

**Pathfinder International**  
**GlobalGiving Progress Report**  
**Income-Generating Activity Project**  
**June – August 2013**

**Background**

Pathfinder International Ethiopia received funding from generous GlobalGiving donors to support low-income women to engage in income generating activities and to empower them to become self-sufficient and productive. With the generous support of these donors, 97 low-income Ethiopian women have started their own business and each of them were provided with business skills training in addition to reproductive health information. Beneficiaries are engaged in various types of businesses including poultry, small-scale restaurants, vegetable gardening, petty trade, animal fattening and dry food preparation. Testimonials from beneficiaries demonstrated that GlobalGiving support continues to bring about positive change in the lives of these women and their families by providing household food security, the ability to send their children to school, personal satisfaction and control over their own income.

**New beneficiaries assisted during the reporting period**

With the assistance of Addis Ababa Women Association (the main implementing partner of the project) Pathfinder was able to recruit 15 new beneficiaries. These beneficiaries ran a dry foods preparation business as a group and were successful in generating income that sustained their families. However due to a fire that broke out in May 2013, the entirety of their group properties were damaged leaving them unable to feed their children or pay house rent. With the aim to restore the business and hopes of these 15 women, this project recruited them for income-generating activities.

Following their recruitment, the women were trained for five and were provided with an increased knowledge of enterprise management, record keeping, market assessment and client negotiation skills. In addition to these business skills, they were also given reproductive health information and referrals to health services. With the help of the sub-city administration, the women were provided with a new business space and assistance with registration.

During this reporting period, we also followed up with the previous recipients of seed money. Most of the recipients are on a good track, but a few continue to face challenges in the market for their goods. Their linkage with the sub-city trade and industry office was strengthened for market search and further assistance.

## PROFILES OF NEW IGA BENEFICIARIES RECRUITED DURING THE REPORTING PERIOD



<b>Name:</b>	Workinesh
<b>Age:</b>	50
<b>Location:</b>	Wereda 5; Bole sub city
<b>Marital status:</b>	Married
<b>Do you have children?</b>	Yes, 4 children
<b>Do your children attend school?</b>	Two of them are in school the other two stopped due to economic problems

### **Status of the family; who is the bread winner of the family and what is the mode of economic income?**

Our family has a poor economic background. I with my husband, work hard to support the family. My husband is a daily laborer; he goes out at dawn to work while I used to work as a part-time house maid before I joined the Association. Subsequent to joining this mahaber, some things got better in the house once I started being independent and getting a little income from the sale of injera (Ethiopian flatbread) and baltena products. Even if we sometimes do not get any income from the baltena products, we take injera from our small shop to our house for consumption use. However, all this was destroyed by the fire incident which took place a month ago.

### **What type of activities or trainings do you suggest to be given for skill building of the IGA?**

For the future, if we were to rehabilitate, I think that it would be good if we had trainings for each and every aspect of the whole venture, in addition, it would be advantageous if we diversify our food market products.



**Name:** Adanech  
**Age:** 40  
**Location:** Wereda 5  
**Marital status:** Married  
**Do you have children?** Yes, 3 children  
**Do your children attend school?** All 3 of them attend school

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

My husband and I support the family. I used to sell things outdoors such as charcoal, cow dung (a raw material used as a substitute for gasoline), garden vegetables like tomatoes, in addition, I wash clothes in the neighborhood, however, after I joined the Association, I started working in the small shop; we baked injera and prepared ingredients for the baltena products. My lifestyle changed since I started getting a small income from the Association. I have also socialized with others and supported my children in a good way. Nevertheless, this was short-lived when the accidental fire destroyed all the property of the business.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

I am very happy that we are going to be rehabilitated from this disastrous incident and also grateful to your organization for taking this initiative. I believe that there should be a strong technical support from other concerned bodies to strengthen the mahaber.



<b>Name:</b>	Yeshi
<b>Age:</b>	50
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Married
<b>Do you have children?</b>	Yes, 3 children
<b>Do your children attend school?</b>	Yes they do.

