



# ASPIRE

BUILDING RESILIENCE IN THE ETHIOPIAN HIGHLANDS

*Stories from the Graduation with Resilience to Achieve Sustainable Development (GRAD) project*





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# Aspire

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## GRAD Intervention Areas

- Regions
- Woredas

### Tigray Region

1. Endemehoni
2. Raya Azebo
3. Oflla
4. Alamata

### Amhara Region

5. Libo Kemkem
6. Lay Gayint

### SNNP Region/Guraghe Zone

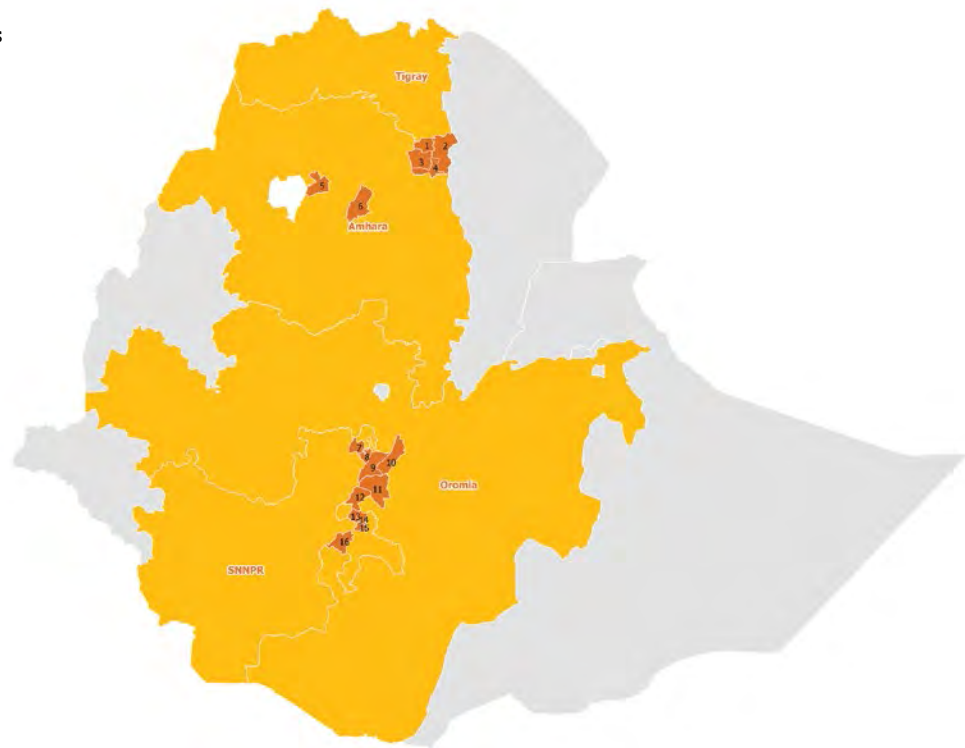
7. Meskan
8. Mareko

### Oromia Region

9. Adami Tulu Jido Kombolcha
10. Zeway Dugda
11. Arsi Negelle
12. Shalla

### SNNP Region/Sidama Zone

13. Hawassa Zuria
14. Hawela Tula
15. Shebedino
16. Loka Abaya



# Introduction

No one wants to depend on government food assistance. But for those who have come to rely on aid for their very survival, what is the path to self-reliance? The GRAD project, developed by USAID Ethiopia to complement the government's Productive Safety Net Program (PSNP), offers intriguing answers to that question.

GRAD, which stands for Graduation with Resilience to Achieve Sustainable Development, has worked with some 65,000 PSNP households in 16 highland districts to help them "graduate" from dependence on cash and food entitlements. And, as the project nears its close, we can take satisfaction in the fact that most GRAD households have graduated from the PSNP or are very close to doing so. The project has brought dramatic improvements in participants' short-term well-being, while building resilience for the long term.

The project's success can be attributed, in part, to an array of practical interventions: GRAD links households with savings and credit; forms production and marketing groups; introduces and supports new economic activities suitable for women; fosters adaptation to climate change; and promotes behavioral change around childhood nutrition, gender relations, and harmful norms and practices.

But, in hearing from GRAD participants, we learn that these practical interventions tell only part of the story. Another ingredient, which is hard to measure but undeniably essential, is the inner strength, ambition, motivation—let's call it *aspiration*—that individuals must have to truly benefit from a project's investments.

Think of aspiration as the counterforce to dependency—an attitude that we deplore in our beneficiaries, but that we help to create with every bag of food provided and free asset transferred. A passive and fatalistic individual will simply not make productive use of assets and opportunities made available to him.

To aspire is to seek ambitiously something great or of higher value. The stories in this book illustrate the aspirations of diverse individuals associated with GRAD and how they've multiplied the relatively modest support provided by the project to produce much greater impacts for themselves, their families, and their communities. While the GRAD team can take pride in its achievements, we are humbled and often amazed by the extent to which participating households have grabbed what we offered and turned it into so much more. The success of GRAD belongs to them.

But if qualities within the individual are so important, what role does a project like GRAD have to play? Maybe that role is best found in the words of GRAD beneficiary Tumay Ashebir (page 36): "Before, I had . . . not even a single idea about how I could improve my livelihood. GRAD opened my mind to a bright future."

"Aspirational window" is a bit of development jargon that is very relevant here. A person can only aspire to what he knows or is aware of. We are confident that GRAD has opened minds and exposed people to new options and opportunities. It is gratifying to see how ambitious the aspirations of our project participants have become. I invite you to read the stories that follow and reach your own conclusions.

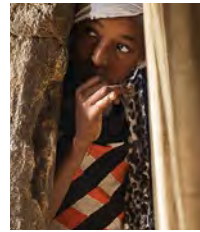


A handwritten signature in blue ink, appearing to read "John Meyer". The signature is fluid and cursive, with a long, sweeping underline that extends to the left and then loops back under the name.

John Meyer  
Chief of Party, GRAD  
CARE Ethiopia









# Hemile Lubelo

DOBOTO BERESA KEBELE, MESKAN WOREDA, SNNPR

**A CULTURE OF SAVING. Hemile is chairperson of the Nigat Chora (Sunrise) Village Economic and Social Association (VESA). Comprised of groups of neighbors and peers, VESAs are the foundation of all GRAD-supported activities. VESAs also provide savings and credit facilities to members. When Nigat Chora was established five years ago, its 23 member households were some of the poorest in the community. Today a “culture of saving” has helped transform members’ lives.**

It is difficult if not impossible to improve your livelihood without access to credit. You need money to buy agricultural inputs, to buy animals to fatten, or to start an income-generating activity. But before, if we needed money, our only option was to take a loan from a well-to-do family. They would charge us 100 percent interest and hold our land as collateral. If we couldn't repay on time, they would continue using our land for their benefit. You could try to get it back, but it was not easy.

Through the VESA, we started a culture of saving. Now our money is with us, and it is working for us.

