



# CARE Ethiopia's Stories of Gender Equality Transformation



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# Five Stories of Gender Equality Transformation



# CARE's work to improve gender equality



CARE is an international non-governmental organization (NGO) working in 87 countries around the world to support over 900 poverty fighting and development as well as emergency projects. CARE's six decades of experience have shown that women and girls, once empowered, are able to transform not only their own lives, but also the lives of their family members and the community around them. CARE in Ethiopia is committed to improving the productivity of women and youth to drive economic advancement through safe, healthy and equitable enabling pathways.

CARE Ethiopia's five-year "FSF Plus" Program was composed of the POWER Africa (Promoting Opportunities for Women's Economic Empowerment in Rural Africa) project supported by Mastercard Foundation; the Food Sufficiency for Farmers (FSF) project funded by Global Affairs Canada; and two projects funded by the Austrian Development Agency. FSF+ was implemented in close partnership with the Government of the Federal Democratic Republic of Ethiopia for greater collective impact by complementing the government's Productive Safety Net Program (PSNP).

FSF+ has been a major contributor to unleashing the power and the potential of the most vulnerable and marginalized populations, while honoring their dignity as part of CARE Ethiopia's food security and women's economic empowerment programming. In essence, FSF+ was established to help rural, smallholder farmers to form Village Savings and Loan Associations (VLSAs) that were platforms to increase their financial literacy; diversify their income; enhance their agricultural production

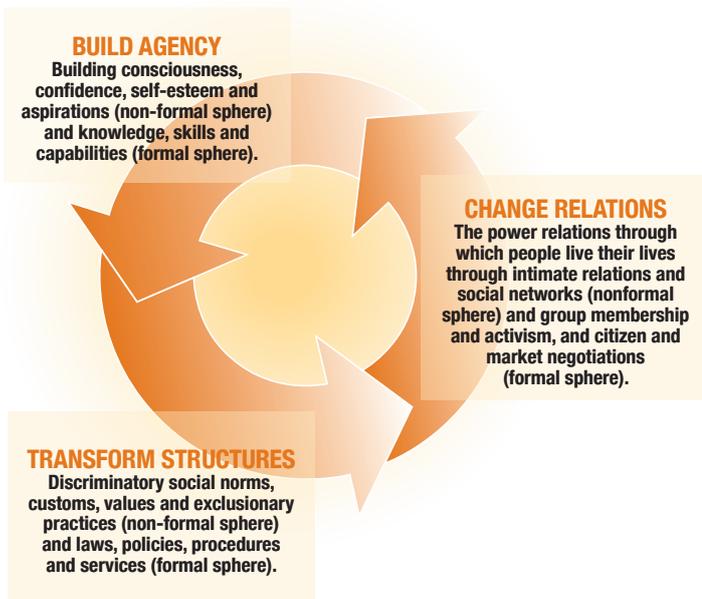
and quality; and become more resilient to recurring environmental shocks such as drought and flooding and resulting chronic food insecurity.

FSF+ also used CARE's Social Analysis and Action model (SAA) to address social-cultural norm barriers to create more equitable access and control over productive assets and more gender-equitable division of household labor and decision-making for women.

*Below: FSF+ programming zones in Ethiopia*



# CARE's Gender Equality Framework and Approaches



## Measuring gender equality change:

Through the POWER Africa project, CARE regularly collected “rolling profiles”: qualitative, longitudinal case studies of project participants’ successes, challenges and trajectories over the life of the project. A number of themes emerged through data analysis of project participants’ experiences and thoughts on how CARE’s work affected their lives, painting a picture of impact. This document is a brief collection of some of CARE Ethiopia’s stories of gender equality change.

