vital for changing mindsets, combating dependency syndrome, and enabling communities to own and control their development.

Organizational Synergy: Synergy among WISE, the Union of WISE's SACCOs, and the Income Generating Unit (the social enterprise) enhances the organization's mission achievement.

Crisis Management and Adaptability: WISE's proactive responses to crises, such as inflation and the COVID-19 pandemic, highlight the importance of adaptability in strategic planning. Through resource reallocation and supportive measures for vulnerable families, WISE maintained program stability and member support, reflecting effective crisis management.

CONTEXT

Despite Ethiopia's economic growth of around 6% annually as of 2024, gender disparities remain significant. Women, who make up about 70% of the agricultural workforce, face barriers to employment and resources. The unemployment rate for women is around 50%, with many in seasonal (38%) and temporary (13%) jobs. Women's labor force participation is 20% lower than men's.

Moreover, women's labor force participation is roughly 20% lower than that of men, highlighting persistent gender disparities in the workforce. The informal sector, which contributes about 38.6% of Ethiopia's GDP, is especially important for women. Many female entrepreneurs operate within this sector but often struggle to access credit and financial services. UN Women reports that male entrepreneurs are 3.7% more likely to obtain loans and tend to borrow amounts that are 50% higher than their female counterparts. This financial disparity restricts women's ability to grow their businesses and achieve economic independence.

Access to education remains a critical factor for women's empowerment. Although enrollment rates for girls have improved, significant challenges persist, including early marriage and societal expectations that prioritize boys' education. Recent statistics indicate that the literacy rate among women in Ethiopia is still much lower than that of men, impacting their ability to engage fully in the economy.

Gender-based violence (GBV) is a major issue, affecting women's health, safety, and economic participation. Limited access to healthcare, especially in rural areas, contributes to high maternal mortality rates. Political representation has improved, with women holding 38% of parliamentary seats post-2021 elections, but challenges remain.

In 2024, inflation and the devaluation of the Ethiopian birr worsened economic conditions, particularly for women in informal work. Urban renovation projects displaced low-income families, and ongoing conflict disrupted economic activities, disproportionately affecting women.

Recent reforms have aimed to enhance women's rights and economic opportunities, with new regulations allowing CSOs greater freedom to advocate for gender equality. Programs focused on women's entrepreneurship, education, and health are being prioritized to foster sustainable change.



OUR VISION, MISSION AND CORE VALUES

OUR VISION

We envision a nation where absolute poverty is eradicated, women play active part in development and live and work in a safe environment.

OUR MISSION

WISE exists to work with low- income women in their efforts to become economically empowered, develop resilient families, enjoy equal rights and become active players and beneficiaries in the development of Ethiopia.



OUR CORE VALUES

WISE's engagement is based on core values that have been nurtured since its inception and continue to inspire and motivate its staff. Staff sign to the Code of Conduct of the Organization that reflects, among others, the following organizational values.

Accountability: we have a clearly defined mission, values, goals, objectives, policies and systems and employees are held responsible to deliver on expectations from all sides.

Empowerment: empowering the women we work with is extremely key to us. Staff themselves exercise empowerment while they undertake their duties and responsibilities.

Solidarity with target women: the core of our existence is the cause of our target women; we stand with and for them. Participation: we believe our success is determined by how much participatory our approach is; our women stand at the centre with us; staff as well enjoy participatory management.

Partnership: we believe that we will not achieve our mission without working in close collaboration with like-minded organizations.

Commitment to excellence: we strive to do our work with consistent superior performance that surpasses expectations.

Respect: We respect the rights of the women, men and children we come across regardless of their religion, ethnicity, health status, or political affiliation and without any marginalization. We particularly give attention to the safeguarding of women and children in all our relationships as is clearly described in our Code of Conduct.

Passion: we work for the cause of women driven by sincere passion manifested while undertaking responsibilities. This is the spice of our work.

OVERARCHING APPROACHES AND GUIDING PRINCIPLES

Overarching Approaches

The overarching approaches that are at the center of our programme are :

Women-centered: women are at the center of WISE's programme interventions that are designed to enhance personal capacities and economic powers.

Asset-Based Citizen-led Development (ABCD): focuses on discovering and mobilizing resources from within. Based on this approach, programmes are designed to encourage target women to look inward and search for existing strengths and capacities and recognize their half-full glass than their glass of half-empty with needs.