After they trained us on the VESA savings and loan approach, we decided that each household would save 12 birr (US \$.54) a week in the VESA—10 birr as regular savings, and 2 birr for the social fund, so if people get sick or a woman gives birth, they can easily access a short-term loan to help cover it.

After the first year, our capital was 5,600 birr (US \$253). That year, we decided to give loans to three of the households in the VESA. We set the interest rate at 20 percent over the term of the loan, and we set the term at three months. By the next year, our capital had grown to 9,000 birr (US \$407), and we gave loans to six VESA households. As the capital continued to increase, more and more households borrowed money.

Some have used their loans to pay the well-to-do families what they owe and get their land back. Others have used it to engage in everything from animal fattening to making butter, growing vegetables, and trading poultry. I used my loan to expand my business of making traditional mats and baskets.

Today our VESA's capital has grown to over 71,000 birr (US \$3,207). But you won't find more than a few birr in our cash box. The money is out with our members, funding businesses.

I am physically disabled—I lost one of my legs as a child. People thought I would not be able to engage in livelihood activities. I had to work hard to make them understand that my biggest problem was not my disability, it was a shortage of money. Now they see that I am doing a good business and I have a good income. I am equal with everyone.

— HEMILE LUBELO

# Misaye Akele and Getachew Tadesse

GOBGOB KEBELE, LAY GAYINT WOREDA, AMHARA

**EQUALITY BRINGS PROSPERITY.** Like many GRAD participants, Misaye and Getachew feel that the greatest changes to their lives and livelihood have come about as a result of the project's trainings on gender. By stepping out of traditional gender roles and working together, they are not only happier, but also better off. This year they put much of their extra income into building the family a new house.

**Misaye:** The biggest change GRAD made to our lives is that now we help each other a lot—both in the field and at home—and because of that we are now growing more than enough food to feed our family. Previously I thought of the year in terms of good months and bad months. In the good months we had food to eat; in the bad months we didn't. Now they are all the same. Sure, the activities change, but one thing—the most important thing—remains the same: we always have enough food.

**Getachew:** Before GRAD there was a very strict division of labor: men worked on the farm and women did the work in the home. There was a strong cultural taboo against stepping out of your gender role. So, say a pot was boiling on the fire. I would never get up to stir it. I would call to her, "Hey, your *wat* (sauce) is boiling, come take care of it." And even if I really needed help in the field, there was no way she could help me.

**Misaye:** In terms of workload, most of it fell on me. The fieldwork is seasonal, but the household chores—fetching water and firewood, cooking, laundry, taking care of the children—have to be done every day.

**Getachew:** It's true. And yet, when I came home in the evening, I would ask her to wash my feet. And if she wasn't willing, sometimes I would hit her with a stick. I feel bad about it now, but that's what we learned growing up.

The changes started through the VESA meetings. We would talk about gender equality. People would say there's no need for a division of labor. At first I found that difficult to accept—mostly I couldn't handle the idea of men cooking *wat* and making *injera*—but as we participated in those discussions, my attitudes began to change.

**Misaye:** What really changed his attitude was when, after the first year of the project, he could calculate the results of working together in terms of birr. Because we were working together, everything got done at the right time—the weeding, the planting, the harvesting—so we earned more money.

**Getachew:** Now things have completely changed. We are equals. She is a big help in the field, and at home I fetch water, look after the children, make coffee, and even cook *wat*.

**Misaye:** Our neighbors who are not a part of GRAD always ask me, "How did you get your husband to help with the household chores? We know Getachew. He was never like that before. What was the secret?" They also comment when they see me doing the fieldwork. But now they are keen to learn from us. They have seen what happens when a husband and wife work together.



He makes good coffee—he takes more time over it, so it is far better than mine—and his *wat* is good, but his *injera* needs some work.

— MISAYE AKELE



# Hilifti Abraha

MISWATI KEBELE, ENDEMEHONI WOREDA, TIGRAY

**A NEW PATHWAY TO SUCCESS. Just four years ago, Hilifti was working day and night but still couldn't earn enough to support herself and her five children. Today, thanks to GRAD, she is a thriving shop owner who knows what it takes to succeed.**

My husband and I divorced a long time ago and I raised my five children alone. I did some small trading—buying and selling grain—and sold local drinks. I was also a safety net beneficiary, receiving food for work during part of the year. I remember working day and night. There was no time to rest. But still, it was never enough.

When I first got involved with GRAD, I decided to try cattle fattening. It seemed like a good fit because I live in town and, though I don't have a lot of space, I have enough to fatten a couple of oxen. Everything was new for me, but through GRAD I learned how to select the animals, how to take care of them, how to manage my income, and how to sell the oxen. I took a loan of 8,000 birr (US \$360), and I bought the animals and some straw and feed. After six months I sold them. I was disappointed with the profit: just 1,000 birr (US \$45) each.

Thinking it over, I realized this business was probably not the best fit for me. My children are grown, so they are busy with their own lives. They didn't have much time to help me with the oxen. I also realized that I needed more space for them. So I asked the project people, and they gave me the training I needed to shift to what I felt in my heart to be right for me: opening a shop.

After paying back the first loan, I took another, this time for 15,000 birr (US \$678). Having that money, and an activity that worked for me, I became more business-minded. I invested the money in a shop I had opened in my home.

A few months ago I finished repaying my second loan. Next time I am going to ask for even more: 30,000 birr. God willing, my oldest daughter, who is studying mechanical engineering at Mekelle University, will graduate next year. My plan is to use some of that money to help her get started in business. I will use the rest of it to expand my shop even more. If all goes according to plan, I will be able to repay that loan in two years' time.

Now I know that success is not just a matter of working hard. I was doing that before. It is about having access to money, skills, and knowledge. It is about learning to use your options in a smart way. That is how you succeed.

# Zemzem Kefir

DOBOTO BERESA KEBELE, MESKAN WOREDA, SNNPR

**THE FACE OF GRAD. It is through the efforts of frontline staff, like Zemzem Kefir, that real change happens. As one of nearly 200 Community Facilitators employed by the project, Zemzem works with 20 VESAs (comprising 350 households), facilitating meetings and leading training sessions. She also works closely with Model Farmers and other community-level volunteers and provides individual support to GRAD households.**

I grew up in this area, so I know the challenges people face, and I wanted to help. First I worked as a health extension worker, then as a community nurse, and a few years ago I became a Community Facilitator for GRAD.

As a Community Facilitator I support the project beneficiaries in different ways, but especially through training. I have taught them the value of saving and encouraged them to save their money in the VESA. I have introduced them to ways they can adapt to climate change. I have provided nutrition training and worked with them to support women's empowerment. I have also helped them learn how to set up a business.

All of this happens through the VESAs, but my volunteers and I also go door-to-door to follow up—to see whether they have a garden, how they are managing their livestock fattening businesses, to make sure they are repaying their loans on time. It is important to check.

These days most of our households are no longer expecting support from the government safety net program or from other organizations. They are busy working and earning, putting their energy into lots of different income-generating activities. They have been able to increase their incomes, and now they have either self-graduated or are ready to graduate from the safety net.