## Village Savings and Loan Associations (VSLAs):

CARE often uses the Village Savings and Loan Association (VSLA) model to increase the poor’s level of financial inclusion. VSLAs are small groups that provide members with practical financial experience learning how to save money and taking small internal loans from group savings as a “stepping stone” to learn how to engage with more formal financial services like RUSACCOs, microfinance institutions (MFIs) or banks. VSLAs support good governance, member accountability and market orientation and are used as a platform to deliver training on financial literacy, small business planning and management and other skills. Members use their loans from group savings to start and invest in income generating activities and pay their loans back to the group in line with group bylaws.

## Social Analysis and Action (SAA)

### – An effective tool for gender transformation:

Strengthening gender equality and women’s voice (GEWV) is one way that CARE aims to address the underlying causes of poverty and social injustice. Along with the VSLA model, FSF+ used CARE’s SAA approach to address social norms and gender inequalities that are barriers to women’s advancement.

SAA groups are facilitated, participative groups that provide a safe space for community members to critically reflect on their values and behaviours. SAA groups regularly bring together power-holders (traditional leaders, male community members, service providers, etc.) with marginalized groups (poor women, minorities, married adolescent girls, etc.) to raise awareness of social inequities, challenge restrictive and discriminatory norms, and build their capacity for collective action.

Group reflection and dialogue focuses on how social norms and gender norms, as well as power relations, shape our perceptions and expectations of ourselves and others, and influence our decisions and behaviors in our households and communities. Participants gain an increased understanding of how some beliefs, attitudes and norms may have a negative effect on behaviors and development outcomes, whereas others may have a more positive effect. Together, group members develop their own plans to change individual attitudes and social norms to support more equitable social and gender norms and healthier behaviors that are more likely to lead to their shared goals.





Above: VSLA and RUSACCO member, Feten Shibeshu and her husband, Ewentu Abate, and son, Kassa Swenetu, Densa Village, Tachgayint Woreda, South Gondor, northern Ethiopia. (photo credit: G. Shaw, shaw.communication@gmail.com)

Five years ago, Feten Shibeshu's life was radically different. Her husband was bedridden with illness for the past year, her daughter was crippled with chronic fistula, and there was absolutely no food to eat. The meager family farm simply did not produce much of anything, and her oldest daughter of five children had to drop out of school to assist the family. In fact, things had been so bad during her last pregnancy, Feten had found it difficult to breastfeed as her body simply did not have the nutrition to produce milk. Finally, the family was placed on the Ethiopian Government's Productive Safety Net Programme (PSNP), a type of welfare initiative.

Then, in January of 2014, and despite her husband's firmest protests, Feten made what may have been one of the most important decisions she has ever taken. The determined mother had heard of a new project in her village and decided to go and hear what these people might have to say – no matter what her husband said.

The initiative came from CARE Ethiopia, and gathered people from around Feten's village to learn about saving and borrowing money and about how to diversify their incomes. In truth, Feten held few expectations, but thought she had little to lose.

After her first meeting, her primary challenge was to manage her husband who remained suspicious about this gathering. Ewentu was worried it could bring trouble to his family, and thought trickery might be involved. Luckily, CARE's Community Facilitators, who arranged the meeting, had shared strategies for how women might help their spouses understand what they were involved in. Feten drew upon these ideas and convinced Ewentu to let her attend another meeting. Amazingly, after the

third meeting, Ewentu's thoughts on CARE meetings had radically changed. In fact, his protest had ceased altogether.

The main reason for this, aside from Feten's own negotiation skills, was that the knowledge his wife was gaining seemed to make very good sense. She was coming home with ideas as to how they might improve their farming, as well as how to initiate other businesses. **She was also coming home with the potential to access credit. And she was coming home and communicating in a way that made Ewentu want to listen more.** Feten was changing before his very eyes, and he really appreciated what he was seeing.