Reaching out through strategic partnerships: promoting the replication of WISE's good practices and provision of services to like minded organizations. Sharing of resources as well as lessons and taking part in building collective voice to advocate for disadvantaged women.

Building agency: enhancing the target women's knowledge, skills, attitude and practice-based transformative women's leadership in their households, businesses , in their local development structure and cooperatives.

Organizing: bringing the target women together for creating access to financial services, collective voice and sustainable development.



Holistic: Interventions aim to provide holistic support to the target women, offering not only economic assistance but also social and emotional empowerment, thereby fostering a more inclusive and supportive environment for their growth and development

Male engagement: Engaging men in women empowerment and gender equality is vital. Events like Husband's Day, Family Days and various forums encourage men to support gender equality at home. Gender training programs educate men on equality, making them strong allies in the fight for women's rights.

Context-specific : designed programmes always consider the existing context, including the capacity and experience of WISE, in which various sub groups within target groups operate and the situations of certain sub-groups that demand customized intervention despite overall similarities of programme packages.



Evidence-based and experience-informed: WISE as a learning organization implements the Action/Experiential Learning philosophy on a continual basis.

GUIDING PRINCIPLES

WISE adopts the following guiding principles rooted in its programme approaches.

Self-reliance: target members should not become support-dependent as a result of the available interventions. On the contrary, the holistic approach used to transform their lives should enable them to become self dependent. All programmatic interventions are designed towards enabling the target members identify their own assets (strengths, opportunities, resources, capabilities, etc) and build on them to achieve their development and empowerment goals. Ultimately, the freedom to make independent choices and take control of their own lives is the cornerstone of these interventions, ensuring that target members are empowered to sustain their progress long after the program concludes.

Inclusive: programmes are intentionally designed in inclusive ways and hence make sure to involve family members of target women as well as relevant community members. Inclusivity is also reflected on the diversification of members as programmes do not discriminate against disability, education, health, marital status, religious, political or ethnic affiliation. The same principles apply to staff recruitment.

Learning and sharing: continuous learning from own experience as well as others and sharing good practices and information with the wider public so that the programme will have spill-over effects.

Sustainability: ensuring programmatic and financial sustainability through continuous organizational development and capacity building services to institutions of the target members – the SACCOs, Union of SACCOs, enterprises, etc.

Partnership: collaborating and networking with different organizations and participating in networks and forums to promote learning and replicate and advance WISE's programmes.

Continual improvement: dedication to continuously learn from experience, promote excellence and innovation to ascertain the quality of service delivered, including continuous staff professional development.

Safeguarding: Creating a space free from any form of violence and ensuring, to the extent possible, the security of employment for target members. Promoting the concept of safety and health in the workplace among staff and target groups. Ensuring the safety of target members and their children in their interactions with staff and visitors.

STRATEGIC DIRECTION AND PLAN FOR 2025-2029



A huge proportion of the current population of Ethiopia consists of youth and unemployment rate is appalling particularly among women. This condition presents an undeniable demand to the Organization to work with young women of the society.

As stated in the introduction part above, WISE targets **low income women above the age of 18** to bring change in a way that influences their economic and social life as individuals, families and communities. This ultimately contributes to the development of the nation.

One key focus the Organization will continue to give increased attention to in the coming five years will be the **Asset-Based Citizen-led Development (ABCD) approach**. Through this approach, WISE will continue to focus on the ideology that **every person, no matter how poor, has resources at her/his disposal** and using such resources as the basis of development is key to prevent dependency and to promote self-awareness and sustainable livelihoods. As has been done in the past, programmatic interventions will also include men and boys as they play a key role in the intended social change.

With these in mind, WISE will work towards achieving the following goal and objectives in the coming five-year period, 2025-2029.

Goal

To contribute to the eradication of absolute poverty and reduction of gender inequality by empowering underprivileged women through building their agency and resources, increasing family resilience, creating institutional capability, and taking part in the country's development.

Objectives

1. Create Employment Opportunities

Underprivileged low-income, self-employed and unemployed women and by extension, their family members and others, are assisted to create/ use employment opportunities from which they are able to draw income in a sustainable manner and improve the quality of their lives. The initiative aims to increase women's economic participation and enhance their access to both financial and non-financial services, including digital financial inclusion.



2. Develop informed and resilient women leaders

Informed, resilient, and active women citizens are cultivated to guide their families in overcoming poverty, fostering gender equality, and reducing violence. These women build resilient and supportive families and emerge as effective leaders in their households, businesses, institutions, communities, and local government structures. Consequently, this initiative drives social change towards a more gender-equal and violence-free society.