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I support the family by myself. I lost my son in a car accident; he was my only source of hope when he started work as a truck driver. The members of the mahaber were organized by the wereda by economic background. Subsequent to the selection process, we came together as a group and established a baltena and injera income generating activity. We started working on preparing and selling injeras along with also selling baltena products moreover, we were very hygienic while we prepared the food items. Afterward, the profit serves as our monthly salary but there are times when there was hardly any income. There were also days that went by without anything to eat or share so as not to bankrupt the place. Recently, we prepared and stored baltena products for the summer and the fire took place, everything was burned down to ashes; the utensils, the raw food, the packed food stuff. The utensils were purchased five ago, it was not that expensive back then but now all that has changed, prices have gone up and with the existing inflation, it would be really difficult to replace the things we lost in the fire.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

Firstly I am very grateful to know that we are not left forgotten thanks to the organization. My recommendation to improve the skill-building of the IGA is to have counseling services with the Association and diversify trading ways such as establishment of small scale cafés that provide tea, cooked meals and so on.



<b>Name:</b>	Tewabech
<b>Age:</b>	60
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Widow
<b>Do you have children?</b>	Yes, 4 children
<b>Do your children attend school?</b>	Two of them are in school the other two stopped due to economic problems

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I am the only person supporting the family ever since my husband passed away. I joined the mahaber a while back and we have gotten along agreeably. We share everything regardless of age or status. We used to comfort each other, take injera from the mahaber for personal use, drink coffee together and live in harmony, at the present, we have become destitute and we need help to get on our feet. We lost everything in the fire and I am in despair. I do not own a house and I have to pay rent every month, I am very old and do not have another source of income.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

I am happy that this organization is ready to help us. I believe that if we had knowledge about financial calculations and transactions, it would be helpful for managing the market transaction; I may be illiterate but I am still strong enough to work on my own.



<b>Name:</b>	Shewaye
<b>Age:</b>	40
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Married
<b>Do you have children?</b>	Yes, 2 children
<b>Do your children attend school?</b>	Both of them are attending school

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

My husband and I support the family. He is a guard keeper and I used to wash clothes in the neighborhood while I sometimes used to take my daughter along to help me out. Ever since I joined the mahaber, I engage in preparing the baltena and sell injera which helps me allocate money to food while my husband pays the house rent. My daughter goes to school and she peacefully attended her education. After the fire incident, it's been a month since I stopped working and I don't know what we are going to eat.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

If we were to rehabilitate from the loss of the incident, it would be useful if we were financially supported to expand our market doors through engaging in food making, brewing coffee, tea, by opening a small scale restaurant. We already have the culinary arts to launch the initiative for opening the market door. If we also get training on accounting our financial transactions, we might strengthen our saving skills. Previously, we did not have the concept of incoming and outgoing cash flow and we distributed whatever we got from our profit. Improved record keeping will enable us to allocate our money to a desired goal.



<b>Name:</b>	Tidenek
<b>Age:</b>	32
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Divorced
<b>Do you have children?</b>	Yes, 2 children
<b>Do your children attend school?</b>	One of them is in school the other one stopped due to economic problems

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I am the only one supporting the family; I used to weave cotton and work as a house maid before I joined the association. It is a very good thing that we were organized into an association; it has been 5 yrs since we came together and we had accomplished many things during this time. We were able to sell our products to the market, meet with each other, borrow from the association, and discuss our problems to seek solution in spite of our illiteracy. Despite our grievances with the fire destruction, this organization has come to re-establish what we had once had which we all are grateful for.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

The market transaction was good for us; we sold many food items such as maize constituent rations, lentils, peas and other related cereal products. If we had knowledge on the subject of accounting, our financial transactions we will improve with the system of the account balance.



