



# WISE

Organization for Women in Self Employment



Global Affairs  
Canada



## COLLECTION OF STORIES FROM COMMUNITY MEMBERS ON

# ABCD

**Asset  
Based  
Community-Driven  
Development**

December, 2025



# TABLE OF CONTENTS

Introduction -----	
1. The organization's vocabulary does not include "Dependency" or "Donation" -----	2
2. I have wealth no one can snatch: personal strength -----	3
3. Who would I be without this chance? -----	3
4. I now understand that I already had wealth inside me -----	4
5. I know and use existing resources: convert the single to thousands -----	5
6. Assets around are not visible to us: use friends and organizations as assets -----	6
7. Community participation: social assets -----	7
8. Skill of entertaining as an asset-----	7
9. Knowing her wealth -----	8
10. From daily struggle to community solution -----	8
11. Agricultural products business: WISE as a bridge for me -----	9
12. Roads as a resource -----	10
13. Using household items as income sources -----	10
14. Divorce from thoughts of dependency -----	11
15. Using backyard land as a source of wealth creation -----	12
16. Asset analysis: I will put my leaky pot upside-down-----	12
17. Identifying one's resources: Oh! the property is mine! -----	13
18. Skills of handcraft for additional income -----	13
19. Using household items as income sources -----	14
20. Oh! time is also an asset -----	14

# Introduction

Organization for Women in Self Employment (WISE) is an Ethiopian Civil Society Organization or NGO registered with the Ministry of Justice in August 1997 and reregistered in 2019. Since its inception, WISE has successfully established over 100 Savings and Credit Cooperatives across 84 Woredas in 11 sub-cities within Addis Ababa. This initiative has empowered numerous girls and women, enabling them to make significant contributions to both economic and social issues. In addition to its work in Addis Ababa, WISE has expanded its reach to Oromia, Amhara Regional States, and Sodo Town Wolayta where it has established 18 additional Savings and Credit Cooperatives.

WISE has successfully mobilized over 60,000 women, providing them access to various training programs, business development services, and financial resources. In collaboration with partner organizations with similar objectives, the scope of our programs has significantly expanded and reached around 50,000 women and men throughout the country. This expansion has facilitated a profound positive transformation in the lives of numerous underprivileged communities.

To enhance women's leadership skills, the Organization tirelessly works to provide opportunities for these women to serve as leaders within their cooperatives. This includes participation in leadership training, various forums, and events. Furthermore, the Organization is committed to fostering an environment of knowledge exchange with like-minded organizations, further enhancing the experiences of the women we serve.

WISE has been implementing projects in partnership with the Coady Institute, including a project previously entitled "Empowering Mutual Partnerships for Women's Economic Resilience (EMPOWER)." This project was implemented in various communities in Addis Ababa from April 2013 to March 30, 2018.

After the EMPOWER project, the Coady Institute continued its partnership with WISE and launched the ENGAGE Project. The "ENGAGE" Project, co-designed by the Coady Institute and five partner organizations from India, Ethiopia, Tanzania, Bangladesh, and Haiti, focuses on women's economic empowerment and active citizenship. The project in Ethiopia is implemented in Arada Sub-City, in Woredas 2, 5, 6, 7, and 8, and has been going on since December 2019. The project's aims include enabling women and girls to become self-reliant through training and capacity-building initiatives, developing self-confidence, and participating effectively in social, economic, and political spheres. ENGAGE is fully funded by Global Affairs Canada (GAC).

In the ENGAGE Project, WISE applies an approach introduced by the Coady Institute called Asset-Based Community-Driven Development (ABCD). The principle behind ABCD is that when communities recognize their assets and opportunities, they are more motivated to take initiatives that mobilize and strengthen their asset base. In line with this approach, WISE adopts this framework and works intensively to undertake various projects while advocating among stakeholders, partners, and universities at the national level, beyond the project's geographical target.

A WriteShop programme was prepared to help WISE's leadership and other staff organize stories they had gathered during the trainings and other sessions. The written case stories have been compiled and arranged as follows.

## The organization's vocabulary does not include “dependency” or “donation”

The following exemplifies WISE's recruitment of target members as described by staff.