Nonetheless, life that year remained challenging. However, the 300 birr loan she received (about \$14.08 USD at the time) from her new VSLA, "Fetnodersh" (meaning "Coming To Your Aid Quickly"), allowed the family to purchase equipment for the cultivation of gesho seeds – a plant useful for making local beer. This in turn made possible the sale of crop for a profit of 3,470 birr (\$162.91 USD), as well as to begin brewing local beer for trade. Feten found another way to diversify her income by learning to make and trade basic pottery so that she could save the 50 birr weekly (\$2.35 USD) required for her savings group. This in turn led to a sizable "share-out" of 1,200 birr at the end of the year (\$56.34 USD), and gave her opportunity to further invest in the family businesses.

Yet, the price of this success came at a cost greater than hard work. Making and selling pottery, as well as brewing beer, carried a stigma in Feten's community and many who engage in these businesses are shamed for

doing so. Not Feten though, as she told her Community Facilitator at the time: *“Shame is living in poverty waiting for government support only. I don’t care what others think as long as I am healthy and able to work.”*

Over the next few years things changed significantly on the tiny farm as income grew exponentially. In year two, their oldest daughter returned to school and Ewentu’s health also improved noticeably – perhaps due to better nutrition as household finances improved. With new irrigation approaches and better agricultural techniques, their half acre of land was now producing considerably higher yields of important crops such as teff - an Ethiopian grain of high market value. Year three brought further gains as they introduced more fertilizers, improved seed and had changed their planting techniques. The family’s two dairy cows, purchased with a VSLA loan, had even become pregnant, while Feten decided to raise five sheep to diversify their income – a key climate resiliency strategy. Even her savings rate grew from the previous 50 birr a week, to 100 birr (\$4.69 USD).

**Year 4 brought challenges, as well as more positive change. Although the area experienced significant drought, Feten’s family was prepared, “I wasn’t affected by the drought. I had options to withstand the shock. From my irrigated land, I am selling more than 200 birr per week. I sold gesho seedlings and all of my cows gave birth. Since I have different income sources, nothing forced me to sell my milk. I used it for myself and my family.”** Year five demonstrated more growth and success as the family expanded their farm’s well systems and her daughter left to attend teacher’s college – a noteworthy achievement in Feten’s community.

Now beyond Feten and Ewentu’s material successes over the past five years, what makes their story so interesting is where they attribute these successes to have come from. Although grateful for the introduction and access to credit, agricultural technologies, and new knowledge, what the couple truly appreciated is their new relationship with one another. **According to Feten and Ewentu respectively, it has been their ability to communicate, share meaningful decisions, appropriately divide household labor and plan for the future together, which facilitated the couple’s successes.** Feten is passionate about this, and really views the hours spent with her Social Analysis and Action group as the primary reason for the couple’s newfound harmony. *“There is a change in my life, I can now speak in front of people, I can speak in front of my husband. We can agree or disagree, we can even argue, but we share in everything now. In the work, in the decisions, and especially in our good fortune. My time with the Fetnodersh VSLA really prepared me for all of these changes.”*

For his part, Ewentu realizes the good luck his family had when Feten insisted on attending her first VSLA meeting – despite his own objections. *“Initially I resisted her joining, I really didn’t like the idea, but we*

*are all very lucky she did. Feten is the engine of this family, it just took some time for me to see this, but now I understand. We are very lucky because of these changes in her.”*

While every individual’s story is unique, high praise for CARE’s Social Analysis and Action group is a common thread. Despite one’s instinct to accredit financial inclusion or agricultural innovation as reasons for change in so many beneficiary lives, many of these people believe that the accumulation of strategies for building better relationships in the household is what made a primary difference. While other facets of the project worked to build partnerships in the commercial sectors, Social Analysis and Action helped to grow partnerships in the home. And that is where real change often took place.