3. Build sustainable institutions

Institutions established by the target members, mainly SACCOs and other social enterprises, develop to ensure self-reliance and provision of continuous financial and non-financial services to their members.

4. Promote learning, advocacy and networking.

WISE builds partnerships with like-minded organizations to promote learning and scale-up of good practices in pursuit of promoting effective strategies towards achieving poverty eradication, women's empowerment and gender justice. This includes focusing on unpaid care work, green business, and digital financial inclusion.

5. Enhance organizational capacity

WISE looks both inward, to capitalize on existing resources, and outward to bring in additional ones to assure that it excels as a center of excellence in women's empowerment.



Centre of Excellence

WISE, as a center of excellence, strives to provide leadership, capacity building training and support, best practices, space for sharing experience and networking in the area of women's leadership for economic empowerment and SACCOs development.



CORE PROGRAMME STRATEGIES

- **Training, Business Development and Counselling Services**

Target members will be able to access relevant, life-changing training in various topics to enhance their knowledge, skills, attitude and practice (KSAP). In this process they will be able to discover their own strengths and capabilities and achieve their life goals. Moreover, business development and counselling services will be provided based on dire needs of the target groups.

- **Organizing and institutions development**

Target members will be organized into savings and credit cooperatives and other forms of institutions to access financial services, create collective voice and ensure continuity to receiving various development services. Moreover, the institutions built will receive capacity building services to provide effective and sustainable services to their members.

- **Creating platforms**

Target groups will take part in dialogues, forums, workshops and conversation groups to build their awareness on women's empowerment and gender equality, agency building, male engagement and other key issues related to the mission and vision of the Organization. The platforms will serve to bring on board family members, community leaders and other stakeholders. Moreover, they can be used to advocate on women's critical practical and strategic issues.

- **Partnerships and learning**

WISE will forge strategic partnership with like-minded organizations to promote its good practices through provision of training and other services. In this process, outreach can be expanded to different parts of the country. Moreover, learning will happen through exchange of experiences in addition to learning from one's own performance.

TARGET GEOGRAPHICAL AREAS

Since its establishment, WISE has been operating in Addis Ababa covering all 11 sub-cities and 87 of the 114 woreda administration. A total of 100 SACCOs could be established but upon the recent restructuring of the city and the surrounding towns under Oromia, three SACCOs fell within the newly formed town called Sheger. In addition to Addis Ababa, WISE's presence extended to Oromia, Legetafo Legedadi town (currently a sub-city in Sheger city administration), and Arsi (3 woredas) as well as Wolaita Sodo city in the south.

WISE's presence will not be restricted to certain regional states based on the trends and opportunities to expand our outreach. Therefore, upon assessing the feasibility of interventions, we will expand our presence in the chosen regional states of the country.

MAJOR TARGET GROUPS

DIRECT - to be reached in direct intervention locations

- 15000** Low-income, underprivileged women above 18 years of age who seek to join the self-employment sector, female youth who seek wage employment, women in rural areas, migrant returnees, women in micro-enterprise operations who seek to improve their business. (Includes women living with HIV/AIDS and disabilities)
- 3000** Unemployed female youth searching wage employment
- 500** Male migrant returnees and other special groups.

INDIRECT (1) - Male and Female family members who are dependents of the direct target members

- 45,000** 70% of 18,500*3 dependents (50%F)
- 5000** Male family members of the target women who will take part in male engagement interventions.

INDIRECT (2) - Women and men to be reached through like-minded partner organizations

- 3000** Diversified groups of women and men in different geographical locations (80% female) including potential migrants, people living with HIV/AIDS, women with disabilities.
- 400** Staff of partner organizations (50% female) reached with TOTs and workshops.

KEY INTERVENTIONS

1. Building knowledge, skills, attitude and practice (for objectives 1 & 2)

a. Training in

- i. Entrepreneurship/Business Management (BBS, SIYB, Advanced BS)
- ii. Life Skills
- iii. Basic Health and SRH
- iv. Leadership and Management Skills
- v. Literacy and Numeracy Skills
- vi. Employment/Job Readiness Skills
- vii. Asset-Based Citizen-led Development (ABCD)
- viii. Community Trainers Development
- ix. Gender Equality, Women's Empowerment and GBV
- x. Financial Literacy
- xi. Digital Financial Literacy

b. Business Development and Counselling Services

- i. Business Counselling
- ii. Mentorship
- iii. Psychosocial, Legal, and Health Counseling
- iv. Business Plan and Capital Growth Competitions



c. Platforms

- i. Dialogues
- ii. Forums
- iii. Conversation Sessions
- iv. Experience sharing
- v. Stress Management
- vi. Transformative Household Management
- vii. Unpaid Care and Domestic Work
- viii. Gender equality, Women's empowerment and GBV for men
- IX. Parenting, Life Skills/ Self Protection