WISE performs its duties in close collaboration with district (Wordea) Women, Children, and Social Affairs offices or bureaus. Thus, low-income and marginalized women would be invited to join the introduction program of the Organization. Usually, there is high a withdrawal of participants during the pre-training phase. This happens mainly because many of them appear at the orientation program with an expectation for donation, in cash and/ or materials. The first activity is delivering the compulsory training known as Basic Business Skills offered for 30 hours. The methods involve adult participatory methods including ABCD tools. Examples such as the half-empty and the half-full glass of water, asset mapping, the leaky pot, and low-hanging and high-hanging fruits are used to provide awareness on matters that are patient trainees' lives and work. It is the first encounter that potential target members are told that WISE is not a charity Organization that distributes handouts/donations.

Trainees talk to their family members, neighbors, and friends about saving and credit service, entrepreneurship, and time management. As a result, many others who hear about the program keep coming to the training.

Members would also be permitted to benefit from the loan services based on the amount of their savings, own assets, and presentation of well-planned business plans. This helps them to open their eyes to their surroundings, infrastructure, natural and institutional resources, and job opportunities. They begin their paths of growth based on the directions they get from the training and their resources or assets. They contribute something valuable to their community and country.

*The main points that we gain from the explanations given above:*

1. *“There is no free donation” expressed at the very outset.*
2. *The Basic Business Skill training tuned by the ABCD philosophy*
3. *The correlation between the amount saved and the loan approved.*

The 'No-free donation/handout' explanation enables participants to follow up the training with due attention and think ahead about their future plans after the training. In addition, WISE's training encourages women to detest dependency, build self-confidence, open their eyes to see their own assets, and work hard to achieve sustainable growth. This is a good way to show that there is no dependency or donation in the Organization's vocabulary.

## I Have Wealth No One Can Snatch: Personal Strength

I started my business by selling charcoal and butter. Within three years, I became the owner of three minibusses. I sent my children to a very good private school. The staff at WISE were not supportive of my decision to invest all of my money in cars and let my brothers and father take the leadership role. I was disappointed with their comments at that time. As life has its ups and downs, my income dwindled from time to time. A very serious challenge arose when two of my cars hit a person. While my brothers boosted their own income, I used up all of my belongings. I secured money from 'Ekub' (a traditional way of saving money), but thieves looted me and took everything away from me. However, they could not take away my strength, which is my personal wealth/asset. I am determined to realize my dream one day.

## Who Would I Be Without This Chance?

She is one of the women whose homes were demolished, yet every day she stands strong. Inside the WISE compound, she sells coffee and tea with a quiet determination that hides a painful story. Fifteen years ago, she had bought a farmer's plot, built her home with pride, and paid taxes to the district like any other resident.

Today she lives in a fragile plastic shelter with another woman whose house was also demolished. The area is close to the riverbank, a place where hyenas roam freely. At night she sleeps lightly, afraid that a hyena might approach. She places thorny branches around her shelter and protects herself the best she can.

She and her neighbors even hired a lawyer and tried to fight back, but their efforts brought no change. Still, she refuses to give up. She comes to WISE whenever she can, sells coffee and tea, and returns to her shelter with the small income she earns.

She looks at her life and says, "If the opportunity from WISE had not existed for me, what would have become of me? I am standing because I built my own capacity. When one door closes, another can open."

## I Now Understand That I Already Had Wealth Inside Me

Before I joined WISE, I was terrified of being around people. Talking to others, approaching anyone, or even stepping outside the house made me anxious. I preferred staying at home, living on the little money my husband gave me. Even that small amount stressed me because I did not know how to make it last. When I think about those days now, I am amazed at how much I worried. The money was never enough, and my husband often said, “Who are you feeding that you keep complaining? This is all I can afford. If you do not like it, you can leave.” His words frightened me. I used to ask myself, “If I leave, what will I become? Where will I go? I have no wealth, no knowledge, and no ability to do anything.”

But everything changed after I joined WISE. Through the training and the knowledge I received, I realized something important. Even back then, I had wealth within me but never recognized it. Saving, borrowing, managing money, and working helped me discover my own abilities.

Today, I can support myself, and I have even begun to support my husband instead of depending on him.

A large, stylized pair of green double quotes, open on the left, used as a quote marker.

*“ABCD” promotes the attitude that “no one has nothing, no one has everything, everyone has something they can share.*

A large, stylized pair of green double quotes, closed on the right, used as a quote marker.

## I Know and Use Existing Resources: Convert the Single to Thousands

It has been ten years since I joined WISE. I knew WISE before I joined it. I used to encourage people to join WISE before I myself joined the Organization. I remember my first day at the Organization's compound; I was so impressed by the garden which took my attention for a long period of time. I used to visit it whenever I showed up for training. There were many types of vegetables in the very small plot of land. There is a bunch of Swiss chard grown up in an old tire, and many plants in a tin all to my amazement. I saw vegetables grown in a used banner cloth bag. When I came back home from training, I visualized images of the vegetables in the garden.