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*Below: VSLA and RUSACCO member, Feten Shibeshu proudly shows off her blossoming crop of gesho, Densa Village, South Gondor, northern Ethiopia.  
(photo credit: G. Shaw, shaw.communication@gmail.com)*





# Growing gender equality in the household

*Above: Getenet Andarge on his family farm, Tiken Village, South Gondor Zone, Amhara Region, northern Ethiopia. (photo credit: G. Shaw, shaw.communication@gmail.com)*

Much like the previous story, the tale of Getenet and Atala is about real change in both attitudes and the home and the beginning of a genuine partnership. When they first married, Getenet was 19, but his bride was only 10 years old, an unfortunate practice in rural Ethiopia. They have born and raised two sons and one daughter – and none of whom were attending school before Atala enrolled in FSF+. As a farmer, Getenet owned a half acre of land, but seldom had seed to plant. Worse yet, the family rarely ever had enough to eat.

Yet, when Atala told her husband that she was going to attend an FSF+ meeting the two had a loud argument. *“I was not interested in money, and I didn’t understand why she was. They were asking her to save, why? I thought to myself. It seemed like a lot of trouble, where would it get us?”*, reflected Getenet from his farm. For the struggling farmer, any real change in his family’s fortunes would need to come from his fields, and with his wife away at these meetings, who would care for their children while he worked the land?, he wondered. Atala chose to attend the FSF+ meetings nonetheless. Her family needed something positive to happen, and she had come to believe that meaningful change would not simply arise from the land. Yet, even after the first several FSF+ meetings, Getenet remained annoyed that she continued to waste precious time on such things. However, Atala DID continue, and change did indeed slowly come.

**Gradually, as his wife brought home new ideas about farming, education and saving, Getenet began to listen and slowly became convinced of the value of what Atala was doing. Over the course of the next**

**year, the family managed to save 670 birr (about \$31.46 USD at the time) and had even established eligibility for a loan of 1,000 birr (\$46.95 USD) from her VSLA, “Anbessaw” (meaning “Lion”), as well as another 6,000 birr (\$281.69 USD) from the Amhara Credit and Saving Institution.** With this capital, they initiated a small business to buy and trade livestock in their village market. Their children began to attend school and Getenet’s relationship with his wife was slowly warming. By year three, their farm was booming, food was reasonably abundant and Getenet was even selected by CARE as a gender equality role model in their community. Clearly this husband’s attitudes about the roles of men and women had changed for the better.

*“Now I am curious to hear from her what she has learned at her group discussions. I have regular talks with my wife about our income generating activities, household expenses, the type of crops we produce, and daily deployment of the family members”, he concedes. “I can even make you a cup of coffee if you would like?”* he adds, beaming with a kind smile. This offer is indeed a strong sign of gender equality in Getenet and Atala’s household. Traditionally, no man in Ethiopia would ever lower himself to make coffee – always the job of women.

While a great deal of thought might be used reflecting on Getenet and Atala’s journey over the past four years, what is particularly interesting are the many changes which Getenet experienced over this period. It is important to remember that Getenet has never attended a CARE VSLA meeting and has never been a direct participant in any CARE project. In fact, he has

only continued to do what men in his family have always done, which is to farm their land. Yet, Getenet has changed in ways that are immensely meaningful to his family, to his community, to his marriage and to himself.

Through the initiative's strong gender-focused components, coupled with practical approaches to financial inclusion, innovative agricultural techniques and business and leadership trainings, men like Getenet, and women like Atala, are being afforded genuine opportunity to change not simply their lives, but how they interact in their lives. **Changing the way in which husbands and wives relate to each other means not only sustainability for the immediate future, but sustainability for generations as well.** In short, CARE Ethiopia has made it possible for marriages in Ethiopia to work for greater economic empowerment for families.