2. Access to Financial Services (for objectives 2 and 3)

- a. Organizing members in SACCOs
- b. Capacity building of saving and credit cooperatives
- c. Facilitating savings, loan, and insurance services and advocacy

3. Networking (for objectives 2 and 4)

- a. Training of trainers and coaching
- b. Training of target members of partners
- c. Joint interventions with like-minded actors

4. Organizational Capacity Building (for objective 5)

- a. Staff development
- b. Organizational development (IT, systems, policies and procedures, infrastructure, equipment, communication)
- c. Marketing and resource mobilization



ESTIMATED BUDGET

The total estimated budget that will be required to implement this 5-year programme is around Birr 5.2 Million. This amount is expected to be raised primarily from donors and WISE's business unit. The SACCOs will use their members savings to partially finance their loan capital.

MONITORING, EVALUATION, ACCOUNTABILITY, LEARNING, AND MEASURING IMPACT

Monitoring, Evaluation, Accountability, Learning, and (MEAL) Methods

WISE will continue using its existing MEAL system with improvements. Baseline data and indicators will be collected and identified respectively for each funding partner and consolidated programme. The data will be used as an important means to measure the impact of the programme on the target members' lives.

The monthly management staff meetings will continue to monitor progress of accomplishments. The Board will meet quarterly to monitor the performance of the Organization. The General Assembly will meet to examine and approve annual plans, annual reports and annual audits. Moreover, the mid-year and year-end participatory review and reflection programme (PRRP) will be held with improved processes. The year-end PRRP participants will be drawn from all relevant stakeholders. They will evaluate the successes and challenges of the programme using a range of participatory tools. Feedback will be incorporated in the plan for the subsequent implementation period.

Quarterly, semi-annual, and annual narrative and financial reports will be sent to concerned stakeholders, detailing planned vs accomplished activities. Case studies, including stories developed using the Most Significant Change method, will continue to be produced and disseminated to illustrate the actual impact of interventions on the lives of individual members and households. A mid-term evaluation will be conducted half-way through the strategic plan period in order to assess how the programme is progressing in terms of achieving the intended results. The outcomes of the review will inform the Organization and its stakeholders of the success and gaps of the programme. Timely action will be taken to fill the gaps and share the good practices with others. A comprehensive evaluation will be conducted at the end of the strategic plan period to document achievements of the programme objectives and lessons learnt.

WISE has also been using other tools to continuously monitor and evaluate achievements during the past strategic plan periods. These tools include the logical framework and result based management. The Organization will continue using these tools to assess changes at individual (changes brought on the life of target women as a result of the interventions), family (reflection of individual changes translated to family life), community (as assessed by duty bearers and community leaders) and organisation level (including partner organizations).

Platforms that will be used to provide and circulate information and data to measure impact will include management and staff meetings, general assembly and other stakeholders meetings. WISE will use these arenas to both disseminate information and registered impact and gather additional information that will be useful to build on outcomes.

Key Impact Areas and Indicators

The following impact areas and indicators are identified for each strategic objective and will be used to monitor and evaluate achievements.

a. Create Employment Opportunities

- Sustainable employment/job creation by at least 95% of the target members
- Increased and regular incomes by 60% of the targeted women.
- At least 60% of the targeted women show improved standard of living to break inter-generational cycle of poverty (resilient families with male engagement for transformed lives)
- Ability to cover household expenses from one's own income by at least 75% of target members.
- Financial inclusion of all targeted members

b. Develop informed, resilient women leaders

- Empowerment of underprivileged women (access and control of productive resources, decision making and benefits of economic and social life) observed on at least 90 % of the targeted women.
- At least 90 % of the target groups demonstrate leadership and active participation in household, economic, community and public life.



c. Build sustainable institutions

- All established institutions of the target members emerge healthy and sustainable.
- Financial self-reliance of all the SACCOs established as per the exit strategy.

d. Promote learning, advocacy and networking

- Replication of good practices by at least 75% of partners.
- At least 80 % of trained target groups of partner organization improved livelihoods.

e. Enhance organizational capacity

- Achievement of 95% of plan.
- Achievement of financial stability and sustainability
- Less than 10% turnover of staff.
- Recognition as a center of excellence by majority of partners, stakeholders, communities and government.
- Improve documentation, data management, and use of information technology.
- Improved competence of staff.
- More passionate staff.
- Develop a succession plan.
- Upgrade facilities.

