HOPE
Empowering Adolescent Girls of Farta Wereda, South Gonder, 2017

Stories from Towards Improved Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA) project
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Stories from Towards Improved Economic and Sexual Reproductive Health 
Outcomes for Adolescent Girls (TESFA) project
Introduction

A study conducted by the Population Council and UNFPA in 2009 showed that the Amhara region had one of the highest early marriage rates in the country. Forty-eight percent of girls were married by the age of 15, which led to have problems regarding their sexual and reproductive health, education and financial stability.¹ Working on these issues not only changes the lives of the girls but also the community.

Towards Improved Economic and Sexual Reproductive Health Outcomes for Adolescent Girls- TESFA² empowers the disadvantaged ever-married adolescent girls economically and sexual and reproductive health services. The project is implemented in rural areas of South Gonder in the Amhara region where most of the adolescent girls face many health related, financial and social problems.

TESFA project has occurred in several phases since the start in 2011. TESFA is currently implemented in Farta Wereda of South Gonder in the Amhara region, and it is funded by the Johnson and Johnson Corporate Contribution and the implementation started in 2015 and will end on December 31, 2018. The current phase of TESFA aims to address 3,000 ever-married adolescent girls were involved in the project. Despite the fact that the TESFA project could be considered small in size compared to other projects in the CARE Ethiopia portfolio it packs a punch above its weight. The TESFA project has been seminal to CARE Ethiopia’s contribution on the importance and multiplying impact that a focus on social norms can have to development outcomes. Additionally, it has contributed to CARE’s global work on what works to mitigate the negative effects of Early Marriage.

We are enormously proud of this project and are excited to see the influence of the outcomes expand within Ethiopia and beyond.

Esther Watts
Country Director

¹ The Adolescent Experience in-depth: Using Data to Identify and Reach the Most Vulnerable Youth People, Population Council & UNFPA, 2009.
² “Tesfa” means “Hope” in the Ethiopian language of Amharic
I am Tadila Mebratu from Gentega Kebele, Farta Woreda, South Gonder Region. Life was hard for me before I joined TESFA. It was unimaginable for me to have my own job. Since girls get married at an early age in the community that I live in, I was married at the age of 14 and gave birth when I turned 15. I did not have the right to go out shopping or attend meetings. I stayed at home taking care of my girl. When there were times that I needed to go out, I had to ask for my husband’s permission. When he said no, I would not confront him but rather obey him, although I have a reasonable cause. If I did not do what he said, he would punish me and this is widely accepted in our community.

Since I was financially dependent on my husband, I used to get stressed out whenever I needed money to buy foods for the family even though it was mutually beneficial for the entire family. My husband used to call me anchi (disrespectful way of calling a woman), he never called me by my name. In fact, I did not convey my thoughts and feelings to my husband as a life time partner. I was not using any family planning method. I did not even have the permission to go to a health center for child birth. So I gave birth to my first child at home after I labored for three full days.

I joined TESFA project in 2016 when I was 16 years old. The project taught me that I can attend meetings with the guys, save money, that I have the right to reflect my ideas and discuss these ideas with my husband. It has enabled me to be independent. I was the first person to ask for a loan from our savings team. First, I borrowed 2000birr ($73 USD) and then 3000 birr ($110 USD), after adding 4000 birr ($146 USD). I bought areke (local alcohol drink) by 27 birr ($0.99 USD) for a liter and sold it for 45 birr ($1.65 USD) in the Kebele that I lived in. I got tremendous amount of money doing these businesses. Using this money, I bought a land and I am buying construction materials to build my own house. I will no longer live in a rental house. What I did was exemplary to my friends.

Now, I am confident to convince my husband about any type of issue that is raised at home. I can go out for shopping at any time. Even today, he is in a meeting with his friends at work and I am out to do this interview here with no movement restriction.

I want to have three children but I am going to delay my pregnancy until I am economically stable. So I am using an injectable family planning method that is taken every three months. When I get pregnant and then go into labor, I will definitely go to a health center because I now understand the importance.

So now, I can even help others who are struggling as I was before. I am always sad that I got married early not knowing the drawbacks of early childhood marriage. But, I feel proud that the TESFA project is changing the future of many girls by contributing to the eradication of early childhood marriages. People are now aware about the importance of family planning and not only to avoid pregnancy but also to protect themselves from HIV/AIDS infection.
I know that early marriage and circumcision will lead to fistula and problems during childbirth. Because of that, I will never let my girl get married before the age of twenty-five. I want her to get married when she is mature enough to reflect her wants and needs. It could be when she finishes her studies at a higher level education.