It feels good to have been a part of these changes. And now, as the project phases out, I am leaving with some good lessons for my own life. Lately I have been thinking: why should I keep working for someone else, expecting a salary, when I now know very well how to go out and create a profitable small business of my own?









# Kassa Mulualem

MESHELEMIA KEBELE, LAY GAYINT WOREDA, AMHARA

**NEW CHOICES FOR WOMEN.** Kassa is a project participant and role model. By sharing her experience with the VESAs in her area, she is helping to raise awareness about gender equality and encouraging others to change their understanding of the division of labor between men and women.

Before GRAD, I was alone in struggling for gender equality in my community.

My father was too old to farm, and things were getting bad for our family, so I decided to start farming. I knew the community believed it was wrong for a girl to do this kind of work, but I did it anyway—not only to help my family, but also because I believed that if women wanted to do this work, they should be able to do it.

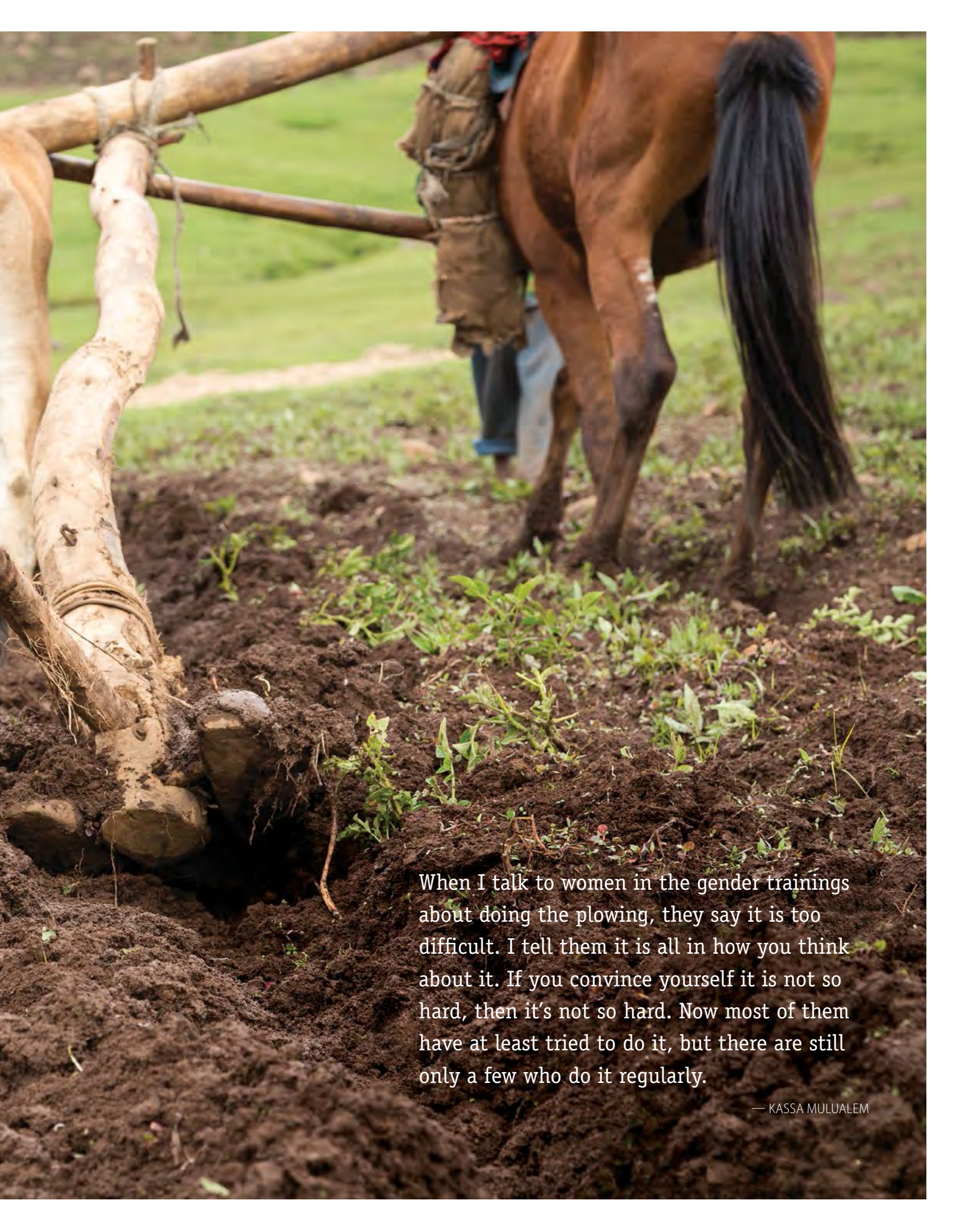
I also knew that if women could take care of themselves, they could be free. I saw how hard they worked and how badly their husbands treated them. At one point I asked all of the women I knew, including my mother, “Why do you continue to suffer like this when you could just leave and take care of yourself?” They rejected the idea. They told me, “You are bringing the devil to this community.”

After I started farming, the harvests were good and my family had enough to eat. We could slaughter a sheep for the holidays, we could give our share of food to the church, and my two sisters could continue their education. Still, my parents weren’t happy. My father told me, “The neighbors will isolate you if you keep doing this. You are only one person and you can’t win over the community on your own.”

A couple of years later, GRAD started. And through the VESAs, men and women in every community started learning about gender equality. These days, it is common to see women in the field—and men in the kitchen. My father was right about one thing: one person’s struggle cannot bring change. Now, thanks to GRAD, we are many.







When I talk to women in the gender trainings about doing the plowing, they say it is too difficult. I tell them it is all in how you think about it. If you convince yourself it is not so hard, then it's not so hard. Now most of them have at least tried to do it, but there are still only a few who do it regularly.

— KASSA MULUALEM

# Mulu Aberra

GERJELE KEBELE, RAYA ALAMATA WOREDA, TIGRAY

**A FOCUS ON THE FUTURE.** For Mulu, a life of severe hardship meant living day to day. Through GRAD, Mulu has moved from subsistence to security and is able to plan for tomorrow.

After my husband left me with our two children, we led a very harsh life. I worked as a daily laborer on other people's farms. What I earned was barely enough for our daily consumption—not more than that. While I worked, my children stayed at home. I left them with a little food, and they stayed there the whole day. At that time I never really gave any thought to changing my life. I only thought about getting enough to survive the day.

It was only after joining GRAD that I started to think about changing my life. As a VESA member, I was saving and also learning about doing business and managing money. And then I took a microfinance loan to buy some sheep. It was that money that made me look to the future. I made up my mind: I was going to transform my life.

I am now more financially secure than I have been in my whole life. I repaid my loan and took another. Now I have two cows and seven shoats (sheep and goats), and I am fattening two oxen. I tore down our old house, which was made of sticks and grass, and built a good house. And I have a plan to do more: I am trying new activities to generate more income, like grain trading, and I'm collecting stones to build a shop.

