



A Homegrown Solution:  
**How Climate-Smart Initiatives Are Empowering Women and Building Resilience in the Somali Region**

2025



# A MESSAGE FROM OUR CEO

Welcome.

Within these pages, you will not just see photographs; you will meet stories. Stories of incredible resilience, strength, and hope from the women and girls of the Somali Region of Ethiopia.

It is my great honor to introduce you to the RISE Project—a flagship initiative led by Community in Action Against Poverty (CAAP) and generously funded by UN Women. RISE, which stands for Resilience and Institutional Support to Empower Women, is our direct response to the profound challenges faced by women navigating the dual crises of climate change and conflict.

This book is a window into their journey. Through these images and short stories, you will witness transformation in action. You will see how an investment in natural capital, skills training, and financial inclusion a project plan is not merely, but a catalyst for profound change.

Here, you will meet the few women at the heart of RISE—female heads of households, displaced persons, and host community members—who are now forging new, climate-resilient livelihoods for themselves and their families. They are business owners, entrepreneurs, farmers, and community leaders. They are the true agents of change, building a more equitable and resilient future for the entire Somali Region.

We invite you to turn the page and step into their world. See their determination, share in their successes, and understand the powerful impact of empowering women to shape their own destinies.

This is more than a record of our work; it is a testament to their unbreakable spirit.

Thank you for joining us on this journey.

**Hussein Farah**  
*Chief Executive Officer*  
Community in Action Against Poverty (CAAP)



# INTRODUCTION

The Resilience and Institutional Support to Empower Women in Somali Region (RISE) Project, implemented by Community in Action Against Poverty (CAAP) with funding from UN Women, is a women economic empowerment transformative initiative running from August 2024 to December 2026.

RISE addresses the urgent needs of women and girls affected by climate change and conflict in Ethiopia's Somali Region. With an investment of ETB 47.6 million, the project directly supports 1,004 female-headed households from both IDP and host communities, strengthening resilience and expanding livelihood opportunities.

The project promotes climate-smart agriculture, enterprise development, financial inclusion, and skills training to build sustainable pathways for women's economic empowerment. Through Savings and Credit Cooperatives (SACCOs), revolving funds, and business plan competitions, RISE enhances access to finance, markets, and business development services.

Aligned with the Somali Region's Multi-Year Resilience Plan, Ethiopia's Ten-Year Development Plan, and UN Women's Strategic Note (2021–2025), RISE builds women's natural, human, financial, and social capital. By enabling women to diversify incomes, recover from crises, and lead in resilience building, the project contributes to a more inclusive, equitable, and climate-resilient future.

## **Below are the core Components of RISE**

### **1. Natural Capital Improvement**

This component enhances household and community assets by providing access to climate-resilient technologies, drought-tolerant and early maturing crops, improved livestock breeds, poultry, and beekeeping. It also integrates gender-responsive agricultural extension services, water pipeline extensions, and climate-smart demonstration sites to strengthen adaptive capacity.

### **2. Human Capital Development**

This pillar focuses on building skills for sustainable livelihoods by providing technical and vocational training for women in urban and peri-urban areas. The training covers business management, value addition, vocational skills, and life skills, empowering marginalized, unemployed, and conflict-affected women and girls.

### **3. Market and Financial Capital Strengthening**

This effort expands women's access to finance and markets by establishing and supporting Savings and Credit Cooperatives (SACCOs), revolving funds, and business plan competitions. RISE targeted to support 160 women entrepreneurs, SMEs, and cooperatives, with each accessing up to ETB 100,000 in revolving funds. Partnerships

with government bodies, the private sector, and cooperatives will facilitate market linkages, incubation centers, and business development services.

Through this integrated approach, RISE strengthens natural, human, financial, physical, and social capital. This enables women and girls to diversify their incomes, recover and grow their enterprises, and secure resilient and dignified livelihoods. By empowering women as agents of change, the project contributes to building a climate-resilient, inclusive, and equitable Somali Region.

While it is still too early to measure the project's full impact due to its recent launch, the initial results have already sown seeds of profound hope. The tangible changes in women's lives and their powerful personal testimonials are a compelling testament to the change that is already underway. Each small success story shines as a glimmer of hope, confirming that the future looks significantly brighter for many families. These early indicators are not just promising; they are a strong foundation, indicating that even greater progress is on the horizon. Soon, many more women will be able to access these vital services, turning today's glimpses of hope into tomorrow's widespread transformation.





## **The Seed of Opportunity: How a Loan Grew a Young Woman's Dream**

At just 22 years old, Garsira is a beacon of entrepreneurial spirit in her community. Her business, Goat trading. With a sharp eye for livestock, she buys goats, nurtures them for a short period, and sells them at a nearby market for a good profit. This venture not only provides her with a decent living but also fills her with immense pride, as she can now support her family financially.

This new chapter of her life was made possible by her local Village Saving and Credit Cooperative (SACCO), established with support from CAAP. As a member, Garsira received a startup loan that was the crucial key to unlocking her potential. For the past few months, she has thrown herself into her work with passionate determination. Her success is evident: she is consistently growing her savings and repaying her loan on time, a responsibility she meets with unwavering commitment.