I recommend TESFA to continue the works on early childhood marriage, circumcision, maternal delivery at a health center and most importantly, to work on improving saving culture in other sites because this program was not only a support, but it has helped me to be economically independent.
TESFA-my family

I am Semu Shumet from Woyibla kebele, Farta Wereda, South Gonder region. I dropped out of school in 5th grade. Before I joined TESFA project, I was married at a young age. Every time I went for a shopping, my mother in-law assumed that I was going to a health center to use family planning methods. My mother-in-law used to tell my husband that I was using contraceptive and he used to beat me. So I had my baby at home when I was 15 years old. I now have two boys. Prior to TESFA, I had no savings and did not knew the expenses.

What I always regret the most is that I had my baby before I joined TESFA project. Back then, I did not know how a child should be raised, so I mistreated him. I was not changing his clothes whenever his clothes got dirty.

After I joined TESFA project in 2016, my life changed drastically. I was trained on family planning and saving money. I am now a farmer and facilitator of a meeting that is held in our community. I now know that pregnant women should give birth at a health facility. After I knew the benefits of using family planning methods, I discussed the advantages with my mother-in-law and my husband. Now, she is the one who reminds me the date and even does the house work for me until I get back from my family planning method appointments. My husband cooks and supports me at home. We had a sewing machine that we were not using for a long time. TESFA project showed us that we can create jobs with what we have at hand. So what we did was, we asked for a loan and my husband started to sew cloths using the machine and I do the ironing. We got 10,000 birr ($366 USD) by selling our product.

My husband and I rented a land to sow onion seeds using irrigation method because we assessed the market and realized that selling onion was profitable. Using the training per diem money I got from TESFA that is 1200 birr ($44-USD), I bought a fertilizer and an onion seed. I sow the seed and then I sold the product with 4200 birr ($154 USD). So I got a net profit of 3000 birr ($110 USD). As you can see in the picture, I have a huge land that I use for farming. Last year, I got 13,000 birr ($476 USD) and now I expect to get 30,000 birr ($1,099 USD).

My second boy was born after TESFA, hence I treated him well during his early years. I always change his dirty clothes and even buy what he needs because I can now afford it. My parents are Taye and Selam (employees of TESFA project) because they showed me the ways I could improve my life unlike my biological parents. My life changed because of Taye and Selam. I am working with the Social Analysis and Action group to end early childhood marriages.

If I give birth to a girl in the future, I would not let her get circumsised because I know it will bring fistula and the scar causes pain during child birth. I will surely let her choose her partner and marry at the age of 19 and or above.

I recommend TESFA project to scale up the coverage of the project and facilitate income generation jobs for other communities. The TESFA project could improve the saving skills, and communication skills of the community and work on prevention of early child marriages.
Miss Independent

I am Mosebuwa Kassahun. I am from Mahideremariam Kebele, Farta Wereda, South Gonder of Amhara Region. I am divorced and I have one daughter. Before TESFA, I was selling coffee and tea. I was the bread winner of the family by doing small businesses. My ex-husband was a priest. He did not want to work but used to get money from others. He used to spend his time with his friends drinking tella (traditional alcohol drink). He did not want me to work either. He used to beat me when I got back home from work. Since it was not allowed for me to use family planning, I used injectable contraceptive secretly. I was not allowed to go out of the house in fear that I would be involved in extramarital affairs. So I had no participation in the community gatherings.

I joined TESFA project in the year 2015. After that, I understood that I had the right to speak for myself. I started confronting my husband to work and support our family than just expecting money from others. I finally told the women affairs office in the Kebele about what I was going through. They helped me get a divorce.

I save money every month and I took a loan to start selling fruits and vegetables. Right now, I can speak for myself. I have my own job. I am independent. I learned that people can start from small business and raise their income step by step. I can do anything that any other man can do. I am using injectable contraceptive to avoid unplanned pregnancy. I am now able to attend and participate in community meetings.

I have a short term and long term plan. My short term plan is selling small scale stocks to the community and my long term plan is to have a huge supermarket and distribute to different Kebeles. My daughter is not circumcised; considering it will bring fistula during child birth. I will let my girl marry at the age of twenty-five, that is after she is matured enough mentally, physically and psychologically. I will council her to give birth after she is financially stable.

I recommend TESFA to continue their deeds. To show others the importance of saving money. To give hope for others as they did for me. If TESFA could open a branch here in our locality at the Kebele level, it would be really helpful. This would help us-the TESFA girls to come and discuss our thought at the office anytime and to work on others over a wider range. We can be reminded of the impact that the project has brought into our lives every time we pass through the newly opened office.
I can buy a soap

I am Fikir Yirga from Atkina Kebele, Farta Wereda, South Gonder of Amhara region. I am 18 years old. I dropped out of school when I was in 8th grade because I got married.