Directly attributable to FSF+'s interventions, 64 per cent of FSF+'s 60,000 beneficiaries now engage in profitable economic activities; 47 per cent of female beneficiaries participate in public meetings; and, 59 per cent of female-headed households are now linked to some form of lending institutions beyond VSLAs. Moreover, and thinking of Atala and Getenet, **additional evidence demonstrates an increase in women's self-reported meaningful participation in household decision making – from a baseline of 57 per cent to 71 per cent.** Additionally, 90 per cent of both female and male project participants now hold extensive knowledge surrounding agricultural climate adaption practices and 67 per cent of beneficiaries are now practicing at least one adaptive technique. **Notably, female beneficiaries' income has increased from 6,292 birr (\$295.40 USD) to 8,576 birr (\$402.63 USD) annually.** As a representative of one of FSF+'s primary donors, Cathy Tremblay, First Secretary, Development, at the Canadian Embassy

in Addis Ababa, supports the notion that the initiative's work with gender equality exceeded expectations. ***"The responses we observed were loud and clear and they spoke to the growth in women's self-confidence, changes in women and men's relationships, and gave clear and positive indication about any concerns we had surrounding sustainability."***

This connection between enhanced gender equality and numerous other facets of human development are clearly correlated. If women have more equal relationships in their home and community, and are given access to economic potential, everybody gains.

For Getenet, the connection is now obvious, *"We now have 3 goats, 2 oxen, a donkey, a cow and a new calf. We are also building a house in town for rent, and this year we produced 20 quintal of teff (2,000 kilograms), and 26 quintal of sorghum and other crops (2,600 kilograms). I have 4,000 birr in capital (around \$150 USD), and earn 900 birr (\$33 USD) weekly profit, my children go to school, my wife and I talk all the time and are very happy."*

When considering where Getenet's family was only four short years ago, what more could they ask for? As far as Getenet was concerned, not much else really. As for Atala, it was a question never asked. She was away doing business while Getenet cared for the children.

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*Below: Getenet and Atala's oldest son learns the family business, Tiken Village, South Gondor Zone, Amhara Region, northern Ethiopia. (photo credit: G. Shaw, shaw.communication@gmail.com)*





# Promoting business women and female community leaders

Above: Embet Gebre pours coffee and reflects as she welcomes guests in her home, Meaza Village, Dukehe Ibsa Kebele, West Hararghe Zone, Oromia Region, eastern Ethiopia. (photo credit: G. Shaw, shaw.communication@gmail.com)

Embet Gebre's story is somewhat different. As a 38 year old single mother, Embet has cared for her daughter, mother and nephew – but did not have a husband to partner with for a very long time. Grade 7 was the highest level of education she had achieved and, as a female headed household, the family found itself near the bottom of the village's hierarchy.

**Forced to leave school early for marriage**, and later divorced, Embet had no land to till, and so engaged in petty trading for the family's only financial support. As such, most mornings she would visit one of her wealthy neighbor's homes to negotiate small loans so as to purchase raw coffee beans, which she would either trade in the village market, or add value to by roasting, grinding, brewing and selling the coffee on the street.

However, beyond the little money she earned in her business, the very worst part of her meager livelihood was re-visiting creditors at the end of the day. Rather than simply charging interest, many of Embet's business partners frequently decided how much profit they would share with her, while keeping whatever they wanted for themselves. Worse yet was the shame they put upon her, often making Embet feel as though they were disbursing charity – despite the majority of profit they would claim for themselves. Thus, the family struggled endlessly, often not knowing where the next meal might come from, or how they would survive the next day.

So it should come as no surprise that when Embet chose to attend her first CARE VSLA meeting, she did so in a cloud of pessimism. *"Why would these people be any different than the rest of the creditors she dealt with?"* she had thought. *"Many people said this would not be*

*good, but I thought, why not try anyway?"*, she recalled from her home, as she poured coffee for her guests. All of this was over four and a half years ago, in early 2014, and it is safe to say Embet has come a long way since.

In her first year as a member of the "Hawi Gudina" (Hope for Growth) VSLA, she began by saving 25 birr weekly (\$1.17 USD), but soon doubled this to 50 birr once she realized the implications of saving more. A wise decision, as the more you saved with the VSLA, the more 'share-out' you received at the end of the year. Noting Embet's wisdom, the rest of the VSLA members soon followed her lead. And getting a taste for business, savings and investment, she also began trading in chat, a locally used natural stimulant, as well as selling inexpensive plastic shoes.