Reflecting on her past, a shadow of her previous uncertainty crosses her face. "Before this project, I felt I had no options," she confesses. "Like so many other young people here, I was seriously considering the difficult and uncertain path of traveling to an Arab country in search of better opportunity."

Then, her expression brightens with gratitude and excitement as she recounts the turning point. "But a few months ago, opportunity knocked right on our doorstep. I immediately embraced it, receiving training and soon after, a startup grant. That was the seed that started it all."

Now, her days are filled with purpose. On good market days, she can earn a profit of up to 2,000 from a single goat. This success fuels her ambition. Garsira now dreams bigger: she aspires to grow her business, increase the number of goats she trades, and build a more prosperous future for herself and her family, all from the home she once thought she would have to leave.



## **From Displacement to Dignity: The Goat Trader Rebuilding Her Life**

Garsira is a 22-year-old entrepreneur from a small, rural village in Ethiopia's Somali region, but her story begins in a place of loss. Eight years ago, her family was forced to flee their home in Metehara, Oromia, as escalating internal conflict shattered their world. For over three years, they lived in a camp for displaced people, where hope felt as scarce as the minimal assistance they received. Garsira faced a future clouded by uncertainty and despair.

Like many young people in her community, she saw no path forward. In her darkest moments, the dangerous prospect of migration to an Arab country seemed like the only desperate chance to save her family from poverty.

Then, a spark of change arrived with the CAAP RISE project. Supported by UN-Women, the project rekindled a flame of hope that Garsira thought had been extinguished. She joined the Berwaqo Saving and Credit Cooperative (SACCO) group, and with newfound financial support and courage, she embarked on a business venture: goat trading.

Now, you can find Garsira in the vibrant chaos of the local markets, her voice confident as she negotiates, procuring goals to sell at a considerable profit. The work is hard, but it is hers. The stable income it generates is more than just money; it is dignity. It is the profound relief of being able to support her family and lead a decent life without having to leave everything she knows behind.

The relentless worry that once defined her has been replaced by ambition. Garsira and her colleagues now dare to dream bigger, envisioning a future where their business grows to an exporter level. She is no longer a victim of circumstance but an architect of her own destiny, building a new life from a foundation of resilience and hope.



## With Head Held High: The Confident Stride of a Successful Entrepreneur

Garsira, 22, is a portrait of determination, her resilience forged by the struggle she once knew. That struggle began to transform when she discovered an opportunity with CAAP's Resilience Building through Institutional Support of Women Economic Empowerment initiative. With hope and courage, she leapt at the chance, using it as a springboard to launch her own goat trading business, a venture that would profoundly change her life and the lives of her family.

Now, each morning brings a sense of purpose. With her head held high and a confident stride, Gasira guides her growing herd to graze on the sun-drenched land. She tends to them with pride, knowing that keeping them healthy is the key to securing a good price on the market. This is no longer just a chore; it is an investment in her future.

The success of her hard work is measured in more than just money, though the sustainable income has been life changing. It has given her the profound dignity of being able to support her family, the satisfaction of repaying her loans on time, and the excitement of watching her savings grow. Every coin she sets aside is a step closer to her dream: to expand her business and build a future of abundance, all on her own terms.

## Garden of Resilience

**Hawa, a dedicated mother of seven, proudly tends to vegetables in her homestead garden. She grows them using improved, drought-tolerant seeds provided through CAAP's Climate-Smart Agriculture initiatives.**

**Funded by UN Women under the RISE project, CAAP has embarked on a transformative journey by introducing these initiatives. This pioneering effort specifically targets areas severely impacted by the climate crisis. It has led to the distribution of resilient vegetable seedlings, training on modern farming techniques and provision of farm tools that enabled families like Hawa's to establish productive homestead gardens growing varieties of vegetables that they provide their children with and sell some surplus produce and earn extra income.**

**The results are tangible: Families now reliably grow a variety of vegetables right in their backyards. This not only improves household nutrition but also generates extra income as surplus produce is sold at local markets.**





## Watering Hope: From Displacement to a Garden of Resilience

Hawa, 38, carries the resilience of a mother protecting her seven children. Displaced from her Oromia village eight years ago, she underwent nearly three years in a makeshift IDP camp, surviving on meager government and humanitarian aid. Now, in a new community, she fiercely rebuilds her family's future.

A spark of hope arrived recently: alongside other village women, Hawa received drought-tolerant vegetable seedlings, essential farm tools, and vital training in climate-smart farming. This support has transformed her backyard into a lifeline. With newfound skill and determination, she now grows a variety of vegetables. The joy of providing fresh, nutritious food for her children shines in her eyes, while the extra income earned from selling surplus at the local market brings tangible relief and a renewed sense of independence.