I was not able to call my husband by his name. I could not communicate freely with my mother-in-law. My husband tried to persuade me to stop going to school because he thought that I would not keep up with my classmates. This was not because I did not have the potential, it was due to the attitude that the community had towards women. We were considered as incapable to learn and change our lives. I dropped out of school when I was in 8th grade. I was not allowed to go out of my house to attend meetings or any other events. He was never concerned or tried to support me in doing household chores even when I had to stay up the whole night working. I never thought of saving back then. I could not wash my cloths because I had no money to buy a soap or even hair oils.

My life changed after I joined TESFA in the year 2015. My husband is the one who nags me to start school and even to attend meetings. He supports me at home. I can easily share ideas with him with full confidence. My communication skills and inter-personal relation with my family has improved. I now can call my husband by name freely and easily communicate with my in-laws without fear.

Within the TESFA group, we are 15 girls as a team and save 10 birr ($ 0.37 USD) every month. After the first month of saving, I borrowed 150 birr ($ 5.5 USD) and I bought a hen. I sold the eggs. Then, I bought goats from the market using the income that I got. I then sold the goats with 6,500 birr ($ 238 USD). After the training that I took about employment opportunities, I started to sell handmade scarves and mesob (traditional box used to put injera in). I have a total of 8,500 birr ($ 311 USD).

I now know the consequences of early marriage, harmful traditional practices and about the importance of saving. I am independent. I can buy soaps and hair oils from anywhere I want at any time. Even today, my husband is out to buy goats for me because he did not want me to miss this interview. Whenever I am out late taking care of things, he cooks and prepares food. I am currently using injectable family planning method because we want to be financially stable before we have a baby.

The next generation is lucky because they do not have to go through what we have gone through by marrying during our childhood years. I will never let my daughter marry before the age of 24. I recommend TESFA to continue its work on early childhood marriage interruption and facilitate trainings on income generating activities.
I am Semegn Desta living in Gentegna Kebele, Farta Wereda, South Gonder of Amhara region. I am divorced. I have a 6 years old daughter. I dropped out of school when I was in 8th grade and got married at age 12 before I joined TESFA. I was a housewife waiting for my husband’s money to cover household expenses. Every time I asked for money to buy foods for the family, my husband used to laugh at me. I used to get stressed asking him for money.

I was restricted from going to a health center, shopping, meeting friends and even attending funerals. I always stayed at home. I only had one cloth and even when it got dirty I would not change it because I could not afford another. My ex-husband was so harsh to me. He used to come late at night drunk and beat me. I had to wait for him until he came home. I did not know how much he got and what he did with his money. Yet, I was living with him. We had a land that we rented for others.

My ex-husband and I lived in a small house. We covered our expenses with the money we got monthly from our rental land. If we ran out of money, we used to ask for a loan from pawnbrokers’ until the next rental money comes. We could barely cover household expenses.

I joined TESFA in 2016. I save 20 birr ($ 0.73 USD) every month with a small interest unlike pawnbrokers. I asked for a loan and bought teff, sorghum and buckthorn. I sold it and earned a good amount of money. Now, I have my own restaurant. I do not need to borrow money from anyone. In the past, I used to take and use up borrowed money, but now I make profit out of it. I now use injectable contraceptive. Even when I find girls who want to get married early, I council them not to and share my experiences. If they do not agree, I report them to the Social Analysis and Action group. They then interrupt the arranged marriage using different methods. I am now divorced because my husband was unable to behave himself. I am now living with my sister and mother. I have my own income. I support my family financially.

I reconstructed my home and I live in a house that is three times larger than what I used to have. I can express my opinion freely. I now facilitate meetings and encourage girls to fight for their rights. Most of the women who applied my advice are now living with their partners in harmony.

I do not want to have a child now. I want to earn sufficient amount of money so that I can raise my child properly. Prior to TESFA, I did not even have the thought of having a cell phone but now I own a cell phone that helps me communicate with friends and families easily.
I now can afford to change my cloth. I can buy any clothes, scarves and shoes that I want. In the future, if I have a daughter, I want her to get married at age 25 or above. I accept her will and encourage her to marry when she and her partner are financially stable.

I want to marry a guy who understands me, who is a hard worker as I am, who can support me at home, who respects me and who is mature enough to support his family. If not, I will never get married again.

I recommend TESFA project to scale it into other Kebeles and put an end to early child marriage once and for all. What we have suffered is enough.
Born again

I am Ehetenet Kassa from Gentegna kebele, Farta Wereda, South Gonder of Amhara region. I was married at the age of 12. I have a baby boy. I was not in love with the man I married because he was not concerned about my feelings and the challenges that I was facing so we were always fighting. I was going to school until I had my child at home, after 3 days of labour. I was not using any contraceptive. I was not allowed to go out for meetings and shopping. I was lonely. We were living in a rental house without secured income.