ASSUMPTIONS, RISKS AND MITIGATING MEASURES

A number of key assumptions and risk factors have been considered in the preparation of this strategic plan. These factors will receive due attention from the leadership and mitigation measures will be implemented to reduce the consequences of the risks.

Assumptions

Enabling Environment: we assume that there will be an enabling environment in the country that encourages and focuses on women's empowerment and interventions directed towards that goal. We also assume that donors' interest will continue to focus on and consider women's economic empowerment.

Partnership and Funding: we assume that the positive working relationship we have with our partners is going to last through the coming strategic period and we will also continue establishing new partnerships for the causes of women. Given WISE's reputation and successful implementation of programmes, we assume that our partnership with our funders will continue as we also strive to win additional grants.

Our approach: we assume that WISE's intervention using the asset-based and agency building approach will be proven to be key in the women's empowerment arena and that it will be replicated by other like-minded organizations for achieving the same goal of enabling women become independent and active citizens.

Government Support: The Authority for Civil Society Organizations (ASCO) and signatories in the regional states we will work with are expected to remain crucial allies in helping WISE navigate legal frameworks and sustain women-centered economic programs.

Funding Opportunities: Access to diverse funding sources, including international donors and internal income, is essential for the continuity and expansion of women's empowerment initiatives.

RISKS AND MITIGATING MEASURES

1. Economic Risks

Market Fluctuations and Inflation

Ethiopia's shift to a market-determined exchange rate has devalued currency, increasing operational costs for women entrepreneurs and shrinking profit margins. WISE will provide Business Basics Skills (BBS) refresher training to help women manage inflation, budget effectively, and maintain business resilience.

Reduced Funding

Economic instability and internal conflicts have reduced donor funding, affecting program budgets for women's initiatives. WISE will pursue diverse funding opportunities, including new partnerships and proposals, to sustain and expand programs.

High Staff Turnover

Wage disparities favoring foreign-currency earners have led to higher staff turnover, disrupting program continuity. WISE will explore inflation-adjusted wages and offer non-monetary benefits to improve staff retention.

Displacement and Limited Savings

Urban development projects have displaced women entrepreneurs, increasing transport costs and breaking business networks, which weakens savings and loan repayment capacities. WISE will provide crisis management and financial planning training while reassessing transportation allowances for equitable support.

Increased Inactive Membership

Displacements from areas like Arada, Yeka, Kirkos sub-cities have caused livelihood disruptions, increasing inactive memberships. WISE will identify at-risk members and offer skills training to help them transition to new opportunities.

2. Political Risks

Political Instability and Ethnic Conflicts

Ongoing conflicts strain Ethiopia's economy, deter investment, and inflate living costs, impacting women's participation in programs. WISE will work with government and civil society to safeguard access and promote stability.

Policy and Regulatory Changes

Shifts in policies may affect WISE's programming. WISE will monitor policy changes and engage stakeholders to align initiatives with regulatory requirements.

Security Concerns

Conflicts and external pressures create security risks for women's business operations. WISE will partner with local organizations to enhance community safety and minimize disruptions.

