

Empowering Women, Building Family Resilience

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Life is particularly difficult for women in the Dewe District in Afar Regional State in Ethiopia, where Support for Sustainable Development (SSD) supported by CARE Ethiopia implements the Partners for Resilience (PfR) program. The necessity of living a pastoral life due to recurrent drought increases the pressure even more on women because in the culture of the pastoralists of the area women implement all the household work. At the same time they tend to the children and the livestock moving wherever the man goes in search of pasture. Despite all their contributions to raising a family, the women do not have any say over the family resources. The women are dependent on the men for economical and financial decisions to run the household. The hardship is even worse on widowed women as they would be left with all the responsibilities but without experience on how to manage the property.

The Process

PfR identified four Peasant Associations (PAs) to implement a women's economic empowerment project recognizing that empowering a woman would help reduce the vulnerability of her family during drought. PfR, in consultation with the local authorities, gave the local women and men an orientation on the benefits of saving and forming an association. The men were particularly included as their support to their wives is invaluable



for the success of the project. The orientation was followed by a decision on the part of the women, with the full support of men, to form a Women's Saving and Loan Association (WSLA) and started saving in 2012. Thus 4 PAs formed 1 WSLA each, registering 30 women (a total of 120 members) who began saving Birr 20 per month per person. PfR also provided the 4 WSLAs a total of Birr 222,200.00 as seed money. Additionally, women who understood the meaning of saving also joined in the WSLAs with a total membership of 139 women. The savings of each WSLA reached Birr 32.000.

In the meantime, PfR organized various trainings for women on savings and credit management, resource management and making business plans. They also drew bylaws to guide the WSLA. With these trainings the beneficiary women had an eye opening experience about how to be economically empowered and self-dependent. When members saw a business opportunity they thought fit their needs and abilities, they presented a request for a loan to the WSLA with details of their plans. Then the WSLA would decide on the feasibility of the plan before approving the loans. Technical support and follow-up from PfR and the Dewe District Cooperative Support Office was available for the WSLA. To improve future sustainability, continued capacity building and experience sharing with more experienced WSLA in other districts was also part of the implementation process.

Amina's experience



Amina Mesito (35) a member and secretary of the WSLA in Kilintina Derseda PA is reaping the benefits of the WSLA and is ready to face drought, should it hit her village. According to Amina the best of the benefits she and her husband got from PfR is a change in attitude about her working to earn a living. She explains,

"I used to think that livestock rearing was the only way to earn a living for our family. I went with my husband to wherever he went in search of pasture for our animal. After participating in the trainings we have begun to look beyond the box. Personally I see income prospects everywhere and I am always eager to take advantage of the opportunities so I discuss with my husband to arrange an applicable way I can engage in the work."

For Amina, it had seemed inappropriate to engage in daily labors since she is a

The most requested types of loans were for fattening and selling of goats, consumer goods shops and cereal trade. Already all the 139 members have taken loans and started their businesses and most have taken a second loan for expansion of their initial activities.

Success of PfR

The WSLAs, with the encouragement and technical support of the local authorities, are now working towards increasing their capitals and growing into a bigger business as a cooperative. So far in the four WSLA a total of Birr 111.960 has been saved at the Commercial Bank of Ethiopia. They are vigorously working to increase their savings so that there could be an initial fund for them before asking for a loan from the bank for the expansion of their planned business. Considering the fact that their village is remote and transportation is a challenge, the women envision providing transportation services to the community. Constructing a business center with its own storage facilities and office blocks at the center of the PA is also the other business prospective these women are hoping to achieve in the near future.

woman. However, after understanding the importance of earning her own money she no longer missed an opportunity to work and earn after completing her household chores. Through the money she earned from daily labors she covered the basic needs at her house and managed to save through the WSLA.

Amina further thought about the best way to diversify her income and chose to engage in petty trade selling consumer goods since the demand in her PA was high. She borrowed an initial capital of Birr 1300 to start her business. She explains the benefits of having a diversified income source for the family saying,

"We are mainly pastoralists in this area and during the dry season the whole family used to be displaced from our home in search of pasture for our livestock. But now that I am earning a living I can afford to keep my children at home while my husband goes with the livestock for

pasture. My children are also attending school for a whole academic year, this way they have a brighter future."

Amina paid back the initial loan she took within the set period of one year, but she continues to save every month with the WSLA. As the people of Dewe district are a Muslim community, the local bylaw of the WSLA states that there is no interest rate to any savings and loans taken in accordance to the teachings of the religion.

For Amina business so far seems to be good. Already she is contributing to increasing the family's assets by purchasing 2 breeding goats. Her husband is happy about the success of his wife's business and supports her. He recognizes the positive inputs she is making towards increased assets and raising a stable family with children attending school.

Lessons learned

- If women are given opportunity to explore their potential they can be actively involved in the development efforts of a community while improving the livelihood of their family. Empowering women economically could significantly decrease their tendency to depend on their male counterpart for decision-making on even minor livelihood decisions. Moreover, this strengthens the family because additional income helps prepare them for a drought that could arise at anytime. With this additional income and decision-making capacity women are able to afford to keep their children at home while the men go in search of pasture during drought periods. This also contributes to a long-term positive result as the children could attend school and get an education thus increasing even more the income opportunity for the community in the long run. These positive results are only achieved if men are involved in the process from the beginning all the way to implementation to win the men willingness to support their wives in their endeavors. Particularly, the men need to understand the important role women can play in the financial development of a family.