Speaking about her flourishing garden, Hawa's voice radiates quiet pride: "These new drought-tolerant seedlings need so little water to survive. With the training on drip irrigation techniques and plastic pipes CAAP gave us, I can grow more food using just a trickle of water." She gestures toward the plastic pipes twisting through her garden, her rough hands testimony to years of struggle. "But CAAP didn't stop there—they restored our water access too." Hawa recounted.

Now we have enough for our crops and our children's needs." Her eyes soften, the weight of past uncertainty lifting. "This water... it's not just for plants. It's hope. My children drink safely, and I sell our surplus at the market. We thank CAAP and every supporter who remembered us."

Climate-Smart Agriculture (CSA) is more than crops—it is about shifting minds. Families once bound to pastoralism as their only lifeline have now embraced diverse livelihoods. This liberation from reliance on livestock unlocks sustainable resilience, allowing them to nourish their families with dignity and choice.



## A Tapestry of Resilience: Weaving Food, Water, and Hope from the Soil

Under the bright sun, Hawo expertly chops a fiery pepper, its fresh aroma filling the air. She just picked it moments ago from her thriving homestead garden—a vibrant oasis of color where tomatoes glow red, carrots nestle in the soil, and lush green Swiss chard waves in the breeze. This is her family's lifeline, a diverse harvest she can now easily gather to prepare nutritious, nutrient-rich meals for her grateful children.

This abundance is a miracle born of resilience. In her small plot of land, Hawo cultivates this variety—tomatoes, cabbage, onions, beetroot, and more—using the improved drought-tolerant seeds provided by CAAP's Climate-Smart Agriculture initiative. But true freedom came with water. A pipeline extension, availed by CAAP right to her compound, means she no longer prays for rain. With just a little precious water, she can nourish her crops through the dry season and, just as importantly, provide her children with clean, safe drinking water.

The constant worry of drought has been replaced by the profound peace of self-reliance. Each vegetable she harvests is not just food; it is security, health, and a promise for tomorrow.



## From a Single Meal to a Future of Plenty

In the warmth of her open kitchen, Hawo stirs a pot of vibrant vegetables, each one a small victory. She is preparing a diverse and nutritious meal for her young children, but the story of this food began not in a market, but in the soil of her own backyard.

This simple act is a profound change. Before, Hawo struggled daily to provide her children with even a single meal. Now, thanks to improved drought-tolerant seedlings from the Climate-Smart Agriculture Initiative (CAAP) in her Somali region village, her small garden thrives. The CSA approach has been a lifeline, liberating Hawo's family and many others from the anxiety of food insecurity.

With a heart full of pride and relief, Hawo shares, "This project opened my eyes. Before, I couldn't imagine where our next meal would come from. Now, I don't struggle—I simply walk to my garden and harvest what I need to feed my children healthy, nutrient-rich food. We are so grateful."

Her gratitude has blossomed into ambition. Gazing at her thriving plot, she dreams bigger: "I wish to expand my farm with more vegetables. I want to harvest enough not only to feed my family but to sell the surplus. This garden is our security, and now it can be our opportunity for a better future."



## A Plateful of Pride: From Displacement to Nourishing Her Children's Future

Hawa carefully carries a plate filled with a vibrant, colorful vegetable recipe—a meal she has proudly prepared to give her children the diverse, nutritious food she once could only dream of providing. This simple act is a testament to how much her life has changed. Not long ago, such a meal would have been impossible, but now, thanks to the climate-smart agriculture initiative by CAAP, she grows a variety of improved, drought-tolerant vegetables right in her own backyard.

Hawa is a proud mother of seven. Her journey to this moment of stability was not easy. Forced to flee her hometown in Oromia due to conflict, she endured a grueling displacement and the profound challenge of rebuilding her family's life from nothing in a new place. For years, she struggled with uncertainty and the constant worry of how to feed her children.

That struggle ended when support finally arrived. Through the program, Hawa received comprehensive training in modern farming techniques, was provided with essential farm tools, and was given improved vegetable seedlings. This support empowered her to transform a small plot of land behind her home into a thriving garden. She now cultivates a bounty of vegetables—enough to nourish her family and generate a surplus to sell at the local market, earning a crucial extra income.

The vegetables on her children's plates represent more than just a meal; they symbolize resilience, hope, and a hard-won victory. With deep gratitude and newfound confidence, Hawa has not only secured food security for her family but has also sown the seeds for a more stable and self-reliant.

## The Gursha of Gratitude: Nourishing Her Children with Pride and Plenty

Hawa gently feeds her son in the traditional Gursha style, a cherished Ethiopian custom where placing food directly in another's mouth symbolizes deep affection and bond within families. As a mother, this simple act fills her with profound pride and joy—not long ago, such a moment of plenty felt out of reach.

Her eyes soften as she reflects on the past. “Now, with the support we received, my mentality is stable,” Hawa says, her voice steady with renewed confidence. “Before, I suffered from constant distress over how to feed my family. Now, with the provision of seeds, I have cultivated my land, harvested vegetables, earned money, and I am able to provide my children with enough to eat.”