**Soon Embet found herself elected as Chairperson of Hawi Gudina VSLA, and in a place of leadership for the first time in her life. Perhaps the greatest achievement that first year, however, was supporting her daughter's education at a nursing college, 200 km away, and at a cost of roughly 800 birr a month (\$37.56 USD).**

In her second year with the VSLA, Embet built herself a small shop from which to make trade and purchased a cow for 3,000 birr (\$140.85 USD), which she traded for more profit. Further, over this period the growing businesswoman started participating more in community meetings and village politics. Continuing this theme in year three, Embet had become somewhat of a role model in her village, particularly after she outlaid 14,000 birr (\$657 USD) for the remainder of her daughter's education and graduation ceremony – a huge sum for most

living in Meaza Village. Nonetheless, she had no problem with the expenditure as business had expanded to trading a variety of items including sorghum yields, goats, soft drinks, and pretty much anything else bought and sold in Meaza Village.

Years four and five pretty much followed the same path for Embet. Life had completely turned around for the achieving entrepreneur: she received a number of awards for leadership and served two terms as Chairperson of her VSLA, while continuing to accumulate capital. To really understand how CARE affected her life, it is best to simply listen to Embet's own words: *"Before the beginning of the intervention, the economic status of women in general, and me in particular, was very low in the community. CARE's intervention supported women like me to participate in activities outside their homes through VSLAs. The project provided us with different trainings on the benefits of savings and loans, income generating activities and business planning and management. **These interactions helped women like me to reconsider our self-image, overcome our embarrassment and become more confident, empowered, and visionary... I have no words to describe how grateful I am for this project. If this trend continues, we will be able to withstand any challenge in the future.**"*

Nibras Hussien, Community Facilitator for the Hawi Gudina VSLA, has observed Embet's growth, not only financially, but on a number of levels. She shares how Embet was once shunned in the community, but now visits every birth, death and wedding in the village with an often sizable contribution. She also commands respect wherever she goes, which was not the case just a few short years ago, *"Before, few would even talk to Embet, nobody wanted to know her. Now, she takes care of many people. In fact, many people come to her, and not just for money either. They come for advice, they want to know how she became so successful, and how they can become more like her. And it is not just women who visit Embet, men as well are curious to know the secrets of her success. Of course Embet now has money to live, but what has really grown is her own confidence in herself. She is now a leader in her own community."*

While building leaders is certainly not a unique approach to many human development initiatives, it is undoubtedly a difficult activity to plan and implement. When reflecting on Embet's rise from a poverty-stricken "outsider" in her community to a respected role model, it is clear that CARE made a number of wise choices in the project's implementation. The project actively targeted the most marginalized, including female headed households, provided enormous capacity building, mentorship and leadership training, and gave beneficiaries space to grow in a way and at a pace that fit them best.

Moreover, CARE realized that true human development is much more than simple economic or technical enhancement. Rather, CARE embraces the notion that confidence and self-worth are the beginning and end of any successful initiative.

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*Below: Embet Gebre proudly shows her coffee products, Meaza Village, Dukehe Ibsa Kebele, West Hararghe Zone, Oromia Region, eastern Ethiopia.*

*(photo credit: G. Shaw, shaw.communication@gmail.com)*





# Nurturing business women

Above: Enanu Baye chats quietly in her home in Gela Matebia Kebele, Ebinat Woreda, South Gondor Zone, Amhara Region, northern Ethiopia. (photo credit: G. Shaw, shaw.communication@gmail.com)

From a slightly different perspective is the story of Enanu Baye, a 30 year old women residing in South Gondor, Amhara Region. As a direct beneficiary of the Government’s Productive Safety Net Programme, Enanu had a very difficult childhood. To begin with, her parents were separated when she was quite young and Enanu was forced to leave school after both her mother and brother passed away. Subsequently, she attained only a grade 4 education and, with no surviving family, was truly alone in this world.