Now, whether GRAD is here or not, I have the confidence to keep going and keep changing. I have the VESA, I have my savings, and I have the knowledge and skills I need. I will not slide back.







# Berhe Desta and Zenebu Shomoy

MESWATI KEBELE, ENDEMEHONI WOREDA, TIGRAY

**A FAMILY PARTNERSHIP.** Berhe and his wife Zenebu work together in oxen fattening. They used some of the profit from their business to construct a new house for their family. Then they decided to generate additional income by using the front room of that house as a *tella bet* (an informal bar that sells local alcohol).

I used to go to the *tella bet* to drink. My wife didn't like it. There would be work to do in the house, but I would tell her, "That's your work, you do it," and leave. She couldn't oppose me as such, because it is considered part of our culture for men to go to the *tella bet*. When I came home, she might ask, "How much did you spend?" but nothing more.

In the VESA meetings we discussed who makes the decisions about how we spend our money, and then my wife and I talked about it at home. We decided to open a *tella bet* at our house. Now I can drink at home. But the rule is, whenever I drink, I have to put money in the jar. Seeing how much we are now saving, I really regret wasting so much of it before.



# Abebaw Melesew

YEFAG KEBELE, LIBO KEMKEM WOREDA, AMHARA

**PRACTICAL TRAINING PROVES TRANSFORMATIONAL. Abebaw Melesew used the training he received from GRAD to turn around his beekeeping business. He is now a Model Farmer, training others to succeed in honey production.**

I started keeping bees 11 years ago, but I didn't get much honey. It seemed that beekeeping didn't have the potential to provide me with more than just a little additional income.

Then I joined GRAD. The training we received was given by experts; it was long and in-depth. We learned the skills in a very practical way: how to produce a transitional beehive; how to divide bee colonies; how to prepare a bed, a shed, a fence; how to manage production. We also received practical training in how to run a business and how to manage our finances. Today, I have a total of 24 hives and beekeeping is my main business.

I am also a Model Farmer, so wherever I meet people, whether it is in a formal setting or in the *tella bet* (local bar), I am always telling them about the value of honey production and showing them my willingness to help. I have provided training for about 35 households and provide regular advice and guidance to all of my neighbors who are engaged in beekeeping. Those who have been listening are now well off. We have the skills and we are growing together.

One of the best things about GRAD is that there is the practice of engaging with others and creating a platform to learn from each other. I have skills to offer, my neighbors have skills to offer. We learn from each other and everybody benefits.

—ABEBAW MELESEW



For me, the biggest change GRAD brought to our household is that now we make decisions together. If we want to sell an animal or buy a beehive, we discuss it. The transparency makes the level of trust very high. This allows us to work together on a common agenda: increasing our income and improving our livelihood.

— ABAY DESALEGN, ABEBAW'S WIFE







# Nasir Mohammed

RAFU HARGISA KEBELE, ARSI NEGELLE WOREDA, OROMIA

**BUILDING CLIMATE RESILIENCE. For households like Nasir's, increasingly erratic weather patterns are having a negative impact on agricultural production and income. GRAD shares information about climate risks with communities and introduces them to tools such as water harvesting and fast-maturing or drought-resistant crops that can help them adapt.**

These days the rains are unpredictable, and sometimes—like over the past two years—we have almost no rain at all. That is climate change. I had heard about it before I joined GRAD, but I didn't understand what it could mean for us. Through GRAD, we learned about its impact, and we learned that there are ways we can adapt, not just surrender.

So now I am planting trees: neem, mango, papaya, and coffee. These will provide shade for my compound and better nutrition for my family.

I have also started water harvesting. I dug a small pond in my compound, and when it rains, I do everything I can to channel as much water as possible into the pond. I dig paths and guide the water there. So at least I am catching some of it. Even though it doesn't last very long, it helps a lot.

The nearest source of water is two to three kilometers away. That is where we get our drinking water. But each jerry can costs 50 cents (US \$0.03), and I have to bring it with my donkey. There is no way I could afford to bring enough to water my vegetable garden or the trees.

The other thing I am now doing is inter-cropping maize and haricot beans. This is in part because I don't have the space to grow them separately, but also because—thanks to the maize—the haricot beans get more moisture. As an improved seed, they need less water and their harvest time is shorter, so my family can survive on them until the maize is ready.

The changes in the rain are no small concern. When the scent of rain comes, I sow the seeds. After that, comes the worry. Sometimes it wakes me up at night. I go outside and look up, searching the sky for signs of rain. Now, we don't know when or if it will come, but we do know some ways we can adapt. That has been one of GRAD's main values for me.

# Gebiyanesh Ambaw

SHOSHTERA KEBELE, LIBO KEMKEM WOREDA, AMHARA

**BETTER NUTRITION, HEALTHIER CHILDREN.** Since joining GRAD, Gebiyanesh and her husband have received nutrition training that helps them support the health and well-being of their family, especially its youngest members.

Previously, I didn't know anything about nutrition. All of us ate the same food. So if the adults were eating *injera* and *wat*, the children ate that too. Through the project, I learned that children—especially when they are just starting to eat solid food—need a balanced diet.

I have really seen the impact of this with my youngest child. For all of the others, breastfeeding was their only source of nutrition other than adult food. So whenever I would try to leave them in the house with their older siblings and go outside to work, they would cry and cry because they were still hungry. Most of the time I had no choice but to carry them with me to the field.

But because the youngest ate a balanced diet, life was easy. He was strong and healthy—I don't remember even a day when he was sick—so I could easily leave him with the older children while I took care of the vegetable garden or helped my husband in the field. Working together we were finally able to give proper attention to what we were growing—weeding it, watering it, like that. As a result, the food was of better quality and there was more of it, not only for us to eat, but also for us to sell.



I got in-depth training on how to prepare a porridge for my younger children, and the importance of including grains, egg, milk, vegetables and, if possible, meat.

— GEBIYANESH AMBAW







# Tamene Lemma

GUBETA ARJO KEBELE, ARSI NEGELLE WOREDA, OROMIA

**BUSINESS PLANS UNLOCK CAPITAL.** Tamene is a government development agent who helps farmers improve their methods of crop and livestock production. Over the past five years he has also worked closely with GRAD households to help them develop the business plans they need to access microfinance loans.

Through the project we have learned new ways of working with farmers. We first received training [from GRAD] in business, gender, nutrition, climate change adaptation and—a new one for us—demand-driven extension. That means providing farmers with training and advice that helps them to be market-oriented when choosing what to produce.

We work with a total of 411 households in this kebele (the smallest administrative unit in Ethiopia). And the training and support we provide benefits all of them, whether they come here to learn at the Farmer Training Center or we go to their houses to advise them. But the 109 GRAD households get something more because we are also working closely with them to develop detailed business plans.

These are people who live with serious challenges. Most of them are extremely poor. So the first thing we do is explain the different business options that might be good for them—maybe it is shoaat fattening or haricot bean farming, something like that—and give them time to think about it.