Her success continues to grow from the earth she nurtures. “When I harvest, I sometimes sell up to 600 ETB worth of produce a day,” she shares, a note of wonder in her voice. “I am able to save up to 300 of that in my own bank account. So far, I harvest and sell Swiss chard, green pepper, and salad. My tomatoes are not yet ready,” she adds, already anticipating the next bounty.

This transformation has touched every aspect of her life. “This change means everything,” Hawa emphasizes, her hands pausing as she conveys the depth of her gratitude. “Now, if I need money, I can simply sell something from my garden—salad, tomatoes, or anything I have. I am very grateful to CAAP for this support; I am now able to feed my children diverse and nutritious food.”

The vibrant vegetables on her family's plate represent more than just sustenance—they are evidence of her resilience, a mother's love, and the return of dignity through the simple ability to care for her children.



## The Steady Hand: Growing a Future from Unforgiving Soil

Under the relentless sun, Mohammed, a dedicated CAAP project coordinator, walks a familiar path. His deep knowledge of climate-smart agriculture is not just technical expertise; it is a lifeline he tirelessly delivers to farmers grappling with a changing climate. His work is a relentless mission of hope, visiting smallholder farmers to provide the crucial advice that helps them not just survive, but thrive.

On this day, he gazes towards Hawo, a determined participant in the CSA program. "How is your family, and how is your farm?" he asks, his voice warm with genuine concern. He listens intently as she shares her struggles, the stubborn pests on her cabbage, the leaves wilting in the afternoon heat. He hears the worry in her voice, the fear that her hard work might not be enough to feed her children.

But Mohammed doesn't just hear problems; he provides solutions. He points to the leaves, explaining the pest in simple terms, and shows her how to prepare a natural, effective pesticide. He checks the soil moisture and advises on a new mulching technique to conserve every drop of precious water.

As he shares his knowledge, you can see the anxiety on Hawo's face soften into concentration and then blossom into relief. This isn't just a technical visit; it's a partnership. Mohammed's support renews her confidence, transforming her fear into resilience. For Hawo, and for countless others, Mohammed is more than an officer; he is the steady hand helping them grow a future from unforgiving soil.



## The Steady Hand: Turning Fear into Resilience, One Visit at a Time

Under the relentless sun, Mohammed, a dedicated CAAP project coordinator, walks a familiar dust path. His expertise in climate-smart agriculture is more than technical knowledge, it is a lifeline he delivers to farmers wrestling with a changing climate. His mission is one of unwavering hope: visiting smallholder farmers to offer guidance that helps them not only survive but thrive.

On this day, he kneels in the soil beside Hawo, a determined woman participating in the climate-smart agriculture program. "How is your family," he asks, his voice warm with sincerity, "and how is the farm?" He listens carefully as she shares both her successes and her worries, especially about the pests beginning to infest her vegetables, threatening her hard-earned harvest.

But Mohammed offers more than sympathy; he brings solutions. Gently pointing at the affected leaves, he explains the pest in simple terms and shows her how to make a natural pesticide. He tests the soil's moisture and introduces a new mulching technique to protect her precious water supply.

As he shares his knowledge, Hawo's anxious expression transforms—first into focused attention, then into visible relief. This is more than a field visit; it's a partnership. With patience and insight, Mohammed renews her confidence, turning fear into resilience. For Hawo, and many others, he is not just an advisor—he is a steady hand helping them grow hope from the toughest ground.





## The Green Proof of Change: From Seedlings to Self-Reliance

Hussein, standing proudly on the far left alongside his dedicated staff, monitors the lush, green bounty of a vegetable garden. This thriving plot is cultivated by a woman farmer whose life has been transformed by their project. She was supported with more than just improved, drought-resistant seedlings; she received consistent technical support and follow-up, embodying the successful spirit of the climate-smart agriculture initiative launched in the area.

This single garden is a testament to a much larger victory. Through the Climate Smart Agriculture initiative, the project has empowered over 61 households in a remote village in Somali region. By providing resilient vegetable varieties and vital training, they have enabled families to grow a diverse range of crops. This has not only put fresh, nutritious food on their tables but has also created a new pathway to economic independence. Now, many are selling their surplus at the local market, earning extra income that fosters resilience and brings newfound hope for the future.

## More Than a Garden: A Climate-Resilient Lifeline Grows Beside Their Homes

Nestled beside their homes, a vegetable flourished. These homestead gardens have become more than just plots of land—they are wellsprings of confidence and security for the women who tend them. Here, in their own backyards, mothers now grow a rich variety of vegetables, effortlessly providing their families with diverse, nutrient-rich meals each day without the burden of traveling long distances to search for food.