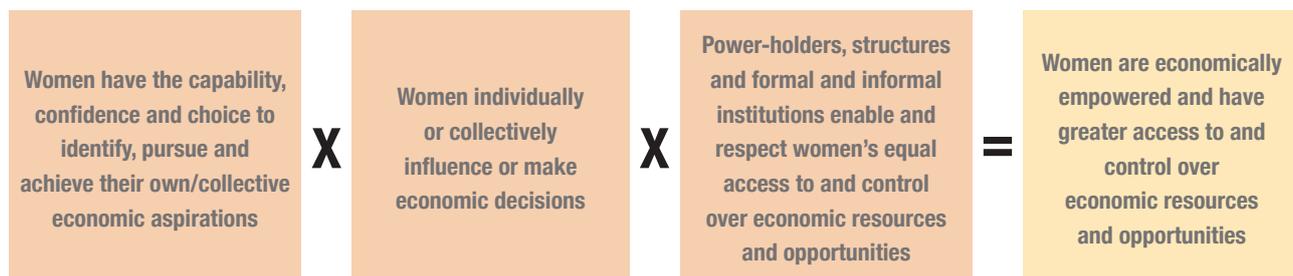
Married at 15, Enanu eventually left her husband due to his alcohol-abuse problems. Since their separation, she lived in isolation in her mother’s abandoned dwelling, a shelter carved from a clay bank, and which consisted of only a mud floor and grass roof. Before joining FSF+, her primary income came from selling her homemade beer.

When Enanu joined the “Addis Alem” (New World) VSLA, she immediately participated in a number of business and agricultural trainings. After training on VSLA and financial literacy, she began saving and later borrowing from her VSLA. Once Enanu received loans from Addis Alem and other microfinance institutions, thus acquiring enough capital, the growing entrepreneur immediately started investing in her own beer brewing

business. A strategic move that payed quick dividends. Additionally, Enanu spent significant time and resources improving her small plot of land, and so increased yields of teff, beans and maize, while also making local crafts, cultivating eucalyptus saplings for sale, running a small restaurant and trading in livestock. As it usually does, the hard work paid off. Enanu eventually grew enough capital to build a new house, enhance her land holdings, and produce extensive livestock assets of 15+ goats. Her latest plan is to open a small trading shop for the exchange of coffee, salt, oil and other necessities.

**Once socially excluded, Enanu is now a confident, well-respected entrepreneur who is frequently consulted for advice and assistance. As she proudly shares, the journey has brought radical change to her life, which she attributes directly to linking with CARE: “If I hadn’t joined my VSLA I wouldn’t know about business, I wouldn’t have had any loans, I would still be shy, and I wouldn’t have any opportunity to use my talents. I would still be very poor. Now, I control my life. I make my own decisions and I am rewarded when I make the right decisions.” Once empty of skills, capital and dreams, Enanu now has confidence, assets and realistic plans for her future.**

## CARE’s Theory of Change for Women’s Economic Empowerment





# Fostering resilience

Above: Rehana Ibro proudly stands atop her homeland, Village 05, Terkanfeta Kebele, Doba Woreda, West Hararghe Zone, Oromia Region, eastern Ethiopia (photo credit: G. Shaw, shaw.communication@gmail.com)

**Increased resilience is an unmistakable characteristic of FSF+ participants, particularly females. For CARE Ethiopia, resilience is often built through women's economic empowerment.**

A genuine example of this can be found in Rehana Ibro. The lone adult in a female-headed household of seven, who barely managed income for years, Rehana has experienced the harshest of life's offerings, but found a way to continue and even thrive.

Married happily in her mid-teens, Rehana was widowed and living in destitution with three young children before she was 25 years old. Later she would marry again to an older man and bear three more children with him. However, they would eventually divorce, and this woman of nearly 40 years was left with six children, almost no education, no home, and no source of income. Surprisingly, and as seems to be common, when it was proposed that Rehana attend a CARE VSLA meeting, she felt mostly mistrust. *"The moment they approached us we all had suspicions. I had no vision to develop. I was a widow, I had six children. How could they possibly help me?"*, she had thought to herself. Yet, Rehana took a chance, and began her long journey to self-determination and a far better life.