Then, when they are ready, we discuss. As a development agent I have seen a lot of different livelihood activities, so I try to work with the household to make sure they choose one that will be good for them. How much land do they have? Can they access inputs? Is there a market for their production? We look at everything in a detailed way to make sure the business is likely to be profitable, and then we put that into a business plan.

The plan is then submitted to the microfinance institution when these households go to request a loan. If [the institution is] not convinced, they won't give them the money.

Helping GRAD beneficiaries learn how to engage in a variety of businesses is one of my main achievements over the last four years. Now, instead of just staying in poverty and relying on outside help, they are doing their best to succeed. It is deeply satisfying to be part of that.

Now my husband and I have a plan for our own sheep-fattening business. Working with a business plan is good: it helps us analyze the risks and identify the challenges ahead of time. Then we can figure out what will work best for us and move in that direction.

— BESSA GELETOO



# Tumay Ashebir

TSIGEA KEBELE, RAYA AZEBO WOREDA, TIGRAY

**DIVERSIFIED INCOME.** Thanks to GRAD, Tumay and his family are engaged in everything from sheep rearing and fattening to producing vegetables, grains, and honey. They even run a small transportation business with their mule cart. Their assets, which now include 21 sheep, 10 cattle, a cart, beehives, and a year's worth of food in storage, continue to grow.

Before, I had just two assets—an ox and a cow—and not even a single idea about how I could improve my livelihood. GRAD opened my mind to a bright future. I learned about all of the different livelihood opportunities available to me. I learned how to manage my assets, how to sell them, how to save them. I also learned how to diversify my livelihood.

This has been a great benefit—not only for me, but also for my whole family. The skills I got from the project have helped all of us to be more business-minded. Now each of us does something to help. My wife helps me with the sheep rearing and fattening, my younger children watch the sheep, and my older sons help with the cattle, the beekeeping, the donkey cart and our other businesses. I am also educating all of my children because in the future they will help the family continue to diversify its income.

If you come back a year from now, you will see that things are even better than they are now. You may see two carts, and the number of sheep might be double. Everything might be doubled. That is the advantage you get from opening your mind.



Everything you see, every engagement I have—with the fattening, with the market, the land, the honey—is a result of the training I got from GRAD. You can have money, but without the skills and training to use it well, it will be wasted. Now we know what kind of activities will help us generate additional income, and we know how to use them to change our livelihood for the better.

—TUMAY ASHEBIR







A few years ago I left to work in Yemen. I was kept for a month in a traffickers' "prison." They beat me every day. I was freed only after my relatives paid 30,000 birr (US \$1,355). I left home because I thought there was no other option. Seeing what Mola achieved has left me inspired.

— ABDU BORO (LEFT) WITH MOLA HAGOS (CENTER)



# Mola Hagos

GERJELE KEBELE, RAYA ALAMATA WOREDA, TIGRAY

**ALTERNATIVE LIVELIHOODS FOR YOUTH. Over the last three years, Mola has used the lessons he learned through GRAD to build a better life for his family. Today he is using these same lessons to help the young people in his community find a brighter future at home.**

Migrating to look for work is one of the biggest problems young people in this area face. The Djibouti border is not far away. Many believe that economic opportunity lies in crossing that border and making their way to Saudi Arabia or Yemen to work. Most go illegally—both boys and girls—and this puts them in great danger. Many are held for ransom by traffickers, and girls may be raped or live like prisoners in the houses where they work. A large number have returned injured, and some have even lost their lives.

They go because they don't see any alternative. But through my example, I am showing them that there are economic opportunities to be found right here in our community.

I only attended school up to grade 10. Both of my parents were old, so they couldn't earn enough to support the family. I was the oldest child, so everybody depended on me.

Three years ago I started participating in the GRAD project. The knowledge and skills I gained helped me to change our lives. I learned how to save and manage money, and I started taking loans. I used that money to buy, fatten, and sell sheep and eventually invested the profit in growing onions in our newly irrigated farmland. The first harvest brought in a net profit of 20,000 birr (US \$903), and the second, 25,000 birr (USD \$1,130). I used what I earned to buy two oxen, to build my family a nice, new home, and to keep my siblings in school.

Previously, young people felt that the doors were closed to us, that there were no opportunities to progress or improve our lives. But now, we see that change is possible. As a result of what I have done, the young people in my community elected me to lead the local Youth Association. I am keen to continue sharing with them what I got from the project—the knowledge, skills, and vision—so that they, too, can access the opportunities that are available right here in our own community.

# Shambel Saleh

JARA KERARA KEBELE, HAWASSA ZURIA WOREDA, SNNPR

**LEVERAGING THE POWER OF SMALL FARMERS.** Shambel is the Chairman of the Rohobot Shoaat Fattening and Marketing Cooperative. Started under GRAD in 2013, the coop's 50 members are working together to take advantage of the ever-increasing demand for sheep and goats (shoats) in the local and export markets.

We established a cooperative because we felt we weren't getting a fair price for our shoats. We were getting just 28 or 29 birr/kg for our animals when we sold them to the middlemen who collected them from us and resold them to wholesalers. We suspected we were missing out on a lot of the potential profits, so the project made a link with a new abattoir and members of the coop went on a visit. We learned that the middlemen were selling our animals for 38 birr/kg. We also learned that we could sell directly to the abattoir for that price if our animals met their criteria for weight, health, and skin condition. All we had to do was get them there.

Not long ago we tried it out. We collected 34 shoats from our members and sold them directly to the abattoir. The transport was the only cost, but the project paid for it this first time. It was a small start, but it was a big success. Now we are planning to rear, fatten, and collect more shoats from members of our cooperative as well as from other cooperatives in the area. A full truck can carry 120 shoats. When you divide the cost of a truck by 120, the profit will still be much more than what we were earning before.

Now others in the community are saying they want to do shoat rearing and fattening. We are advising them and giving them support so they too can get involved in the business.



# Sindayo Belay

MEHONI TOWN, TIGRAY

**BORROWING WITH CONFIDENCE.** With the support of her VESA and its chairperson, Etsay Wayu, Sindayo gained the knowledge, skills, and confidence she needed to take a loan and turn her life around.

I came here after I divorced my husband. Whatever we had, he was using it for his own purposes. Even though I had no education and no skills, I decided I could do a better job of taking care of my children on my own.

When we arrived here, it was the Ethiopian New Year. I remember that we had nothing—no options and no food. We made ourselves a small grass hut, and the next day I went out to find work as a daily laborer. I got a little money. I used it to buy food and started thinking about how to make some changes.

One day I was visiting my neighbor, Etsay Wayu. I saw that he was fattening some sheep, and I asked him about it. He told me it's a good business and it's easy to do. He said he would show me how.

Etsay is the chairperson of the local VESA. He invited me to join the group. The project people agreed that sheep fattening was a good option for me. I got training in every step of the process: how to buy the sheep, how to feed them, how to manage them, how to sell them and to whom. I also learned about saving money and taking loans.