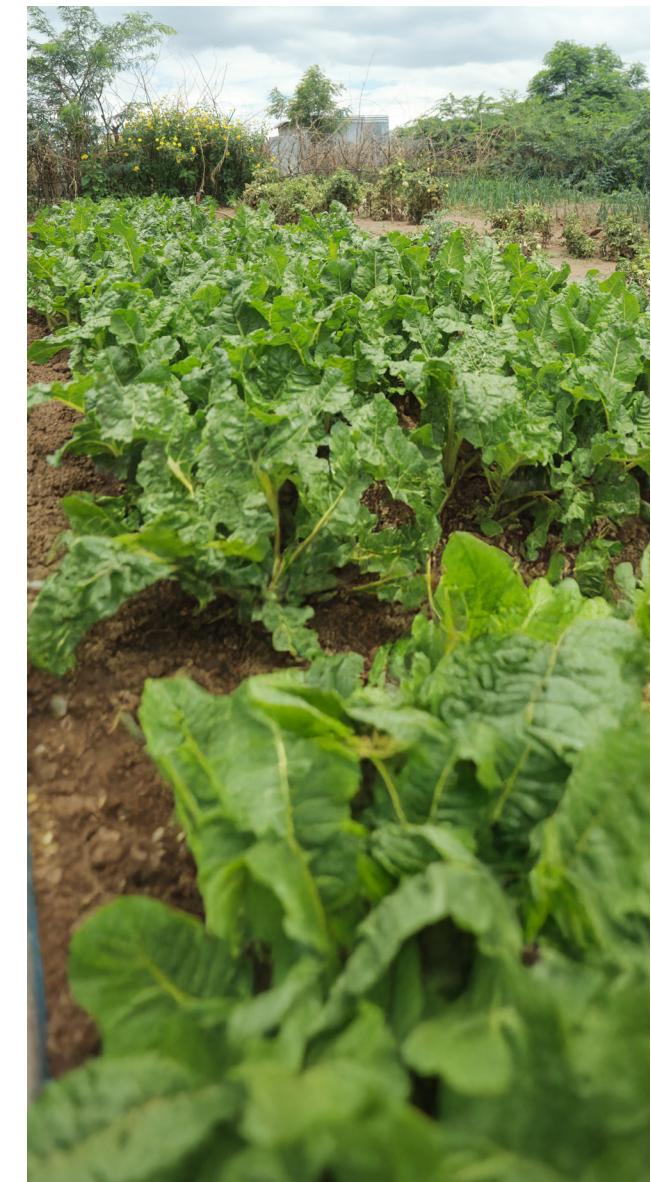
This transformation began when CAAP provided households with improved drought-tolerant vegetable seeds and comprehensive training on how to care for and cultivate them. The specially developed seeds require minimal water to grow, making them both productive and climate-resilient in this drought-prone region where rainfall is scarce and unpredictable.

The impact has been profound. Family after family now harvests enough vegetables not only to nourish their children but to produce a surplus that they sell at local markets. The extra income has become a lifeline, enabling them to meet other basic needs that once seemed out of reach.

Hawa, her hands still dusted with soil from her garden, shares what this project has meant for her and other women in her village: “The first real support we got was from CAAP about five months ago. They didn’t just give us supplies; they first gave us training on how to prepare the land, cultivate seeds, and harvest vegetables. With this new knowledge, I learned how to cultivate beetroot, onion, tomato, Swiss chard, and pepper using both seeds and seedlings.”

Her voice carries a note of quiet pride as she continues, “I have acquired skills that I can now do on my own, specifically when it comes to sowing, without looking for outside support. They also provided us with quality seeds that require minimum water to grow. Furthermore, with the water expansion project that CAAP installed in our village, we are able to irrigate our garden properly.”

What began as small garden plots have grown into symbols of resilience and self-reliance—each thriving plant a testament to how knowledge, resources, and community support can blossom into lasting change, even under the most challenging conditions.



## Ledgers of Trust, Futures of Dignity

In the heart of Somali's arid region, twenty-year-old Abdulfetah serves as the accountant for the Berwaqo Savings and Credit Cooperative—a financial association founded by women entrepreneurs. His eyes brighten with pride as he shares its origin: "The RISE project, led by CAAP and funded by UN Women, didn't just provide funds—it planted seeds of self-reliance in women who had little to no access to formal financial services."

In a community long overlooked by banks, Berwaqo emerged as a beacon of hope. What began with thirty women receiving startup grants—hands trembling as they signed business plans, many for the very first time—has now grown into a movement. Soon, fifty more will join, each completing the cooperative training with anticipation shiny in their eyes.

Through modest monthly savings and low service fees, these women are defying generations of poverty. The transformation feels nothing short of miraculous: those who once struggled to sustain market stalls now manage thriving enterprises. One mother of four confides, "Last month, I sold six goats and made 9,000 birrs in profit." Others dream even bigger—expanding small cafés into full-scale businesses, their incomes now steady and dignified.

"Before Berwaqo, money was like a ghost here—you heard about it, but you never saw it," reflects Nesteho, a founding member. "Now? You hear it in the marketplace. You see it at work. You feel it in the laughter of the village."





## The Keeper of Dreams: Inking Hope into Ledgers

Mohammed\* leans over the worn ledger in Berwaqo's tiny office. As the cooperative's accountant, his work is a ritual of trust: every morning, women arrive with crumpled bills earned from selling milk or goats and other business. He greets each by name, counting their savings aloud before carefully inking the amounts into their personal financial booklet-eared cards treasured like family treasures.