In the first year with her VSLA, she was named Chairperson – the first time she had ever lead anything other than her own household. As a member of a VSLA, she participated in many capacity building exercises including income generating activity trainings, as well as a comprehensive introduction to saving and loans, entrepreneurship, marketing, and other important skill sets. Rehana also began something she had never done before, saving money a little at a time.

It started with 40 birr a week (\$1.88 USD), but her capital eventually accumulated to 540 birr (\$25.35 USD)

when she took a loan from her VSLA. Between this loan and her own savings, she managed to start a business buying and trading livestock for profit. Furthermore, trained with innovative agricultural techniques, she started to plant sorghum and other crops, finally enjoying a yield of over 1,000 kilograms.

The following years held highs and lows for Rehana. Despite being forced from her own home and facing legal challenges from her eldest son over land disputes, she diversified income by engaging in petty trade of local produce and also started manufacturing local artisanal goods. Throughout this difficult period, the strong mother continued to value the practice of saving, and so her investments accumulated gradually.

Her hard work did not go unrewarded as this determined businesswoman was finally able to construct a new home for herself and her family, complete with an iron corrugated roof, a genuine symbol of prosperity in Village 05, Terkanfeta Kebele, West Hararghe Zone. Rehana could not have been more proud of her new life: ***"CARE showed us how to win the poverty. Now I have got the way out from poverty and nothing will stop me from being a rich."***

In CARE's work to build resiliency, the organization expressly addresses the underlying causes of vulnerability through: 1) humanitarian responses; 2) the right to sexual, reproductive and maternal health and a life free from violence; 3) food and nutrition security and resilience to climate change; and thinking primarily of Rehana, 4) facilitating women's access to and control of economic resources.

While the FSF+ project made great efforts at mitigating issues surrounding climate change, the initiative's real value was its work to boost resilience through VSLAs, diversifying on- and off-farm income generating

activities, and women's economic empowerment. Until women have genuine control over their own wealth and assets, inequality will remain a primary impediment to the realization of their true potential. *"...it is often challenging for women to access resources such as credit and other inputs that could increase their incomes, resilience capacity, and ability to make longer-term investments. CARE supports women to own their own business and/or control their own income, to have more control over their lives and develop skills that are useful for their empowerment and resilience. Examples of interventions that build resilience include setting up of Village Savings and Loans Associations; (financial) skills training; introducing new technologies; and support in accessing credits, markets, and government and private sector services."* (CARE International, Increasing Resilience, December 2016).

Abdurehman Ame, the local Development Agent (DA) for Terkanfeta Kebele, has watched Rehana demonstrate genuine resiliency as she rose from chronic poverty and flourished before his very eyes. The seasoned community worker also now understands that when given the

opportunity to grow, women can truly manage their own lives, and be self-sufficient. *"[Due to CARE] women now have the skills to improve their lives and DAs now better understand how to work with women. Nowadays, I understand that it is better to work with women, they are fast to implement, they are eager to develop. When given an opportunity to learn and participate in business, and save and borrow money, women are able to care for themselves and their families."*

Remarried now, Rehana's resilience has given rise to her independence. She expresses herself with impressive confidence and independence: ***"Listen, having money is essential in society. If I have enough money, my family and all others will love and respect me. If I don't have any money, no one will consider me important. My husband used to earn and provide food for us and we had to listen to him. All decisions used to come from him, but now I can make decisions independently. My husband listens to me now and values my opinions."***

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*Below: Rehana Ibro's local Development Agent, Abdurehman Ame, where he works, Terkanfeta Kebele, Doba Woreda, West Hararghe Zone, Oromia Region, eastern Ethiopia (photo credit: G. Shaw, shaw.communication@gmail.com)*







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