Previously the government had promoted taking loans as an option for people like me. The idea scared me. I had no family, no husband, and no brother to support me. I was afraid that if I took a loan, I might not be able to pay it back. But after all of the training, I saw that a loan was critical to moving ahead, and I felt confident that I would use it well.

When I had the money, Etsay and I went to the market. He showed me what to buy and helped me negotiate the price: we got 14 sheep for 5,000 birr (US \$225). When we got them home, he showed me how to feed them and take care of them. Three months later we went back to the market and sold them for 14,000 birr (US \$632). I bought more sheep with the profit and, because I was still afraid, returned the loan more than a year and a half early.

These days I'm very comfortable buying, fattening, and selling sheep. I'm also comfortable taking loans—even in large amounts—and paying them back. Now I am educating my children. I buy them new clothes every holiday. I built us this house, and we eat good, healthy food three times a day—and we always have good food to eat on the holidays.









My responsibility in the VESA is to teach others. I am here to share my experience and my knowledge with my neighbors and to support them in making changes in their lives. Today Sindayo knows more about the sheep-fattening business than I do. She's my competitor. I'm happy about that.

— ETSAY WAYU





# Hailu Tekola

ALAMATA TOWN, TIGRAY

**THE VALUE OF A LOAN.** Hailu Tekola is the manager of the Alamata branch of Dedebit Microfinance. His branch has loaned more money to GRAD households than any other branch in GRAD's four project woredas (districts) in Tigray.

Before GRAD, most poor households were afraid to take a loan, so they didn't come to see us. From our side, it was difficult to trust this segment of the community with a loan, because they had no collateral, no guarantee.

Under the project, GRAD households were allowed to take a loan and the project provided the guarantee. Obviously, this makes a big difference.

We have loaned 50 million birr (US \$2.26 million) to GRAD households over the last three years. Of all our customers, they are the best. Their repayment rate is high—92 percent—and almost all of them have paid on time. During the recent drought, their repayment rate slipped to 78 percent, but this is still far better than our other customers, whose rate is generally between 50 and 60 percent—drought or no drought.

The reason for this difference is that the project helps GRAD households to manage their businesses; there are Community Facilitators around and there are VESAs. Their strict follow-up has helped people to use the loans well and repay them on time.

Before, it was very difficult for households to consider the loan as a loan and repay it on time. Many used the money not for a business but for their own consumption. Now they understand the value of a loan. Their skills with money are improving, and they are learning how to generate income. In the future, this will make it easier for more people to access credit.



# Tsehaynesh Dukamo

SEDEKA KEBELE, SHEBEDINO WOREDA, SNNPR

**LAUNCHING AN ENTREPRENEUR.** Three years ago, Tsehaynesh was selected from among the female members of her VESA to own and operate a microfranchise business selling a range of consumer goods—soap, hair oil and other cosmetics, salt, shiro flour, and others—door-to-door. She currently sells to more than 200 households in her own and neighboring communities.

When they first asked me if I wanted to do this work, I wasn't sure. It didn't seem like it would be a very good business, and I was scared to try something new. What if I failed?

The initial investment was 400 birr (US \$18) to buy the first stock of items I would sell. That had to come from us. My husband wasn't happy taking that money out of his pocket. Fortunately, it didn't take long for us to see that this is a very good business.

When I first started going door-to-door, people thought I was an aid recipient and that I was trying to sell them items I had been given for free. So if I told them an item cost 5 birr (US \$0.25), they would say, "You got it for free, why don't you sell it to us for 2 or 3 birr?" I would explain that I had been trained to do this and it was part of a government-supported program. I would tell them that I bought these items with my own money and that I was selling them at a better price than they would get if they bought them in town. Now they trust me, so even if the difference is only a few cents, they prefer to wait for my visit or to stop by my house to buy what they need.

I really enjoy selling things door-to-door. My customers are always excited to see me. That makes me happy. But what I like best about this work is that it pays me back as much as I put into it.

The more I earn, the more my husband encourages me and the more he helps at home. Now, when I am away working, he feeds the children with whatever we have at home—he doesn't cook—and makes sure we have water and firewood in the house, even if he doesn't actually fetch these things himself. If I still had to do all of the household chores by myself, it would be impossible for me to do this work.

He is really happy I'm doing it. He says a great burden has been lifted from him. Now I am covering many of the household expenses, as well as the costs of secondary education for our two oldest children. I also feel a burden has been lifted. Before, I always had to ask him for money. We used to quarrel about it. He would ask, "What did you do with the money I gave you? How did it finish so quickly?" So I would worry whenever I had to ask him for more. Now that worry is no longer there. He has greater respect for me, and I feel more confident in myself. As a result, our relationship is stronger and there is more peace in our home.



My respect for her has really increased. The children look up to her too. Before they saw me as the provider and the boss. But now all of them—including the boys—look up to her because she provides for them as much as I do.

— YISAHAK BEYENE, TSEHAYNESH'S HUSBAND





# Yubo Kereyu

RAFU HARGISA KEBELE, ARSI NEGELLE WOREDA, OROMIA

**SHARED BURDEN AND BENEFITS.** Discussions about gender and social norms within the VESAs have encouraged husbands and wives, like Yubo and her husband Barude Keweti, to share household chores and childcare. They have learned that when they do, everyone benefits.

It is better to tell the truth. Until a few years ago my husband didn't help me at all. Even when I was pregnant, all of the household burdens fell on me. The lack of help for so many years had consequences for my health—both mentally and physically. I used to get sick a lot.

After the GRAD gender trainings, things started to change. Now he helps me with everything—deliberately and willingly. He fetches water and firewood, he washes the dishes, he cooks and makes coffee—and I am much stronger than I used to be.

But by far the greatest benefit of this change is that now my children are healthier. Previously I couldn't breastfeed very well, and I didn't see that it was doing so much for my children. I would have to breastfeed while I was cooking and there was a lot of smoke in the house. The children were suffering with that. There were also so many other things I had to do. In order to do them, I would have to put the child down, and then she would be crying because she wanted me to feed her. Whatever I was doing, I was never fully engaged. I was all over the place. Now my husband does the other work while I breastfeed, and I can see that the breastfeeding is making a difference for the baby.

When my daughters marry, I want them to marry someone who will understand them and support them even more than my husband supports me now. When women are strong, healthy and happy in the home, the whole family benefits.





This shop is like my second home. I'm fattening an ox to sell. The project taught me what inputs I need to buy to fatten it quickly and sell it for a good price. The other shops in this area only sell one of them—wheat bran—and the price is high. This shop has everything I need at a fair price.

— MEHRET HIRPO (LEFT)



# Chemere Sisay

KOSHE TOWN, MAREKO WOREDA, SNNPR

**SUPPLYING A FAST-GROWING MARKET.** Chemera Sisay studied animal science and then worked in the government agricultural office. After spending three years as a GRAD Community Facilitator, he left to open a shop selling a range of agricultural inputs including animal feeds, vegetable seeds, veterinary products, farm tools, and equipment. The shop is so successful that he has rented a warehouse to store his supplies and opened a second branch in the next town.