Berwaqo was born from resilience. With CAAP's RISE project funding (supported by UN Women), women entrepreneurs turned a dream into a lifeline. The cooperative's seed money revolving fund—wasn't charity; it was faith made tangible.

Just five months ago, thirty women received their first grants—not just money, but lifelines. Among them stood Mariem, who once borrowed money from neighbors and relatives to meet her family's basic needs.

Today, strength radiates from her sun-warmed hands as she tends her goats. She's built a thriving trading raising healthy kids and selling them at the market. Pride replaces desperation; the coins she earns are hers alone. "No more borrowed hope," she declares, her voice thick with hard-won dignity. "CAAP believed in us, before we dared believe in ourselves." Mariem recounts

At sunset, Mohammed locks the cooperative's iron chest. Inside lie tomorrow's hopes: receipts for seed capital, repayment plans, and the scent of ambition. This is how revolutions begin—with ledger lines and the rustle of saved shillings.



## From Savings to Solidity: Building a Future Together

The members of the Berwaqo Savings and Credit Cooperative gather not just to save money, but to save each other. At their regular meeting in the Somali region, the air hums with more than just financial talk—it buzzes with shared purpose. This is a sanctuary where monthly savings are deposited alongside stories of struggle and success. They discuss business challenges and community concerns, weaving a support network that goes far beyond finances. This platform has become a social forum, a place where members pool their resources and their strength to lift those among them and other community members in their locality who are in need.

Habiba, her voice steady with pride, speaks about their SACCO's journey: "Our village savings association has been thriving for six months now. With a five-million-birr grant from CAAP, we took a leap of faith. We distributed three million birr in loans to thirty members." A smile touches her lips as she shares the progress. "Since then, we've received quite enough money back in repayments—a testament to our members' dedication."

She adds, "Now, we're preparing a second round of support for fifty more women. But it's not just about the money. We receive close guidance from the project—how to save, how to start a business. For the first time, we know that if hard times come, we have something to fall back on. We have each other."

This collective effort isn't just building capital; it's building confidence, community, and a future where no one has to face their struggles alone.



## Empowered by Hope: The Women of Berwaqo SACCO

The Berwaqo Saving and Credit Cooperative (SACCO) stands as a beacon of hope, established and supported by the CAAP through its RISE project. This vital initiative is at the heart of building resilience and fostering women's economic empowerment. It was designed with a profound purpose: to enable women in the region to access financial services, engage in small businesses, and earn a sustainable income to support their families.

For these women, the program has been transformative. It has provided them with the tools to reduce the devastating impact of climate-related crises—shocks they knew all too well—by building a resilient foundation for their futures.

The first batch of 30 women to receive grants felt a surge of possibility. This support allowed them to engage in a variety of on- and off-farm activities that are not only climate-friendly but also life-changing. The grant lifted the heavy burden of financial distress that they had long suffered under, replacing it with opportunity.

Now, these pioneering women are the architects of their own success. They are involved in diverse ventures, including running juice houses, managing petty trade, poultry farm and selling goats and livestock. These activities have done more than just generated income; they have fostered a powerful sense of independence and pride. For the first time, many are earning enough not only to repay their debts but also to build savings, securing a brighter and more stable future for themselves and their families.



## The Ritual of Resilience: Counting Coins and Building Dreams

Abdulfetah, a dedicated finance officer and accountant, serves the local SACCO (Savings and Credit Cooperative) in the Somali region—a community institution established and run by local women with funding support from CAAP. With careful attention, he reviews the money brought in by members, recording both their hard-earned savings and their timely repayments of loans received from the cooperative.

Each transaction tells a story of progress, and Abdulfetah honors these stories by meticulously updating individual financial ledgers. For every member, he maintains a distinct financial card, carefully storing these records in a secure locker—safeguarding not just numbers, but dreams and futures.

With a heart full of pride and hope, Abdulfetah shares his ambition: "When I see the progress of the women—their growing savings and their success in running their businesses—I feel deeply proud to serve this SACCO and our community. I wish to see Berwaqo Cooperative grow into a full-fledged bank, extending its reach across all of Jedene and beyond, Insha'Allah."

Halimo, 35, is a mother to seven children—four boys and three girls—in a small village in the Somali region. But this is not the home she knew. Her life was once stable and full of promises in Metehara, Oromia, where she and her husband farmed and ran a small business. Their days were filled with hard work, but also with the comfort of providing for their family.

That life was shattered by a sudden inter-ethnic conflict. Forced to flee for their safety, the family escaped to Dire Dawa with little more than the clothes on their backs. The bleak reality of an internally displaced persons (IDP) camp replaced their home. Survival became a daily struggle, dependent on meager food assistance that barely sustained her children. The fear and uncertainty of those days were a heavy weight on Halimo's heart.

A spark of hope arrived with a new project. Community In Action Against Poverty (CAAP), with funding from UN-Women, began a climate-smart agriculture initiative to empower women. As part of this, Halimo received a precious gift: ten improved breed egg-laying chickens and starter feed.