3. Social Risks

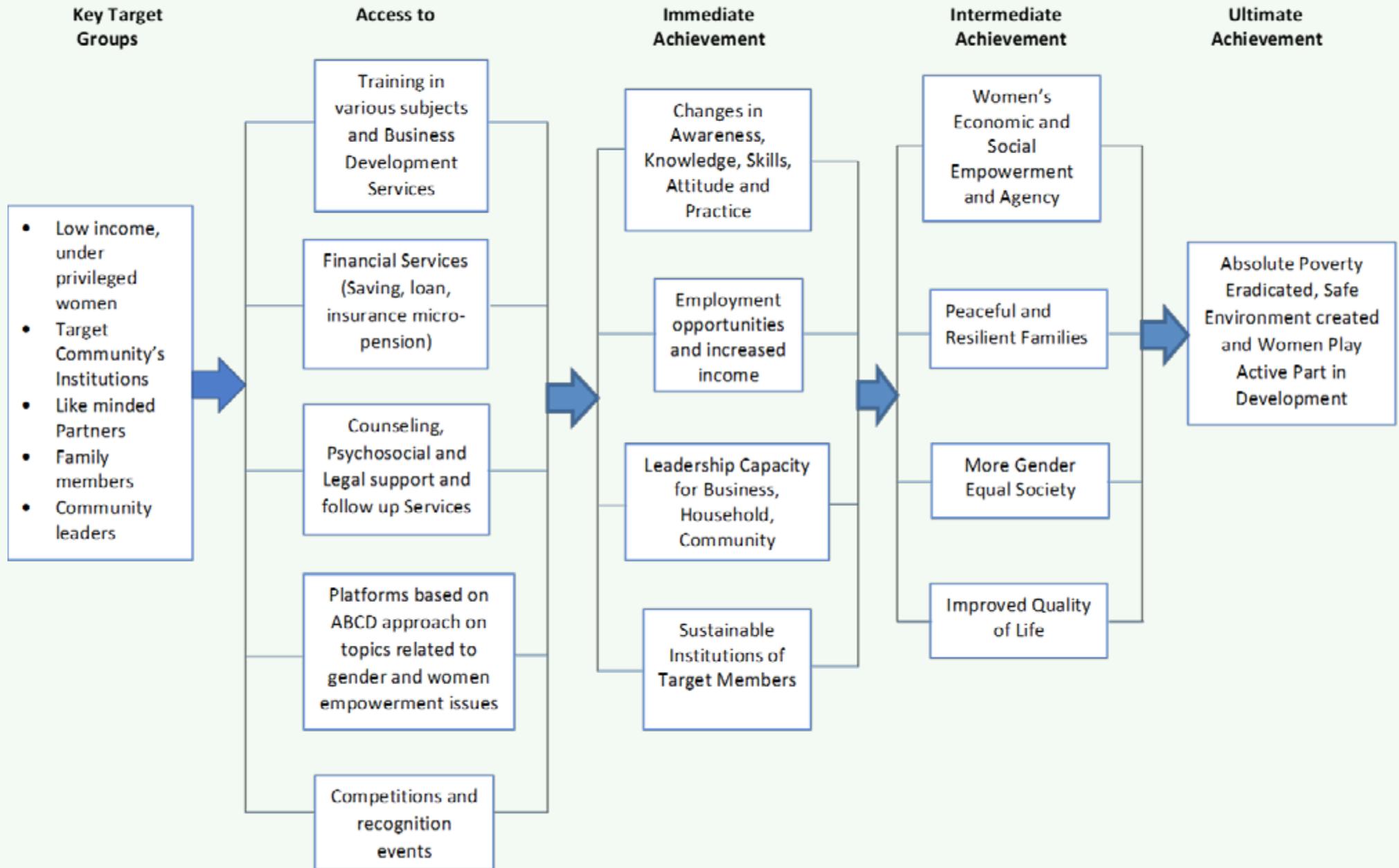
Reluctance to Start Business

Economic and political instability discourages women from starting or scaling businesses. WISE will provide mentorship, financial literacy, and entrepreneurial support to empower women despite challenges.