I used to daily tell my children all of what I have learned and seen. My house is very narrow and it has no compound. At first, I planted Swiss chard in a stitched bag made from my kids' old jeans and filled it up with soil. Realizing that it grew up properly, I used plastic bags to produce seedlings of Swiss chard. My kids used to ask me about the where of the plots of the garden. Then when the seedlings were ready, I took all unused old containers filled them up with soil and planted seedlings. My son who observed the situation collected old tires from his friends and arranged them in order with a stick kept standing in each. Then we put soil in each tire and planted cabbage, pepper, and beetroot.

“

*I used what I had, and it multiplied*

”



## Assets Around Are Not Visible to Us: Use Friends and Organizations as Assets

When I retired from a garment factory where I worked for more than 20 years, I was entitled to collect a monthly pension allowance of 140 birr. However, I was very worried about my meager income since it did not cover my family's needs. As I was not used to staying at home the whole day, the day appeared too long. Then the idea of starting some kind of business clicked in my mind. I went ahead and engaged in different ventures such as baking Injera and local bread called 'Tibigna', but I did not succeed. A woman who observed my efforts and struggles advised me to join WISE. Initially, I was hesitant to join as I didn't have anything to start with and didn't want to blame myself for my failure to pay back the loan. However, the woman explained to me that WISE does not work the way I depicted it. Instead, they assist women to start saving with a small amount of money they have besides providing good training. She also informed me that the Organization allows me to collect a modest loan and pay it back accordingly.

So, since I did not have any other alternative, I agreed with her view and joined WISE. I began saving, received training and a loan, and started making informed choices in the business I engaged. It is amazing that a woman once in the dark of hopelessness and confusion today manages to have 25,000 Birr in her savings account. Sometimes we do not see things around us.

I have benefited from the advice of my good friend who sincerely directed me to WISE. Initially, I was not able to see what I had as I did not consider organizations' personal skills, friends, businesswomen, and community assets. Now, I am selling spices and taking advantage of bazaars. Moreover, I travel from place to place and sell spices. People are accustomed to my business which is growing.

## Community Participation: Social Asset

The Tebabren Endeg cooperative members reside in Danse village, Woreda Ten, Yeka sub-city. To address the water supply problem of the village, the women SACCO members planned to talk to the development committee and visited the Woreda Water and Sewerage Authority to file a complaint. They informed the authorities that their tap water comes only once a week. Based on the knowledge they gained from WISE's ABCD training, the women proposed to the woreda officers to dig deep down to have access to groundwater as a solution to the recurrent problem and store the water in a tanker. The proposal also included a minimum payment bill. Eventually, their proposal was accepted, and a due course of action was taken to curb the water problem of the village.

In addition, during rainy seasons, Danse villagers who are enrolled in Yeka Sub-city Woreda Ten, 'Ketena Four' Yetebabren Endeg' SACCO had serious problems getting stuck in the mud and unable to travel from place to place. Fathers from every household member discussed the issue and gathered stones from their surroundings, crushed them, and paved the road. They also contributed money to purchase gravel for the same purpose. In addition, their wives assisted them in preparing coffee and tea, participated in labor as much as they could, and hence demonstrated their partnership. In these ways, they were able to solve the problem of the community with the resources and forces at hand.

## Skill of Entertaining as an asset

I live in a densely populated public condominium residence and enjoy spending time with kids. As a personal hobby, I bring kids together at my house after work and on Saturdays to teach them how to draw pictures, sing songs, and entertain them. I find it very satisfying and rewarding.

I recently completed the Asset-Based Community Development (ABCD) training which has given me a strong sense of purpose. I am confident that I can leverage my skills and experience to provide relief to mothers during the rainy season by converting my free and voluntary service into a business.

## Knowing Her Wealth

W/o Shume Ulfina lives in Legetafo. She is married and the mother of one son. Before joining the Welin Hagudenu Savings and Credit Cooperative, she was a full-time housewife. Her journey started when members of the cooperative in her neighborhood invited her to join. Their encouragement motivated her to become part of the group, and as soon as she joined, she began saving regularly.

Shume attended the basic trainings provided by the organization. Using the knowledge from these sessions, she decided to participate in the business plan competition. She entered under the urban agriculture category, which was something she had always hoped to try. Her commitment paid off when she won first place and received a prize of 40,000 birr.

