

Organization for Women in Self Employment (WISE)

Brief Profile

WISE is dedicated to the elimination of the facets of urban poverty and the realization of sustainable livelihoods among poor women. Having started its operation in 1998, the Organization is currently working with poor self-employed women in Addis Ababa in their efforts to achieve self-reliance, exercise rights and improve the quality of their lives. The major focus area is the economic, social and political empowerment of women and the attainment of gender equality.

WISE's areas of intervention include building the capacity of women micro-entrepreneurs through *institution building, training, education* and *provision of financial services*.

Vision

The Organization envisages a nation where women are socially and economically empowered, gender equality is attained, and the current level of poverty is significantly reduced.

Mission

WISE strives to help poor self employed urban women in their efforts to achieve self reliance, exercise their rights and improve the quality of their lives by drawing on empowering, development oriented strategies.

Core Values

The Organization pursues a holistic approach in addressing the problems of poverty and gender inequality which is based on core principles that have been nurtured since its inception and continue to inspire and motivate its staff and govern the day-to-day activities of the Organization. These values include *participation, empowerment, accountability, compassion, commitment to excellence and partnership*.

Objectives

WISE has set clear objectives and strategies under the broad aim of improving the economic and social status of poor women micro-entrepreneurs, mainly;

- ***Promotion of Income***-to assist poor women to increase their income by enabling them to have access to financial capital and various capacity building opportunities.
- ***Creation and Security of Employment*** -to help women to start new income generation ventures or expand their existing businesses by providing them with entrepreneurial and related skills.
- ***Promotion and Protection of Rights***- to enhance awareness so that women demand and ensure their rights and advocate for changes in national policies in favour of disadvantaged women.
- ***Promotion of empowerment***-to enhance self reliance, decision making capacity and participation in issues affecting their lives.

Strategies

In its effort to bring about sustainable changes in the lives of the target groups WISE adopts a four -fold programme strategy to translate its objectives into action, chiefly;

1. *Organizing and Capacity Building:*

Poor self employed women are organized in Savings and Credit cooperatives, trade groups, market unions and Health Idir in order to build their capacities and sustain their development efforts.



Particularly the *Health Idir* is an innovative initiative to build a community based health insurance system in an effort to introduce an alternative mutual support mechanism to the traditionally existing funeral associations where support is usually extended after death has already occurred. Major strategies adopted in the *health Idir* include health education, medical services and mutual support extended to members during times of illness.

2. Training and Development:

Members are trained in various essential skills related to micro-enterprise operation as well as other spheres of their lives.

The trainings provided to the women are classified into 4 categories namely;

- ❖ ***Entrepreneurship/Business Skills*** : this part of the training is provided to all women who join membership in the saving and credit cooperatives. The course components of this training include Basic Business Skills, Marketing, Business Planning, Record Keeping, Creative Thinking and Vocational skills.

- ❖ ***Leadership and Management skills*** : this part of the training is provided to saving and credit cooperative leaders in order to equip them with skills to manage the cooperatives effectively and efficiently. These skills include management of Saving and Credit Cooperatives, planning and organizing meetings, conflict resolution etc.

• **Health Education** – this course comprises Basic Health, Harmful Traditional/Customary Practices, Family Planning, First Aid and HIV/AIDS. Some of these courses are provided to the Health Idir members.

• **Rights-related** subjects: women are given training in Civic Education (mainly the Constitution and Family Law), Gender and Home and results based Literacy and Numeracy (for illiterate members).



WISE Women's Academy

3. **Financing**

Working capital /loan/ is channelled to members on revolving fund bases through cooperatives and saving facilities are provided. Furthermore, under this component members are assisted to secure healthy working and living conditions through the provision of secure access to necessary items such as marketing tools, shelters and other essential services like environmental sanitation on cost sharing arrangements



Market Stall constructed by WISE

4. *Networking and Advocacy-*

WISE participates in different forums and networks in order to promote the causes of its target population. These include the Network of Ethiopian Women's Association, CRDA (the umbrella association of NGOs), Poverty Action Network of Ethiopia, Union of Ethiopian Civil Society Organizations. Similarly, target women themselves are encouraged to engage in the promotion of their rights. Also efforts are undertaken in order to influence the spouses and family members of target women through the provision of training on gender and invitations to take part in events and forums promoted by the women. Influencing efforts are also exerted to transform traditional Idirs (funeral societies) into a support mechanism before death as well. Activities are also undertaken in the area of gender-based violence in the community with the motto "zero tolerance for gender-based violence". WISE shares its good practices with many NGOs who wish to replicate its programme strategy.