I joined TESFA project in the year 2016. The group was named “Meseret Team”. We meet up for two days in a month. Every 16th day we save money and every 5th day we attend trainings. The trainings are about family planning, saving and early childhood marriage. We have 14 members and save 20 birr ($ 0.73 USD) every month. I asked for a loan and borrowed 500 birr ($ 18.5 USD). Then, I bought and sold coffee beans with 1000 birr ($ 37 USD) in the shop that I own. So, I returned the loan and got the other 500 birr ($ 18.5 USD). Now, I know my expenses and profits well.

Things changed with my husband and I. He now respects me, helps me do household chores, he cooks, bakes injera, makes coffee for me and even reminds me to go to the health center to use contraceptive. We are living in harmony. Today, he went to the store and I am here for an interview. So now, I have started to love him. He has a sewing machine so he sews and I iron. On weekends, I go out to the store room to sell our stocks. I go to the health center every three months to use contraceptive. I know my profit and expenses so we have our own house using our savings. I even save money at the bank.

I am literally born again after TESFA. I am working hard with the stock market. Right now, our savings as a group has reached 8,668birr ($ 317 USD) so we are planning to open a company as a team. We have another savings called social fund. We have 860 birr ($ 31.8 USD). We use this money to support members when we gave birth, in memorial ceremonies and when we get sick.

I now know how to run a business including knowledge considering the changes in seasonal pricing. So what I do is, I buy cows during fasting seasons and sell it when the fasting season is over. I buy stocks during low price season and sell when food price gets high. Last time, using this method, I got 3,000 birr profit ($111 USD). My husband and I have a child. We want to have another child after our child turns 6 and depending on our income.
Now, I can even support others. I counsel people needing help concerning early childhood marriage and saving skills. I always tell young girls not to get married early. If they disagree, I report them to Social Analysis and Action group. They handle the situation. I have lots of friends now. We even cannot wait until our meetings, so we take care of each other at all times.
Role model to the elderly

I am Shashe Tilahun from Meskeltsion Kebele, Farta Wereda, South Gonder of Amhara region. I dropped out of school in 5th grade. I am a farmer and a part time stocker. Before TESFA, I always argued with my husband to give me the money he gets from work so I could cover our household expenses. He did not know his expenses, so he spends the money he gets everywhere. Whenever I ask him for money, he used to say that he did not have any. Then, we started to sell the land that we owned. I had no clue of family planning uses and its importance. Sharing my ideas to my families and outsiders was unthinkable for me.

After I joined TESFA project in the year 2016, things started to change. I have my own income now so I do not need to ask money from my husband and fight. I am now confident to talk to and share ideas with friends and families. I am saving money. I am truly happy with what TESFA project has done for me. I am using injectable contraceptive. I now can get money from the social fund in certain circumstances, such as if I get sick. I have come to understand that early childhood marriage leads to fistula. I now know how I should raise my baby girl. If a woman gets in to a fight with her partner, I give her advice on how she can overcome the challenge. Within the group, we support each other in all aspects of our lives. For this reason, our team is even a role model to our elderly. They tell us that they are learning good lessons from us by looking at the progress of our team.

I am currently using injectable contraceptive. After I get financially strong, I want to have children. I did not circumcise my daughter and never will I in the future. I will let her marry at age 20 or more.
In good terms

My name is Fantanesh Abebaw. I am from Mahidere Mariam Kebele, Farta Wereda, South Gonder Zone of Amhara region. I dropped out of school because I got married when I was in grade 8.

Before I joined TESFA project, my relationship with my husband was poor. I had poor communication skills and financial literacy skills. My husband used to consider me as a useless person and insulted me whenever I asked him to give me money for household expenses. He used to say, “Why don’t you do something and bring home money by yourself? Is it my responsibility to feed you?! ” Since I had poor communication skills, we used to fight a lot. I had no freedom to go to the market or make a decision by myself.

I joined TESFA project in 2015 at the age of 17. We are 13 individuals in our group now. Because of the training that I took in the TESFA project, my communication skills improved. I am now in good terms with my husband, mother-in-law and the Kebele officials. Today, I can go to wherever I please without asking for permission. I attend meetings freely.

I can even take my child with me. I know what savings and loan means and the advantage of them. I am involved in income generating activities and I no more need to ask for money from my husband. I am a merchant and I sell towels. I spend my money on whatever I need.

I am now aware of family planning and reproductive health problems. I currently use short term family planning. I started using it 45 days after I gave birth to my baby. I will continue using it until I want to have more babies. I want to space my children and that is why I am using family planning. Using family planning keeps me healthy, keeps my children healthy and helps in the development of the country. This is because I know using family planning will make us financially safe and lead to have economic growth.

In the future, I will let my daughter choose the time she wants to get married, after completing her education and getting a job. I personally prefer if she gets married after the age of 20. But this will be her decision, not mine or anybody else.
An eye opening experience

My name is Birtukan Worku. I live in Mahidere Mariam Kebele, Farta Woreda. I have attended school up to grade 8 and I dropped out of school because I was married.