With this opportunity, she obtained permission from the local authorities to reclaim a nearby garbage dumping site. She cleaned the area, bought a water pump that allowed her to make use of the seasonal water, and transformed the space into a productive home garden. She began cultivating vegetables and raising seedlings, which she now sells to different community groups in her area. This has strengthened her family's livelihood and given her a stable source of income.

Her progress also sparked change in the neighborhood. Inspired by her efforts, other residents started following her example. They began rehabilitating unused land, cultivating it, and using it productively. For many of them, this new practice has become an important source of income.

## From Daily Struggle to Community Solution

I live in a condominium compound located in the central part of Addis Ababa, where more than ten thousand people reside. In our compound, it has become common for children as young as four years old to travel to another neighborhood to attend kindergarten. Every day, it is a regular scene to see mothers carrying sleepy children on their backs, waiting for minibuses and taxis.

After we took the ABCD training from WISE, our group discussed and agreed to include in our plan the establishment of a childcare center. We consulted with the district administration and incorporated the idea of using shared community buildings to start a childcare service.

## Agricultural Products Business: WISE Is a Bridge for Me

WISE has been a bridge for me. WISE has been a great source of light for me. WISE has been a wide road of opportunity for me. Since the day I connected with WISE, the trainings and discussions I received have played a significant role in helping me change and grow in my life.

The trainings offered by WISE are inspiring, strengthening, empowering, and eye-opening. They help us understand and appreciate the wealth around us. I always had the desire to start a business. After joining WISE and taking the business skills training, I was able to identify both my weaknesses and my strengths. Today I feel successful in the business activities I have started. The leadership training also helped me support my cooperative and guide it toward becoming a stronger and better organization.

The training on understanding wealth has made a major difference in my life. Before the training I only considered personal belongings as wealth. I never thought of community resources as something that also belonged to me. I also learned that when we use all types of wealth properly, they can become sources of personal income. After the training I began collecting chicken manure, turning it into organic fertilizer, using part of it for my own garden and selling the rest to those who need it.

After completing the basic business skills training, I started sourcing agricultural products from rural areas such as butter, honey, cheese, and spices. I supplied them to the local market three times and earned good profit. By strengthening my saving habits, I have saved 3,000 birr in my cooperative and more than 60,000 birr in the bank.

## Roads as a Resource

I used to work as a daily laborer, earning a bare minimum income and leading a hand-to-mouth life. However, after being introduced to WISE and receiving a 10-day training, I began working with great hope. I realized that limited wealth cannot deter one from working, but motivation to work is vital. After the training, I also understood the real meaning of asset/resource and that community resource is the base of individual wealth. I learned that one can grow up and prosper through any type of work.

I also realized that roads are the source of wealth and a property of the community. With the 400 Birr I had then, I started a small business selling roasted corn and local bread 'Anbasha'. Within less than a month, I grew my capital to 2000 Birr. In addition, I used the small plot of land around my village to sow vegetables. Now, I am enjoying the fruit of my efforts besides selling the extra produce. Therefore, knowing what we have is a better way of gaining wealth. I have also realized that one can generate wealth by making use of the community's wealth. I take good care of the community's wealth and continue expanding my vegetable gardening to yield quality products.



## Divorce From Thoughts of Dependency

During the Basic Business Skills training, we discussed half-empty and half-full glasses of water. Initially, I thought that my glass was full empty. However, after the training, I realized that I had fullness and became happy. I also developed self-confidence. I will strive to make my glass fuller. Instead of expecting something from someone else, I will rely on my own assets. Ethiopia is blessed with abundant natural resources. The country can fulfill its needs by making use of these resources instead of always seeking foreign aid or help. Therefore, there is a need to work on society for attitudinal change. WISE members conveyed the following regarding thoughts of dependency:

### I am freed from thoughts of dependency!

After I became a member of WISE1, I realized that I could generate my own income from my skills and make decisions on how to spend it. This newfound independence was liberating, and I no longer felt dependent on my husband. It's a wonderful feeling to be divorced from thoughts of dependency!

### We are self-sufficient!

It has been three years since our cooperative was established. According to the rules of WISE on saving and credit cooperatives, they are supported for three years from their initial establishment. This is well communicated to them from the very beginning. Leaders of the coops are well-cognizant of this and always share with us their concerns. We also aim to increase our savings and in turn, expand the credit/loan capital services offered to us.