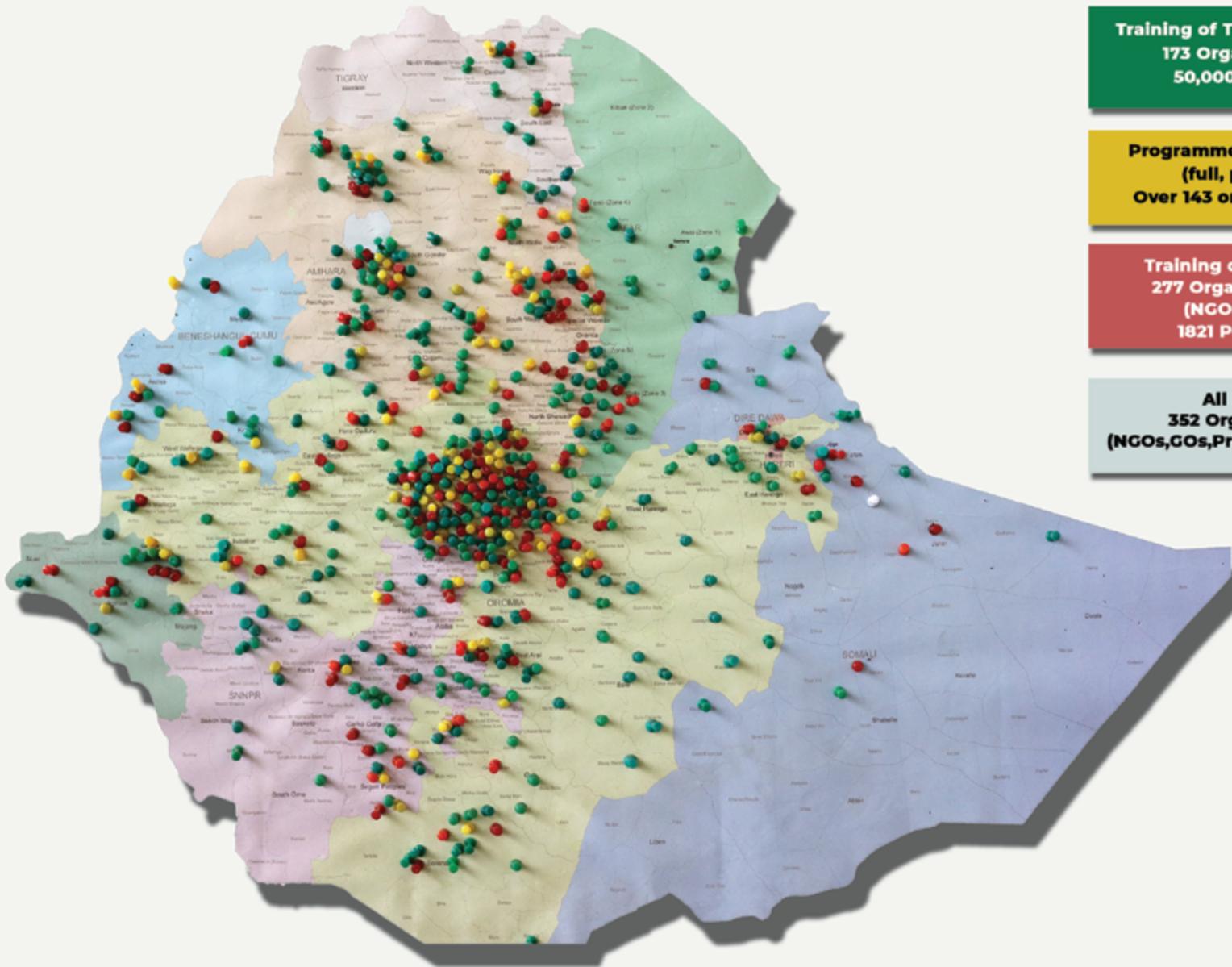
Social Network Disruption

Urban expansion has disrupted social and business networks, reducing SACCO membership. WISE will facilitate SACCO access in new locations to strengthen displaced women's financial independence.