I used to have problems with my husband because I was unable to express myself and make him understand my point of view. It was mandatory for me to ask my husband for permission to go to any social gathering or market place. Both me and my husband knew nothing about family planning and reproductive health. I did not have any knowledge concerning financial responsibility and employment opportunities.

I joined TESFA in 2015 and it was an eye opening experience for me. I saw what I can do thanks to the project.

TESFA has helped me to achieve my goals. I have learned how a business can grow starting from little. I have learned how to plan and work accordingly. Now, me and my husband communicate well and even we discuss on how to manage our family size and plan for the future. I plan to have children based on the income that I make. I would say I am financially stable and leading a good life. I have a tea house from my savings. I now own around 40,000 Birr ($1,465USD). I do not need to ask for money from my husband anymore. That is a huge success for me and I plan to proceed with what I am doing. I used to use implant contraceptive but did not felt comfortable so I switched to injectable contraceptive and take it every three months.
I am changed

I am Habtam Eshete. I live in Gena mechawecha Kebele, Farta Wereda South Gonder zone of Amhara region. I attended school until grade 7 then I dropped out because I got married.

Before TESFA project, my mobility was questionable. It was very tough for me to move from one place to another, even to go to the market and sell and/or buy products. I used to work all household chores by myself. After accomplishing my task it was expected from me to take care of my husband by washing his feet. Back then, I had difficulty communicating with the village people and selling my products. I had no information about income generating activities or how to run my house, because I get married at a young age.

I joined TESFA in the year 2015 when I was 15 years old. The project brought different positive changes in to my life. It enabled me to have a good relationship with my husband, mother-in-law and the community. I was trained on how to start and run a business. I took different trainings that enabled me to be confident. I took a loan and started my own business. I sell crops, goat, sheep, fruits and vegetables. I am now aware about income generating activities (crop trading, running a business). I can move from place to place without any restriction.

Because of TESFA project I got the opportunity to participate in different trainings. My communication skills with my family and friends has improved through that.

My knowledge and attitude towards family planning has changed. I am now aware of the routes of transmission for HIV/AIDS. After the project, my husband started helping me with the household chores. We support each other in each activities. If I am baking injera (flat bread), he helps me by cleaning the house and if I am cooking, he fetches water. This has reduced the workload that I had previously.

Knowing about savings and its advantages has enabled me not to be afraid to take out a loan. I took a loan from the group and started to grow onion on the land that I own in the countryside. After a year, I sold my land and bought a new land at the city. Today I am building a house on it. Even now, I did not stop taking a loan. I bought a sheep, onion, potato and maize to produce more. I returned the loan after I got the profit.

The community that I live in is changing in different aspects, including use of family planning methods, maternal care (delivery in health post), developing the habit of saving and loan, interruption of early marriages and involvement in the income generating activities. Nowadays, unlike me, most of the adolescent girls are getting the advantage of attending school freely without being forced to get married at early age because of the project. I support this program by identifying planned early marriages and reporting them to Social Analysis and Action group.
Watching the changes that TESFA has brought to the TESFA girls has made the community interested in being involved in saving and loan activities. I help the Social Analysis and Action group in identifying pregnant mothers and taking them to the health post for prenatal care follow up at least in the 5th months of pregnancy.

I have no children currently but in the future I want to have 2 or 3 children at most. To limit the number, I will use short term family planning method (injectable contraceptive method). If I have a daughter in the future, I will not let her get circumcised because I know the consequences. I will also let her decide by her own on when to get married.
I sued my family

My name is Fetenech Mengie. I live in Genamechawecha Kebele, Farta Wereda, South Gonder of Amhara region. I dropped out of school when I was in grade 8 after I got married.

I faced a lot of problems due to lack of knowledge and the skills on issues such as, how to communicate with others. I did not know what saving was, did not realize the importance of getting additional income and was not concerned about keeping good hygiene. I used to think that women were supposed to take care of the household chores and men were responsible for the outside activities.

I joined TESFA in the year 2015 when I was 14 years old and after that, my life started to change in a healthier way. Now, I am able to communicate and manage my business well. I started small and now I purchase and sell cows. I now believe that men and women are equal. My husband and I work together in handling the household chores.

I give loan for others. My family and I keep our personal hygiene well, thanks to the training.

I know about family planning methods and I am planning on having 2 kids depending on my income. I currently use contraceptive method because I now know the importance of family planning. I have learned that early marriage is bad so I am working to interrupt early marriages in the community. I even went the hard way to stop early marriage. I had to sue my family because they were about to let my little sister get married. I could not let her go through the same problem that I went through. Her marriage was interrupted and now she is attending her education attentively with no worries. I teach about the effects of early marriage in the community. If I have a daughter in the future, I would make sure that she goes to school. I would let her choose her life time partner.
Freedom to move

I am Dasash Gashaw. I live in Genamechawecha Kebele, Farta Wereda, South Gonder of Amhara region. I have attended school up to grade 7 and dropped out because I got married.