## Using the Backyard Land as a Source of Wealth Creation

I used to be a housewife and my primary responsibility was to look after my kids. My husband was the sole breadwinner of the house. However, WISE helped me get rid of my thoughts of dependency and subordination through its Basic Business Skill training. I learned to identify my personal, community, and family wealth. I have understood the essence of wealth and began planting vegetables in a backyard garden. Recently, I earned more than 600 birr by selling vegetables. Above all, the training has brought me attitudinal and behavioral changes. I have gone out of the house to see the outside world and see the way to growth. I will never turn back, but continue working hard. I shall advance myself to a better level. In the future, I am going to sow vegetable seeds widely, produce and sell much more, and bake 'Injera' which is a famous Ethiopian flatbread that goes well with many dishes

## Asset Analysis: I Will Put My Leaky Pot Upside-Down

During the ABCD and basic business skills trainings, the metaphor of a Leaky Pot is used to demonstrate family income and expenditures. The pot represents the amount of income, while the leaking holes represent various expenses of the family. This metaphor enables trainees to think about ways of increasing their income and minimizing their expenditures. After the explanation, participants are encouraged to draw their pots. Many trainees are observed explaining and analyzing their incomes and expenditures well. One trainee even presented her pot and stated that she would put it upside down to boost her income and minimize expenses.

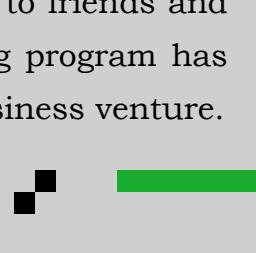


## Identifying One's Resource/Asset: Oh! The Property Is Mine!

As narrated by the woman, she initially believed that all infrastructures, natural resources, and service-giving institutions belonged solely to the government and not to her. However, she recalled an incident recounted by one of the trainees from Arsi Robe. There were threats against the government in their area, which led to the burning down and destruction of properties. One of the damaged properties was an ambulance that provided services to pregnant and expecting women. In a rural area, a woman who belonged to one of the family members who burnt down the ambulance became seriously ill. She was carried out on a traditional stretcher for a long journey to the hospital, but unfortunately passed away before reaching it. This unfortunate incident made her realize that beneficiaries of the ambulance are members of the community, not just the government. Furthermore, her training enabled her to understand that all institutions around them, natural resources, and infrastructures are their own resources/assets. "My attitude has also changed," she said.

## Skills of Handcraft for Additional Income

My hobby is making lace, household decorations, and jewelry from objects around me. Although I have not yet turned my skills into a business, I have offered my products as gifts for birthdays, weddings, graduations, and holidays to friends and relatives. The Asset-Based Community Development (ABCD) training program has inspired me to consider converting my craftsmanship skills into a business venture.



## Using Household Items as Income Sources

I once faced a problem when my husband was unable to work due to his health. While receiving training on utilizing personal assets and getting out of trouble, I remembered the bread-baking pan that my husband's colleagues had gifted him when he was laid off. The pan had been sealed and kept under our bed for years while my husband was sick in bed. After the training, I decided to use the baking pan immediately and started baking bread based on holiday orders. This helped me generate income. Eventually, I realized that checking our household assets and using them properly can enable us to lead a better life.

“

*The starting point of change is attitude and positive mindset*

”

## Oh! Time is also an Asset

I used to spend all my time watching 'Kana' television shows almost all day long and didn't know how to save. After attending a training program by WISE trainers, I realized the importance of saving and promised myself never to watch programs of the channel again. I even uninstalled the channel itself. My husband was amazed by my behavioral changes and wondered where these people (WISE trainers) had been so far. I was also engaged in other unproductive routine tasks, but now I have begun selling butter and honey with my niece. The training opened my eyes and awakened me to new possibilities; I can now support my livelihood. On the first day of my training, I came in with my fellow women, but I did not have the intention to participate seriously in the training. However, at the end of the day, I realized that the training was very useful to me. Despite having a Bachelor of Science degree in Applied Physics, I had no job. Immediately after completing the training, my training mate and I started producing local bread called 'Ambasha' and distributing it to retail shops. In addition, we rented a house and opened a cafe. Now we are very happy with our new business venture. Time is an invaluable asset that we must use wisely.

ADDRESS

Organization for Women in Self Employment (WISE)  
Telephone: +251-114-423585/86/88  
Email: [info@wiseethiopia.org](mailto:info@wiseethiopia.org)  
Website: [www.wiseethiopia.org](http://www.wiseethiopia.org)  
Addis Ababa, Ethiopia

This booklet was produced with funding from the Coady Institute, ENGAGE Project.