This gift transformed her family's life. With renewed purpose, Halimo now raises the hens in her backyard. The joy she feels watching her children eat nutritious eggs for breakfast is immeasurable. "My children are stronger now. I can see the health returning to their faces," she says, her voice warm with pride.

Of the ten chickens, nine thrived and began laying eggs almost immediately. "Most days, all nine lay an egg. Sometimes it is six," she explains. This simple abundance has become the foundation of her new independence.

Her routine is now a rhythm of care and commerce: "I give three eggs to my children for a good meal. I sell the others for 15 birr each, which helps me buy cooking oil and other necessities. Sometimes I save them to sell at the local market for a little more."

From a place of displacement and despair, Halimo has cultivated resilience. "We never knew the benefits of poultry farming before," she reflects. "Now, we see it is a powerful way to change our lives."

Her dream for the future is clear and full of hope: "I want to expand my farm. More chickens mean more income, a better education for my children, and a secure future for our entire family. This is just the beginning for us."





## Halimo's Harvest: More Than Just Eggs

A quiet smile graces Halimo's face as she carefully collects warm, brown eggs from her backyard coop. Cradling them on a sun-warmed metal plate, each one feels like a small treasure. These hens are more than just birds; they are a gift of stability, provided by CAAP and the UN-Women initiative.

In just two months, this gift has yielded over 250 eggs. For Halimo, this abundance is a profound relief. The daily worry of what to feed her children has eased, replaced by the joy of cooking them wholesome meals. The extra eggs she sells at the local market provide a precious income for other necessities, filling her with a newfound sense of independence and pride.

But the blessings didn't stop there. Halimo recently made a discovery that filled her with even more hope for the future: she learned that the chickens' waste is a valuable natural fertilizer. Now, she sees her small farm not just as a source of food, but as a complete, sustainable system. This also ensures the climate friendly agricultural practices.

With effective resourcefulness, she collects the droppings, mixing them with waste from her few goats in a waiting plastic sack. She imagines the lush, healthy vegetables she will grow in her garden and the surplus fertilizer she can sell to her neighbors. This simple act of gathering what others might discard fills her with a sense of pride and exciting possibility. It's no longer just waste; it's the promise of a richer harvest and a more secure future for her family.



## From Waste to Wealth: The Transformation in Halimo's Yard

For months, Halimo viewed the chicken waste in her yard with a familiar sense of resignation. It was an unpleasant chore, a daily mess to be endured and cleared away. She saw no value in it, only a reminder of the constant work it took to scrape by. That all changed during a conversation with a neighbor, who spoke of a secret hidden in plain sight. Eager to learn more, Halimo sought out the community facilitator from CAAP, who confirmed the incredible truth: what she had dismissed as worthless was, in fact, a hidden treasure.

This knowledge struck her not just as information, but as a revelation. A feeling of thrilling possibility washed over her, replacing years of oversight with a vibrant sense of purpose. Where she once saw a nuisance, her eyes now saw pure potential—the key to unlocking the fertility of her own land.

Now, her routine is filled with intention. She diligently collects the droppings; each scoop filled with the promise of a future harvest. With careful, almost reverent hands, she mixes it with waste from her goats, patiently tending to the experimentation that will create a rich, organic fertilizer. She can almost smell the rich, earthy scent of the thriving garden it will soon nurture.

She tends to this mixture with a heart full of hope, picturing rows of lush tomatoes, vibrant greens, and sweet fruits that will feed her children. This compost is no longer just a waste; it is a testament to transformation. For Halimo, it is the foundation of self-reliance, a greener future for her family, and the profound joy of turning what was once discarded into a source of life.



## A Recipe for Hope: Neteho's Journey to Independence

21 years old, Neteho is a testament to resilience and ambition. Her journey began with a spark of hope: life skills, financial literacy and entrepreneurial training from CAAP. That spark was fueled by a financial grant from a flourishing community-based Saving and Credit Cooperative (SACCO)—a initiative she helped build with other women in her Somali region village, powered by CAAP's initial capital.

Today, that hope has blossomed into "Neteho's Juice House," a vibrant business she proudly runs from a rented space along the main Dire Dawa-Djibouti highway. Here, she crafts a delicious variety of fresh juices (Avocado, Papaya, Mango and Banana), her dedication attracting a growing stream of customers drawn by both her refreshing products and her inspiring story.

Nesteho's face brightens as she reflects on her journey. "After high school, I felt lost," she admits. "I was without a job and without direction. I tried starting a small business, but it barely survived. Just as things began to feel hopeless, I saw a notice on the local administration board."

That notice was for CAAP's entrepreneurship program, focused on empowering women with life skills and financial training. "I jumped at the chance," she says, her voice brimming with emotion. "That training was a life-changing experience. It didn't just teach me the value of work—it gave me confidence. I learned how to manage a business, connect with customers, and handle my finances.