Previously, I had poor communication skills so I had problems with my husband and mother-in-law. There were taboos regarding who should handle household chores. I had no idea about family planning use and reproductive health problems, including consequences of early marriage. I knew nothing about how to run a business.

I joined TESFA in the year 2015 and I have seen a lot of changes in my life. I have gained knowledge on family planning and reproductive health. I have good communication skills, I am now able to communicate well with my husband and we are living in harmony. My business skill has improved. I have learned how to save money and recognize the importance of my next investment.

I know where to sell my product with good profit now. The project has helped me in identifying what kind of income generating activity that I should be involved in and how to change my life. Depending on my economic status, I have plans of having children. After the training, I decided to use contraceptive method and it has been a year since I have started using one. If I have a daughter, I will make sure that she will attend school with no distractions. I would not circumcise her. I would let her decide on who to marry when and I would not interfere with her decision.

I am now teaching the community what I have learned from this project, especially on early marriage and its consequences. I believe that I have brought a difference to my friends’ lives.
My name is Enalem Abebaw. I live in Genamechawocha Kebele, Farta Woreda. I attended school up to grade 9 and dropped out because I got married.

Previously, I knew nothing about income generating activities. I used to think that early marriage was common phenomena and in fact a good practice. Knowledge concerning savings was not known in my community and I was not aware either. I had no clue about family planning methods and about reproductive health problems. I also used to have communication problems, especially with my husband. I used to get scared of what people would think of me if they saw me doing a man’s job so I avoided those activities. I always thought men and women were not equal.

I joined TESFA in the year 2016. Since then, I have started implementing all those things that I have learned from the project. The project has brought many changes in my life. I can communicate well with my husband. I now believe that men and women are equal and must work together.

My husband and I are now making decisions that are mutually beneficial. Because I am involved in income generating activities, I am now able to solve my financial problems. I have learned to do things in team and noticed the importance of working as a team to change the community. I have two children and plan to have more with at least an age gap of 3 to 4 years. I am using the 3-year contraceptive method. If I have a daughter in the future, I would not give her away for a man unless she is 18 years or above.

The community is learning so much from us—the TESFA girls. I am paying it forward of what I have been given from this project. I am teaching the community how early marriage can be an obstacle to girl’s future and that it is a harmful practice. I am teaching girls about family planning and contraceptive methods by setting myself as a role model.
Hope

My name is Tangut Marelign. I am from Genamechawеча Kebele, Farta Wereda of South Gonder of Amhara region. I attended school up to 7th grade and dropped out when I got married.

Before, I always felt bad with the fact that I got married at an early age. I thought that I would not be able to do the things that I have always wanted. I felt that I was trapped. I had to quit school because of my marriage. I gave birth while I myself was a child. I used to argue with my husband a lot, he did not allow me to attend any social gatherings. I did not have good communication skills. I had not come across the idea of family planning and about reproductive health problems.

I joined TESFA project in the year 2015 when I was 12 years old. Then I started to have hope in my life. I learned that I should not give up on my life. I started saving money and borrowed 100 birr (4USD) and I bought 2 Hens with that.

I am now able to breed sheep. My communication skills have improved more than ever. I can express my thoughts very well. I am able to do things in teams and I learn a lot from the girls experiences. Now, I have a healthy relationship with my husband. In the future, I want to have 3 children but only if I am financially secure.

I will send my daughter to school and when the time comes when she wants to get married, she can decide when and who to marry.

Finally, what I would like to say is that TESFA has brought so many changes to my community in empowering the women and I highly suggest that they keep up the good work.
My name is Mikre Sisay. I live in Mahderemariam Kebele, Farta Wereda, South Gonder of Amhara region. My father passed away while I was young. My mother arranged a marriage for me when I was 12 years old so I could support her financially. I did not want to get married so I repeatedly ran away from my ex-husband’s home and went to my mother’s house. Finally, she accepted that I did not want to live with my ex-husband so I got separated from him. Before I joined TESFA, I could not communicate with my mother and others. I had no confidence. I could not support my mother financially. My mother used to order me not to go to school. She used to ask me who would take care of my sisters if I went to school. I used to be scared of my mother to ask her to buy me school materials because she would order me not to go to school.

I joined TESFA in 2015, when I was 12 years old. I started to lead a whole new life. I can now communicate freely. I am confident. I can move freely from place to place. I am involved in income generating activities. I first bought a hen and now I own a calf that I bought with 2,500 birr ($192 USD). I am able to support my family. I can now buy school materials for myself. I have convinced my mother to start her own business. She is involved in selling potatoes. I have learned how to develop new ideas for income generating activities.

