



Selam Bahiru, a single mother with two children, is a Saving And Credit Cooperative Organization (SACCO) member living in the Eranbuti community of Minjar Shenkora district. “Seven years ago, I started a street coffee and tea business with a small capital to support my family. However, I could not run the business due to the capital limitation. But after joining the SACCO, they granted me a loan that solved my capital deficit,” added Selam.

Initially, she started savings with 5 Birr per week, which later increased to 100 Birr per week. Selam recently opened a consumer goods shop in Eranbuti town after receiving a second-round loan of 35,000 Birr from the SACCO. Selam is sending her daughter to school and supporting her family with an increased income.

Nasanet Delelegn lives in Bolo Silassie community of Minjar Shenkora district. Like Selam, she has been a member of the Multi-Purpose Cooperative and SACCO in the community. She started her retail business from the loan she received last year. As a Rural Commercial Women Group member of the 4R Project, she has taken basic business skills and leadership training.



“I have training on business skills, entrepreneurship, and customer satisfaction. I also learned business expenditure formats and bookkeeping. In addition to these, I gained knowledge on savings, which helped me get more loan opportunities,” added Nasanet.

Now she has regular savings, and her business is in good progress. “In addition to my retailing business, I trade cereals and crops. I buy agricultural items from the local farmers and sell them to consumers with a good profit. God willing, I am also planning to start a poultry business soon,” says Nasanet.

Above are the two of the many examples of women in Ethiopia. Women are educating, training, and working to build a sustainable future for themselves and their families.

Despite progress, Selam and Nesanet are very concerned about the current price increase. “The price of cooking oils is now more than 1000 Birr, and the price of bread and cereals, dairy, and meat products are beyond the affordability of the ordinary people,” Nesanet exclaimed.

Despite these challenges, members of the cooperatives and SACCOs have been equipped sustainably with resilience mechanisms through the 4R solution project, making them less vulnerable to the challenges. “The loan received and the business and leadership training have created an excellent opportunity to run our own business and increase our income. Our savings have strengthened our financial

capacity and purchasing power. Moreover, the consumer goods provided by the institutions are at affordable prices,” adds Nasanet.

4R stewardship Project started in the Minjar Shenkora district, in one of the Amhara National Regional State, Ethiopia districts. The district has 22 Multi-purpose Cooperatives and 24 savings and Credit Organizations. In addition to promoting best fertilizer management practices and climate-smart agriculture among smallholder farmers, CDF Canada has supported the Cooperatives and Saving and Credit Organizations in eight communities of the district in the past more than three years through the [4R Stewardship Project](#). “Den Limat” Credit and saving organization has been one of these SACCOs operating in the Eranbuti Community since May 2015. The organization currently has 149 members, and 84 of them are women.

“Without the support from our SACCO, life would be difficult, and the economic burden would be unbearable. Our Multi-Purpose Cooperative and SACCO provide consumer goods like sugar, edible oil, and sanitary materials at affordable prices every month. The loan and other support we have been getting from the 4R Project have built sustainable livelihoods for us,” adds Selam.

Solution