Working in the agricultural office and as a Community Facilitator, I saw very clearly the need for inputs that support farming, animal fattening, and milk production. But the nearest source of most of these inputs is a government store. It is far away—people have to pay 20 to 30 birr (about US \$1.25) just to get there on local transport—and then they can only buy in bulk.

Take vegetable seed, for example. Say you want to make a small vegetable garden, but the seed is only sold by the kilogram. At a cost of about 1,200 birr (US \$54) per kilo, that is too much money, and too much seed. Now, as a private business, I can buy in bulk and repackage the seeds to sell in small amounts for 5 or 10 birr (about US \$ .35). I can do the same with wheat bran and other inputs people need for animal fattening.

So while I have always seen the need for this kind of service, now, thanks to GRAD, there is also the demand for it. Most of my customers—63 percent of them to be exact— are GRAD households. With the training they have received, they know the value of these inputs. They have tried and tested them. So they keep coming back.

It feels good to be doing what I love to do—helping the community—while making a good profit. I also have a lot of ideas about how I can expand my business in the future. For example, I am currently buying and selling forage, but I will soon start planting it myself. I am also looking into setting up a mobile grinding mill. I would hire someone to take it from field to field and, for a reasonable price, process the leftovers from the maize harvest into quality animal feed.

The VESA members are not the only ones who learned from all of the trainings. I did too. We learned about saving and about loans and financial management. We learned how to keep detailed records of our daily and weekly activity—what is selling, what is not selling. We also learned different professional tactics: I remember one man in particular who taught us financial literacy. He told us the most important thing was not to focus on the money but to develop the idea really well, and then that idea would produce money. He was right. This business was a good idea, and thanks to GRAD I know everything I need to know to make it a success.

# Mengist Melese

GOBGOB KEBELE, LAY GAYINT WOREDA, AMHARA

**BETTER INPUTS, STRONGER RETURNS.** By providing farmers like Mengist with access to high-quality agricultural inputs and links to sustainable markets, GRAD has helped them improve their incomes and aspire to greater possibilities.

My wife and I have been growing potatoes for years. We used traditional seed, and harvests were poor, so we got only 2-3 quintals (1 quintal = 100 kg) in a year. We kept some to eat, sold some in the local market, and kept some for seed. With such a small yield, there was never enough to plant all of my land, so much of it lay fallow.

After GRAD started, they linked me with the Ras Guna Seed Multiplication and Marketing Cooperative. We received 2.5 quintals of improved seed and, with GRAD's help, constructed a DLS (diffused light storage) structure to safely store the seed potatoes after the harvest. Last year for the first time, I planted most of my land.

We harvested 114 quintals, which brought in 84,000 birr (US \$3,794): I sold 56 quintals to the cooperative, 40 quintals to local farmers, and kept 18 quintals for myself. This season, with a whole hectare planted in potatoes, and a guaranteed market at the coop for what we produce, I should make at least 100,000 birr (US \$4,517) from the next harvest.

Making that kind of money was unthinkable before. We lived from hand to mouth. I used to look at the few rich households in this area and think, how did they do that? It seemed impossible.

GRAD has been like our oxen. It helped us prepare the land so we could sow the seeds that have yielded a very good harvest.



Now we do more than just grow potatoes. Two years ago we started rearing and fattening sheep. We also started growing improved malt barley, which we rotate with the potatoes. Doing all three of these increases and diversifies our income, so if there is a problem in one sector, we can rely on the others.

— MENGIST MELESE



# Danchile Kayamo

JARA DAMUWA KEBELE, HAWASSA ZURIA WOREDA, SNNPR

**CREATING A BRIGHT FUTURE. Of the 27 million people in Ethiopia living in chronic poverty and food insecurity, the majority are women. GRAD has provided many rural women, including Danchile, with the tools and skills they need to support themselves and their families.**

It's hard to believe that just a few years ago I was a poor housewife. My children and I lived in a small hut. My husband lived in Hawassa, where he worked as a guard for 150 birr (US \$6.75) a month. Even though we had land, we didn't plant it, because he wasn't here. We didn't even have a vegetable garden. We were so poor that we were pulling out the enset root and boiling it for food—and the worst part of that was, by destroying the trees, we were destroying our source of food for the future.

Sometimes, when I didn't have anything to feed my children, I would find work as a daily laborer weeding other people's farms. Other times, I would just go around the village talking and drinking coffee with my neighbors and not doing anything productive. But here's the thing: even if I had wanted to do something more productive like petty trade or growing crops, I didn't know how.

Joining GRAD changed everything. As a member of the VESA, I learned about the different ways I could generate income. I decided to try haricot beans.

When I saw how productive the improved seeds were, I called my husband. I told him we were getting 40 to 60 beans per seed—when the normal seed would produce just 20 to 22. “Why stay there working for so little money?” I told him. “Come back home. Let's work together.”

That season we produced six quintals (600 kg) of beans. I kept 50 kg for seed and sold the rest. We bought an ox with the profits. Then we rented another piece of land and grew maize on that. After selling that harvest, we bought another ox. And then we decided to try potatoes, again using improved seed: one quintal (100 kg) of seed gave us 12 quintals (1,200 kg) of potatoes. With the profit from the potato harvest, I sent my oldest daughter to hairstyling school and opened a shop for her in the village. After the next maize harvest, we bought goats to fatten and planted red peppers on an irrigated patch by the lake. The combined profit from those activities allowed us to construct a new house and replace the dirt floor with cement.

I am so happy with this new life. Now my husband and I work together side by side. I am so filled with joy to see what we have created that I don't even want to leave our farm. Standing here, I can envision an even brighter future. I feel like we're catching up on what we've been missing all of our lives.

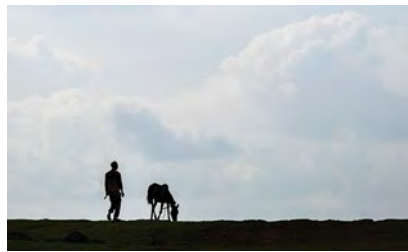


Seeing what my mom has done, I have learned that it is not just men who can provide for their families. Women can compete with men in any job—and I can do anything I choose to do.

— MESELU NEGUSSIE (LEFT), DANCHILE'S DAUGHTER







# About GRAD

## OVERVIEW

GRAD (Graduation with Resilience to Achieve Sustainable Development), is a five-year USAID-funded project designed to support the Government of Ethiopia's safety net and food security programming. GRAD employs strategies that allow poor and chronically food-insecure households to gradually assume more productive roles in income-generating activities and value chains that are appropriate for their conditions. At the same time, the project supports institutions and networks involved in input supply, microfinance, extension services, and output markets and actively links those networks with households and production/marketing collectives. Recognizing that sustaining the gains achieved by GRAD relies on more than just success in the marketplace, the project improves household and community resilience by increasing women's empowerment; improving nutritional practices for infants, children, and reproductive-aged women; introducing local climate change adaptation mechanisms; and motivating greater aspiration to graduate among targeted Productive Safety Net Program (PSNP) households.