Target Group

The target groups for WISE's intervention are **poor, self-employed women in Addis Ababa** mainly engaged in home based production and small scale trading activities and unemployed women who wish to engage in micro-enterprise operation

Target women are identified through rigorous procedures employed to screen the poorest women based on the criterion set by WISE.

The overall screening process includes completing a preliminary sheet on which the women indicate their personal and household situation including household income. Based on this a household-profile assessment is conducted by the Organizers of WISE to see the living conditions of the women. Based on information gathered through these two steps, a third screening tool, i.e. poverty level identification, is used to verify the eligibility of the women.

Implemented Activities

WISE has:

- Organized over 13,000 women in five sub-cities of Addis Ababa in Saving and Credit Cooperatives and provided them with access to various training and capacity building opportunities
- Facilitated the formation and legalization of 34 women's Cooperatives currently embracing over 8,600 members and provided leadership skills trainings to their leaders.
- Facilitated the formation of the Union of Cooperatives (the Union of Self Employed Women's Savings and Credit Cooperative Ltd. (USEWSACC Ltd) so that the Union can autonomously co-ordinate the activities of the cooperatives in the long-term.
- Initiated the concept of *Health Idir* (a micro-insurance scheme) to promote health care as well as to instil the value of mutual support among members before death. This scheme, having started in 2002, currently has a membership of over 1,400 women.
- Provided training to over 13, 000 women in business and other skills.
- Provided a Home-and-Results-Based literacy training to its illiterate members.
- Disbursed a loan of over 16 million Birr (\$1: Birr 9.60) to members through their cooperatives.
- Secured market places for over 400 women and constructed seven market shelters of different sizes.
- Provided different production and marketing tools on cost sharing basis.

- Organized various events (bazaars, exhibitions, etc) which enabled members to promote their products.
- Undertook environmental sanitation activities by constructing pit latrines at different sites and clearing some infected areas.

Major Achievements

- WISE enabled its target women who have been excluded from the formal financial system to access resources and essential skills for self reliance in order to improve their living and working conditions.
- Strong sense of awareness was created among members about their basic rights and obligations in accessing and producing goods and services to meet basic needs as well as to ensure the progressive improvement of the living standards for themselves and their families.
- Through the provision of financial services, over 13,000 members were enabled to initiate or expand their preferred lines of micro-enterprise operation. To this effect, a loan of over 16 million Birr has been disbursed and not less than 5.8 million Birr collected back, the repayment rate being 98%.
- Through the home and results based literacy approach, over 500 illiterate members were assisted to access primary education.
- The various trainings have brought about changes in attitudes regarding value to self and work and inculcated saving habits among members.
- Participation and the exercise of leadership in community affairs has increased among target women. Some women are involved in governance structures of women's associations, Kebeles and Sub-city administrative organs. Few women were registered to contest in the 2005 general election for parliament and regional council seats.
- The formation of cooperatives has provided a newly created power that enabled women to interact effectively with external bodies, to influence policies and access some assets that were formerly out of reach
- Access to health funds through *Yetena Idir* has enabled women to combat problems in business operation due to ill health of the major operator, themselves.

- The provision of literacy skills has increased confidence and enabled members to strengthen their businesses.
- WISE was able to create and maintain an organizational culture with a strong team spirit and a group of dedicated staff.
- WISE runs an empowering programme since its members participate in all aspects of the programme and are involved in the various levels of the governance structure.
- WISE has created and maintained effective links with local government bodies which helped to promote the causes of target women.
- WISE has successfully lobbied government for the provision of land for the establishment of its own training centre and has been able to build a full-fledged women's training academy.
- The active participation of the organization in different forums and networks and its active leadership role contributed towards the joint effort to promote the causes of its members.
- The impression on the impact of WISE's activities on the life of target women has attracted a considerable attention resulting in interest to replicate its programme and hence demand for its services. WISE is keen to share its unique methodology, thus trainings have been conducted for clients of various governmental and non-governmental organizations, working in different regions of the country, seeking to implement similar strategies.
- The accomplishments and successes of members has received extensive coverage among national and international media and visits from celebrities and influential leaders.
- WISE's good practice in livelihood intervention has been documented by the Urban Development Forum/ CRDA.
- WISE has won the World Bank Development Marketplace award in 2003 for innovative ideas and locally the CRDA award in 2007 for its excellent work with community-based organizations

Current Supporters

Currently WISE gets financial support from the following agencies.

- ActionAid Ethiopia
- Concern Ethiopia
- Mercy Corps
- US Embassy, Democracy and Human Rights Fund, Small Projects Office
- Trocaire/CAFOD/SCIAF

Previous supporters include SIDA (through NEWA), CRDA, Equib (Ethiopians in France).