I learned that visiting a medical center is important in situations related to pregnancy and child delivery. I am a student and merchant and I am managing both very well. I do not want to get married until I am done with my education, then I plan to get married and have 2 children, a boy and a girl. I plan to use the 3 year contraceptive method in the future.

In the future, I want to finish my education and get employed. In addition, I want to start a business and own a shop. I have been a great role model in the community that I live in. I have even lent my mother money so that she could start up a business of her own. I say TESFA project should continue the good work so that other girls like us can also reap the benefits of this program.
Now I can manage my house

My name is Worknesh Desalegne. I live in Woyinwuha Village at Debretabor, South Gonder of Amhara region. I had no job and my husband used to sell socks. It was hard for us to make a living. I was unhappy about my life. I never dreamt of my life to be like that. I was hopeless and I could not communicate with my husband appropriately. We even considered being separated once. Life was hard.

I joined TESFA project in the year 2016. The group that I am in is named Biruh Tesfa (bright future) and I was selected by group members to be a facilitator. As a facilitator, I have received trainings on sexual and reproductive health, Village Saving and Loan Association and facilitation skills and I have cascaded all the trainings that I have received to my group members accordingly. Our group has monthly meetings and all the members bring their monthly savings, 20 Birr ($ 0.67 USD), during those meetings.

I had no idea about savings and loans before I attended Village Saving and Loan Association training. The training familiarized me with these concepts. Initially, no one was volunteering to take out a loan because we were afraid of failure and that we would not be able to pay it back. I was not familiar with taking loans and use it for different Income Generating Activities. But through continuous awareness raising discussions, I understood the advantage of taking out loans and use it in Income Generating Activities.

After understanding the Village Saving and Loan Association concept, I took the courage to take the first 300 Birr ($ 10 USD) loan so as to be an exemplary facilitator. I planned to invest it on production of vegetables. I informed my plan to my husband, he agreed and supported me on seedling place preparation, watering and other labor works.

I bought fertilizer for 200 birr ($ 7 USD) and cabbage seeds by 80 birr ($ 3 USD). I sowed the cabbage on my father’s land and it started to grow after 5 months. In the first round of the production of the cabbage, I was able to return the loan that I owed to the group and I had a net profit of 8,000 birr ($267 USD). On the second round, I bought cabbage seeds and I am still waiting for the seeds to grow. I am expecting to get a net profit of 15,000 birr ($ 500 USD).

Until the second round, I prepared eucalyptus tree seedlings for the rainy season using the income that I got from the first round of production. I bought seedling pots and eucalyptus seed. By now I own 30,000 eucalyptus tree seedlings. I expect to get 30,000 Birr ($ 1,000 USD) profit for 30,000 seedlings.
Now, my husband and I communicate well. He listens to me and I have a say in making decisions in my house. I am hopeful and excited about my life. My future plan is to buy or construct a house at Debretabor town and buy a Bajaj (three-wheeled motorized taxi) to diversify and improve my means of income.
Giving it all that I have

I am Abebech Birhan from Farta Wereda, South Gonder of Amhara region. I was married at the age of 15 years. My father passed away when I was little. My mother raised me alone by herself. At the age of 15, I was married to my ex-husband. I lived with my ex-husband and his mother. Before I got married, my ex-husband and his family promised to support my education. After I moved in to their house, it was a different story. My mother-in-law was so unsupportive. She used to say things to discourage me. She used to hide and sometimes burn my exercise books when I went out to fetch water. She was unwelcoming to my friends when they came looking for me to go to school. She used to say, “Who is going to cook and feed your family while you are away attending school?” It was hard for me, it is so painful for me to even remember those moments. Education is the most important thing for me so I got a divorce. Then, I went to live with my mother. There was a school up to grade 10 near where I lived. When I finished grade 10, I had to travel to a very distant school to continue my education. At that moment, my mother could not support me with the transportation fee so I had no option but to just let it go. I was very disappointed and sad with my destiny. Then TESFA came along. TESFA project came into our locality in the year 2015. Luckily, I was selected and that gave me a glimpse of hope that one day I will be able to continue my education without worrying about how to support myself financially. In the Village Saving and Loan Association, we had regular meetings. I was trained on how to start and run a business. I took different trainings that enabled me to be confident and believe in myself.

I took a loan and started my own business. I sold coffee, salt and eggs. Since I had a dream of going to school, I saved every penny that I had so that I could attend college. After a couple of weeks passed by, I was able to get money for transportation to go to the nearby college. I registered and took the entrance exam. I could not believe when I heard that I was accepted. After all that I have been through, it felt like my suffering was finally over. I joined Begemidir Teacher’s College. I am studying Biology to become a teacher. I am now second year student. I still save and run my own business. I see a bright future ahead of me. I have passed through all those horrible moments and now I am here. I am so proud of myself and nothing is going to hold me back. I truly believe that anything is possible.
He never listens

I am Adelaw Addis. I am from Atkana kebele, Farta Wereda, South Gonder Zone of Amhara region. I dropped out of school in 8th grade after I got married. My husband and I used to argue and fight a lot. We had poor communication. He never listened or discussed issues with me. I had no job so I had to ask money for household expenses from him and it was hard for me. I was not allowed to move freely. The society including my husband did not approve of me going to meetings, market or even church.