CARE Ethiopia leads the GRAD consortium, which also includes the Relief Society of Tigray, the Organization for Rehabilitation and Development in Amhara, Agri Service Ethiopia, and Catholic Relief Services/Meki Catholic Secretariat as implementing partners. The Netherlands Development Organization (better known as SNV) provides technical support on value chain development and agricultural extension. Externally, GRAD collaborates with multiple agencies of the Government of Ethiopia and many of USAID's Feed the Future projects. Finally, the project works closely with private sector actors, research institutions, and Ethiopia's financial sector.

## OBJECTIVES AND INTERVENTIONS

GRAD targets chronically food-insecure communities and households in 16 woredas (districts) of Amhara, Tigray, Oromia, and the Southern Nations, Nationalities and Peoples Regional States. The project aims to help up to 65,000 such households graduate from the government-run Productive Safety Net Program (PSNP), in part by increasing each household's income by at least US \$365 per year.

## I. BUILDING SUSTAINABLE LIVELIHOODS

GRAD introduces each project household to savings and credit, income-generating activities, and value chain production and marketing. Economic progress requires the active participation of both men and women and involves identifying and promoting on- and off-farm economic opportunities, linkages with a range of financial products and services accessible to targeted households, stimulating inclusive value chains and market access, and upgrading existing extension services.

### Cohesive and equitable collectives

GRAD builds on local traditions for social bonding by grouping 20-25 households into Village Economic and Social Associations (VESAs). VESAs serve as a platform for most GRAD interventions and provide a cohesive environment for training in financial literacy, small business planning/management, and other economic skills, in ways that are accessible to both women and men. Each VESA is introduced to CARE's village savings and loan approach, which promotes a savings culture while making small internal loans available for productive income-generating activities. In addition, VESAs receive orientation and training in important economic and social topics.

### Access to pro-poor financial institutions

As men and women gain economic agency, GRAD households are assisted to access larger and longer-term agricultural loans from formal microfinance institutions (MFIs). In Ethiopia, MFIs have not often provided such services to poor and food-insecure households. To help change this, GRAD provides training, loan guarantees, and other assistance to MFIs and savings and credit cooperatives, which in turn commit to accepting GRAD households as clients. Engaging MFIs and credit cooperatives and helping them forge long-lasting relationships with food-insecure households is important, as multiple loan cycles are almost always essential for a household to become established as producers in a given value chain.

### Functional value chains

Analysis and consultation led GRAD to focus on five major value chains—livestock (for meat), pulses, vegetables, honey, and malt barley—each suitable in at least some GRAD communities. Key elements of these value chains are strengthened, as follows:



*Input supply:* The project works with government, cooperatives, research centers, the private sector, and community-based entrepreneurs to develop sustainable supplies of high-quality inputs, such as seeds, fertilizers, and animal feed for GRAD households. The project successfully established a network of private agro-dealers selling essential inputs in sizes and at prices suitable for poor farmers.

*Extension services:* GRAD worked with government counterparts to assess needs and develop a training curriculum in demand-driven extension to be delivered to Development Agents in GRAD districts and elsewhere. The work of Development Agents is complemented by GRAD field staff, local experts, agro-dealers, and Model Farmers recruited and equipped by the project.

*On-farm production:* Through the extension mechanisms referred to above, each producer is introduced to technical modalities and best practices relevant to his/her value chain that are required to improve productivity and product quality.

*Market linkages:* To enhance profitability for the value chains, GRAD links producer groups with wholesalers and bulk buyers and provides training in quality standards, post-harvest handling, grading, etc. The project also assists producers in researching markets and price trends to maximize profits. Multi-stakeholder platforms bring together a range of stakeholders to collectively plan production and marketing strategies and overcome traditional barriers to collaboration among various market actors.

## II. BUILDING RESILIENCE

### Gender equality and women's empowerment

The project uses awareness-raising sessions and role models to improve attitudes and practices toward women. Women are actively engaged in new income-generating activities, which itself is empowering. Capacity building on gender mainstreaming and gender analysis helps promote structural change. CARE's Social Analysis and Action tool is used to identify and begin to resolve social and cultural constraints to food security, such as gendered division of labor and household decision-making around access to and control over assets.

### Nutritional behaviors

GRAD recognizes that good nutrition plays a critical role in human development and long-term household resilience. GRAD works closely with nutrition-focused projects to promote Essential Nutrition Actions and support the government's health extension program. GRAD also promotes production and consumption of diverse diets of nutritious foods.

### Climate change adaptation

Increasingly erratic weather in the Ethiopian highlands is having a negative impact on agricultural production and household income. Affected households cope with these new conditions as they can but need help to develop adaptation strategies. GRAD shares information with communities concerning climate risks and introduces adaptation tools such as small-scale irrigation and fast-maturing or drought-resistant crops.

### Aspiration to graduation

GRAD will not succeed if targeted households either do not believe they can graduate from the PSNP or simply do not want to. A fear of life without government safety net support and a history of false hopes or failed efforts has led to feelings of dependency. In response, GRAD works with households to improve their understanding of graduation processes and imperatives, exposes them to positive role models and successful PSNP graduates, and helps them initiate profitable activities that can replace the PSNP food or cash.

## LEARNING AND SHARING

GRAD fosters a spirit of collaboration and information sharing that assures tested GRAD approaches are documented for other stakeholders, allowing consideration for replication and scale-up. GRAD's most important role is to provide learning to interested stakeholders in Ethiopia, particularly the PSNP, and throughout the region. GRAD seeks to identify, test, document, and promote those interventions that offer the best potential for assuring PSNP graduation at an acceptable cost. To help in that process, GRAD facilitates field visits and seminars for counterparts from government and the private sector and produces and shares print and video documentation of all aspects of the project.

# About CARE

**CARE is a global leader within a worldwide movement dedicated to ending poverty. It is known everywhere for its unshakable commitment to the dignity of people. CARE works around the globe to save lives, defeat poverty, and achieve social justice.**

CARE started working in Ethiopia in November 1984 in response to a severe drought and famine that devastated the population and claimed the lives of nearly one million people.

CARE Ethiopia works with poor women and men, girls and boys, communities and institutions to have a significant impact on the underlying causes of poverty. It has made a shift to a program-based approach since December 2010. *CARE's strategic plan for 2010-2020* has identified programs around three distinct impact groups: *chronically food-insecure rural women, pastoralist school-aged girls, and resource-poor urban female youth.*

These impact groups are assisted through core CARE sectors: food security; water, sanitation, and hygiene; nutrition and reproductive health; pastoralist livelihoods; and emergency support when needed.

Currently, CARE Ethiopia works in five regional states and two city administrations in partnership with key stakeholders, including government offices and nongovernmental organizations.



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