<b>Name:</b>	Senait
<b>Age:</b>	48
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Married
<b>Do you have children?</b>	Yes, 2 children
<b>Do your children attend school?</b>	Yes they do

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

My husband and I support the family. My husband does not have a permanent job thus if he finds anything to do he works, if not, he stays at home. The kebele selected us join the mahaber due to our poor economic condition and they organized similar residents for the IGA. It has been five years since we structured ourselves and equipped our mini shop with some of the basic materials needed for the job; we also had basic training for seven days in the commencement of the project by Misrak Technical School. We prepared baltena products and had a mini shop for selling food items. We paid the rent, water supply and labor force. We were planning to get electricity and a water system in the shop. This accident unexpectedly destroyed our hopes and dreams. The cause of the accident is still unknown given that it was during the night. Currently, our hope is restored thanks to this organization as well as the kebele which is trying its best to rehabilitate us but it might be difficult to get back on our feet.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

We need education on many aspects of management including finance and administration to gain knowledge on handling our everyday expenditure.





**Name:** Nesiba  
**Age:** 35  
**Location:** Wereda 5  
**Marital status:** Separated  
**Do you have children?** No, I live with my sister and her 3 kids.

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I support the family in every way, especially after I joined the mahaber. I used to work as a janitor before joining this group. Our lives improved and progressed when we had subsistence income from the Association. The income was good, however, there was problem of electricity; we used to hire a maid to undertake the preparation of injera since we used traditional methods for executing the task. We had a lot of expenses as we paid for her services and purchase of fire wood.

The fact that you get up to work and come back gives a mind full-filling satisfaction. The fire caused a lot of damage. Currently, we are burdened with our house rent and household expenses.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

I believe that if we have continuous organizational support like this particular esteemed organization, we might have better improvement in our style of livelihood.



Name:	Tariku Ayele W/cherkos
Age:	42
Location:	Wereda 5
Marital status:	Married
Do you have children?	Yes, 7 children
Do your children attend school?	Three of them are in school the others do not learn since they are still kids.

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

My husband is a daily laborer and he works whenever he finds a job. I used to sell vegetables on the street. The income in the mahaber is inconsistent, with the little money I obtain from it; I use to help the family in many ways. In the mahaber, we all take turns to specialize in the different tasks. We might get in the shop once or twice a week as a result the income is also equally small. We used to deliver injeras everywhere; some of us are designated the responsibility of delivering the injeras, the weak ones might perform the task of arranging, packing and so on.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

We definitely need food preparation training and electricity for the shop. In the past, the input we use for making fire is very dangerous.



<b>Name:</b>	Yeshi
<b>Age:</b>	50
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Divorced
<b>Do you have children?</b>	Yes, 3 children
<b>Do your children attend school?</b>	One of them stopped due to economic problems while the rest are still in school

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I support the family by myself. I used to weave cotton but I developed a problem of eye-sight. After I joined the mahaber, I engage in preparing baltena products such as shiro, pepper, injera and so on. We are all illiterate therefore, we do not know efficient mechanisms of managing our work and we keep our money in the shop. We have various expenses including a maid that makes the injera and a guard to protect the shop; we pay the maid 600-700 Birr, the raw ingredient teff to make the injera is very expensive nowadays, the price of wood costs 65 Birr, there is also payment for the guard consequently, our expenses are much greater than our income.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

I think a lot could be done to attract customers; we must improve the baltena by making it cleaner; this can be solved by installing an electric system so that smoke from the traditional preparation do not get into it. We can start baking bread; we also used to import bula from rural areas, a popular food, but stopped due to low finances. It can be brought to the market if we have a stable market. We should have separate rooms for production and selling the food items. We must have a clear cut checks and balances financial system to manage our money-- what we purchased, the profit--the expenses are unknown; we should also have monthly meetings to monitor our progress.



Name:	Derartu
Age:	45
Location:	Wereda 5
Marital status:	Married
Do you have children?	Yes, 6 children
Do your children attend school?	Yes they attend school.