I joined TESFA project in the year 2016. After attending TESFA project trainings, my communication skills improved. When I have problems with my husband, I discuss it with him and we solve it together. I am on good terms with my husband. TESFA created a job opportunity for me. The project helped me to develop a saving habit and provided me the opportunity to take out loans. This has enabled me to be engaged in different income generating activities.

I am now a merchant. I took loans and used the money for business. I now move freely from place to place. I attend meetings and discuss my problem with Social Analysis and Action members.

Because of the knowledge that I got from the TESFA meetings, I now understand the consequence of harmful traditional activities. I support activities that are implemented at the community level to avoid harmful traditional practices such as female circumcision and early marriage. I would not allow my daughter to be circumcised and I want her to get married after she turns 20 years old. I now have knowledge about family planning. I am using long term family planning method for spacing. I want to be financially secured and have 3 babies in the future and be able to provide my children with everything that they need.
I can call his name

I am Niter Molla. I am from Atikena Kebele, Farta Werda, South Gonder of Amhara region. I got married at age 13. Since I did not know about family planning use, I gave birth at age 14. I had lots of work to do at home and I engaged in labor work after 12 day of birth. I cooked, made injera, went on a long walk to fetch water (while carrying my baby) and did milling. I was not using contraceptive after I gave birth to my first child so I got pregnant after 2 years. I did not have money and our economic status was very low. My husband was not supporting me in any activity. I did all household activities by myself.

I joined TESFA in the year 2015. I became the facilitator of our group. I attended 5 days training at Debretabor. I learned about Sexual and Reproductive Health, business skills and income generating activities. After that, in our group, we started to meet twice a month. We discuss about family planning, communication skills, household chores and saving culture.

I am now using contraceptive. We save 10 birr ($0.37 USD) every month. For our social fund we save 3 birr ($0.11 USD) every month.

My husband used to oppose me going to meetings. After I discussed with him the importance of the meetings, I finally convinced him. He now encourages me to go and attend meetings. When I get back home late, he cooks and makes injera by himself. Before, I was not calling him by his name but now, I call him by his name. From our savings group I borrowed 300 birr ($1 USD) loan. I bought 6 Kg of coffee beans. I got 60 Birr ($2.2 USD) profit. Using 600 Birr ($22 USD) as an initial capital, I bought a donkey, a goat and a sheep. Right now, I have my own job and income. In the future, I want to buy a house around the urban area where I can open my own restaurant.
My name is Banchialem Mesfin, from Woyebila kebele, Farta Wereda, South Gonder of Amhara region.

In the past, like many other girls in my community, I used to face a lot of criticism and suppression from my parents and other members of the community. I did not know anything about income generating activities. I was very shy and did not socialize with people. My parents did not let me out of the house. Girls used to be isolated and belittled by the society. There were many early marriages happening in the community. I did not know about family planning methods and I had no idea what HIV/AIDS was. We (the girls) were indifferent to things happening around us. We used to give birth in our homes. Going to the hospital or even telling our parents about different signs of pain during our pregnancy was considered as a shameful thing. In addition, female genital mutilation used to be a requirement for all the girls.
I joined TESFA in the year 2015 and massive changes started to happen after that. TESFA has taught me about different income generating activities, family planning, life skills and so much more. I have now become more sociable and I am now engaged in different income generating activities such as breeding goats. I have now become a woman of my own. Because of TESFA, I now have better communication with my husband. In our Village Saving and Loan Association groups, we save money on a monthly basis and take out loans to execute our businesses'. Because of TESFA, I am able to give my family a healthy life; I have learned about HIV/AIDS and different contraceptive methods. I am currently using a contraceptive because I can now comprehend its use. Unlike in the past, these days' girls and women in our community go to hospitals to give birth.

I was married at a very young age because I did not know about the consequences. However, because of TESFA, I have stopped the early marriage of my 13 year old sister and I am very proud of it. I have grown economically, socially and most of all I have grown as a person. I tell my neighbors about TESFA every time I get a chance to meet them. I want the project to continue for a long time. I will keep spreading the words of its good work so that it can help other people like me.
About CARE: Founded in 1945, CARE is a leading humanitarian organization fighting global poverty. CARE started working in Ethiopia in 1984 in response to severe drought and famine that devastated the population and claimed the lives of nearly one million people. Since then, the organization’s activities have expanded to address the root causes of poverty and vulnerability. To learn more, visit www.care-international.org.