Theory of Change of WISE



Outreach through Strategic Partnership



Training of Target Members
173 Organizations
50,000 Persons

Programme Replication
(full, partial)
Over 143 organizations

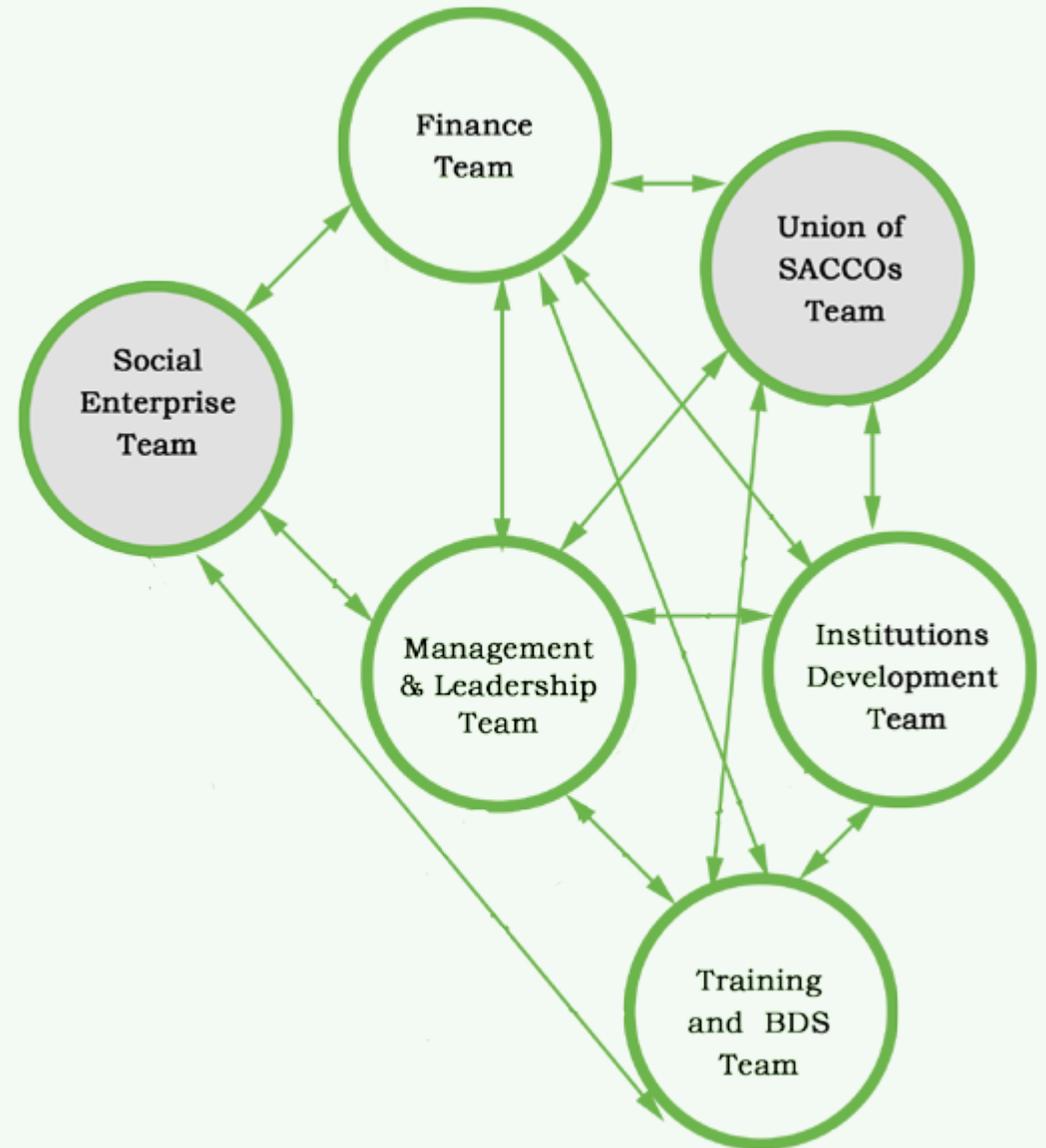
Training of Trainers
277 Organizations
(NGOs, Gos)
1821 Persons

All Prtners
352 Organizations
(NGOs, Gos, Private, Community)

Network of Organs of WISE



Network of Functional Teams of WISE



CURRENT & PREVIOUS FUNDING PARTNERS

CANADA

CIDA
MEDA
Mission Inclusion
Canada Embassy
COADY Institute
Socodevi
Partners in the Horn of Africa



GERMAN

Karl Kübel Stiftung (KKS)



UNITED STATES

Packard Foundation
Mercy Corps
American Embassy
IIE



INTERNATIONAL

WIEGO
UNHCR
IOM
UN Women
ILO
European Union
UNCDF
UNFPA
World Bank
East Africa Bottling Coca Cola

NETHERLANDS

Cordaid
WFTO
SNV Netherlands Development Org



JAPAN

Sasakawa Africa Association (SAA)



ETHIOPIA

NEWA
CCRDA
UEWCA
SIDCO
Temret Lehiwot
RAEY Children Aid
Ethiopia Aid
Travel Ethiopia
Includovate
Rotary Club Finot and Entoto



AUSTRIA

Austrian Development Agency (ADA)



Denmark

Danish Embassy



ISRAEL

JDC
DFFAF



ITALY

AIDOS
CEFA



Belgium

Humundi



UK

Actionaid, Ethiopia
CAFOD
Sciaf



SPAIN

Ayuda en Accion
FNC
Nous Cims



Individuals

Tekleberhan Ambaye
Emma Thompson
Barb Garisson
Melissa Zorkin
Di porto Giuseppe
Esther Connors
Hailesilassie Tsighe
Kristina Feidt

IRELAND

Self Help Africa
Concern Worldwide, Ethiopia
Trocaire



UAE



NORWAY

Partners for Change





“
WOMEN DON'T LACK
ABILITIES BUT
OPPORTUNITIES”

ADDRESS

Organization for Women in Self Employment (WISE)



+251-114-423585/86/88



info@wiseethiopia.org



www.wiseethiopia.org

P.O. Box: 19933

Addis Ababa, Ethiopia