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

My husband and I support the family. Previously, I used to work part-time in wealthy peoples' homes and at the coffee board. After I joined the mahaber, we took turns to perform our tasks but since it's a hand to mouth work I still had to work 2-3 jobs to support my family. The income we get from the Association's market is highly dominated by expenses.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

We can change our market strategy by importing teff from the rural area. Furthermore, there is availability of a store room which can serve as storage; it can be sold in the market as well as for our own consumption.

If we could also diversify our IGA by purchasing a washing machine, it will ease and facilitate washing as it involves tough labor; we could start collecting and washing clothes for money.



**Name:** Asede  
**Age:** 52  
**Location:** Wereda 5  
**Marital status:** Widow  
**Do you have children?** Yes, 5 children  
**Do your children attend school?** Yes they attend school

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I used to make injera, sell it on the market and teach my children with the little income I had. It is a good thing that we got organized as a mahaber since it helps us to harmonize with the society especially when problems arise. Previously, my house was demolished and the wereda compensated me with another small space and members of the mahaber contributed with support to reconstruct it. The mahaber works on a small-scale basis, therefore; we did not effectively control the market.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

Basic training and attentive focus on collaboration of manpower will help the mahaber to consolidate and strengthen the Association. The profit goes back to the expenses because the raw material needed is expensive. The setting of our market place is strategic but there is no strong union between Association members since everyone has a second or third job due to poverty which causes a lack of concentration.



<b>Name:</b>	Tsehay
<b>Age:</b>	58
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Widow
<b>Do you have children?</b>	Yes, one child
<b>Do your children attend school?</b>	He is mentally sick and he attends school for the mentally impeded children

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I support myself and my son, my son has mental issues so I have to constantly be by his side and take care of him. He has to be helped to be fed, to go to school, etc. The sub-city recognized my problem and provide us with a small allowance once every six months. I pay house rent by working in other peoples' homes. I once had an accident where I fell down; the members of the Association helped me out with my hospital expenses. This mahaber was our only source of comfort and livelihood however, the fire accident left as with nothing at all.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

If we expand the scope of the baltena such as making tea, selling vegetables and fruits, etc., those who are active and strong can contribute by buying and carrying, and those who are weak might help by selling; this will help us diversify our income mechanism.



<b>Name:</b>	Meheret
<b>Age:</b>	42
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Widow
<b>Do you have children?</b>	Yes, 4 children
<b>Do your children attend school?</b>	One of them is in school the others stopped due to economic problems

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

I used to do good when my husband was alive but after he passed away, I became destitute. I had to work at peoples' homes to make money and raise my kids. I then joined this Association and had a good start and the market was favorable; we had a lot of customers, nevertheless, it all became bad when our products became not so good anymore. The dust particles and the fire smoke started to ruin the baltena products and our injeras. In the past, we used to prepare everything in a hygienic manner and we had customers lined up to buy injera but now we have nothing.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

We need to separate the place we make injera and the place we sell it; we also need an electric stove to make injera. Moreover, if we are financially equipped on our work rather than going elsewhere to find a second job.



<b>Name:</b>	Desta
<b>Age:</b>	38
<b>Location:</b>	Wereda 5
<b>Marital status:</b>	Married
<b>Do you have children?</b>	Yes, 3 children
<b>Do your children attend school?</b>	Yes they do

**Status of the family; who is the bread winner of the family and what is the mode of economic income?**

My husband works whenever he finds work and I used to sell injera. We were selected due to our poor economic background to join the mahaber. The mahaber was such a good place to grow since we work as a team, shared our thoughts and fought to be independent. We had a lot of experience and had high expectations for the future.

This association helped us stand on our feet and made us independent—we did not depend on our husbands. We had hopes to improve the place by buying machineries like onion, meat and vegetable grinders. These all turned out in vain when the fire burned down everything we had.

**What type of activities or trainings do you suggest to be given for skill building of the IGA?**

We should have trainings on market transactions because it improves our know-how to manage the place; since we are located on a strategic location, a lighting system, along with separation of production and selling venue will help in alleviating the existing problem.