"Now," Nesteho shares, her voice filled with pride, "I am the owner of my own juice and coffee shop. I serve fast food and have built a loyal customer base who trusts my business. I earn a steady income, and on a good market day, I can make a profit of 2500 birr or even more."

The weight of past struggles has lifted, replaced by newfound confidence. "My financial troubles have eased significantly, and I feel I am now on a solid path to change not just my life, but my family's future as well," she says with palpable relief.

Her ambition continues to grow. "Currently, I bring fruits from Dire Dawa, but my dream is to soon establish my own fruit wholesale business. This will allow me to supply other customers and use the freshest ingredients for my own juice shop."

Looking ahead with hope and determination, she envisions a bright future. "In five years, I want to see my business grow into one of the most renowned cafés and restaurants in the area. I plan to expand and build something truly lasting."

She concludes with a powerful reflection on her personal transformation. "Most importantly, I have learned how to grow my business and save for my future. I am no longer the woman who felt lost and uncertain; I am a resilient business owner, and I am in control of my destiny."

## From Closed Doors to Her Own Café: A Young Woman's Recipe for Independence

Nesteho, a determined 21-year-old, is the proud owner of a bustling juice house and café. From her modest shop placed alongside the busy highway connecting Ethiopia and Djibouti, she prepares and sells a vibrant array of delicious, fresh juices to travelers and locals alike.

Before this opportunity arrived in her village, Nesteho's future felt uncertain. She tirelessly searched for work and ways to supplement her income but found only closed doors and meager opportunities. As hope began to wane, a turning point came when she saw a notice at the local administration office. CAAP was recruiting women and girls for entrepreneurship and financial literacy training. With a heart full of desperate hope, Nesteho leapt at the chance, quickly enrolling alongside other women from her area.

The training was a revelation, equipping her with not just knowledge, but also confidence. Empowered by these new skills and a crucial financial grant, she transformed her dream into a reality. Now, she runs a successful juice house and café, her hard work earning her more than just an income, it has granted her dignity and independence. The pride she feels in supporting herself and her family is immeasurable.

Today, her business is flourishing. She is confidently repaying her loan and diligently building her savings, each birr a testament to her success. With ambitious eyes on the future, Nesteho aspires to expand. She dreams of establishing a vegetable and fruit wholesale shop, ensuring a steady supply of her own juices business while also becoming a vital distributor for her community, turning her personal success into a source of growth for all.





## More Than a Ceremony: The Clay Pot Now Brews Dignity and Income

The clay pot and coffee cup, cherished symbols of Ethiopian tradition, are now brewing more than just coffee—they are serving up vibrant new opportunities. The ancient ceremony of preparing traditional coffee has recently blossomed into a thriving business, particularly for young women. This venture is creating valuable job opportunities and enabling them to earn a dignified income.

For Nesteho, this tradition is now the heart of her enterprise. Alongside her successful juice business, she carefully roasts, grinds, and brews rich, aromatic coffee for her customers. The familiar, comforting ritual draws people in, offering them a taste of home and community. The steady hiss of the pot and the rich aroma of coffee beans have become the soundtrack and scent of her success.

This additional stream of income is more than just revenue; it is a foundation for stability and pride. The earnings from her coffee service allow her to confidently support herself and contribute to her family's well-being. With every cup she pours, Nesteho is not only sustaining a beloved custom but also pouring a stronger, more secure future for herself.

## The Key to a Locked Door: How a SACCO is Unlocking Generations of Potential

Under the warm Ethiopian sun, the sound of laughter and lively conversation spills from Nesteho's juice house. Located along the bustling main highway to Djibouti, it has become a popular stop where local youngsters gather to enjoy her delicious, refreshing juices.

This vibrant scene is made possible by a transformative opportunity. Nesteho established her thriving juice and café business with a financial grant from the Berwaqo SACCO—a saving and credit cooperative she founded alongside 191 other women in her village, with the funding support of CAAP.

For the women in this area, accessing financial services was once an impossible dream. Traditional banks were either non-existent or located at a daunting distance. Even then, their strict regulations and preconditions placed them entirely out of reach, especially for marginalized community members and women, for whom a loan was considered an unaffordable luxury.

The establishment of their own SACCO changed everything. It broke down these formidable barriers, replacing a history of exclusion with a future of inclusion. Now, for the first time, women like Nesteho have access to the capital they need to build their dreams. The grant she received was more than just money; it was a vote of confidence, a key that unlocked a door that had been firmly closed for generations. It has empowered them to move from being overlooked to becoming entrepreneurs, fostering not just businesses, but pride, independence, and hope for the entire community.

While it is still too early to measure the project's full impact due to its recent launch, the initial results have already sown seeds of profound hope. The tangible changes in women's lives and their powerful personal testimonials are a compelling testament to the change that is already underway. Each small success story shines as a glimmer of hope, confirming that the future looks significantly brighter for many families. These early indicators are not just promising; they are a strong foundation, indicating that even greater progress is on the horizon. Soon, many more women will be able to access these vital services, turning today's glimpses of hope into tomorrow's widespread transformation.







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