



Photo: Muna Ismaili, Kebribeyah/ Somali Region/Mercy Corps/2024

# ONE WHO LEARNS, WILL EVENTUALLY TEACH.

## *Ethiopian Proverb*

### **Women in Business: The Market System Resilience Ecosystem, Muna's Story**

Muna Ismaili smiles emphatically as she listens to Khadra Muse describe how she has developed her business as a livestock mini collector. "Muna gave me the confidence to get into business" says Khadra, "she told me not to fear, she would buy my livestock".

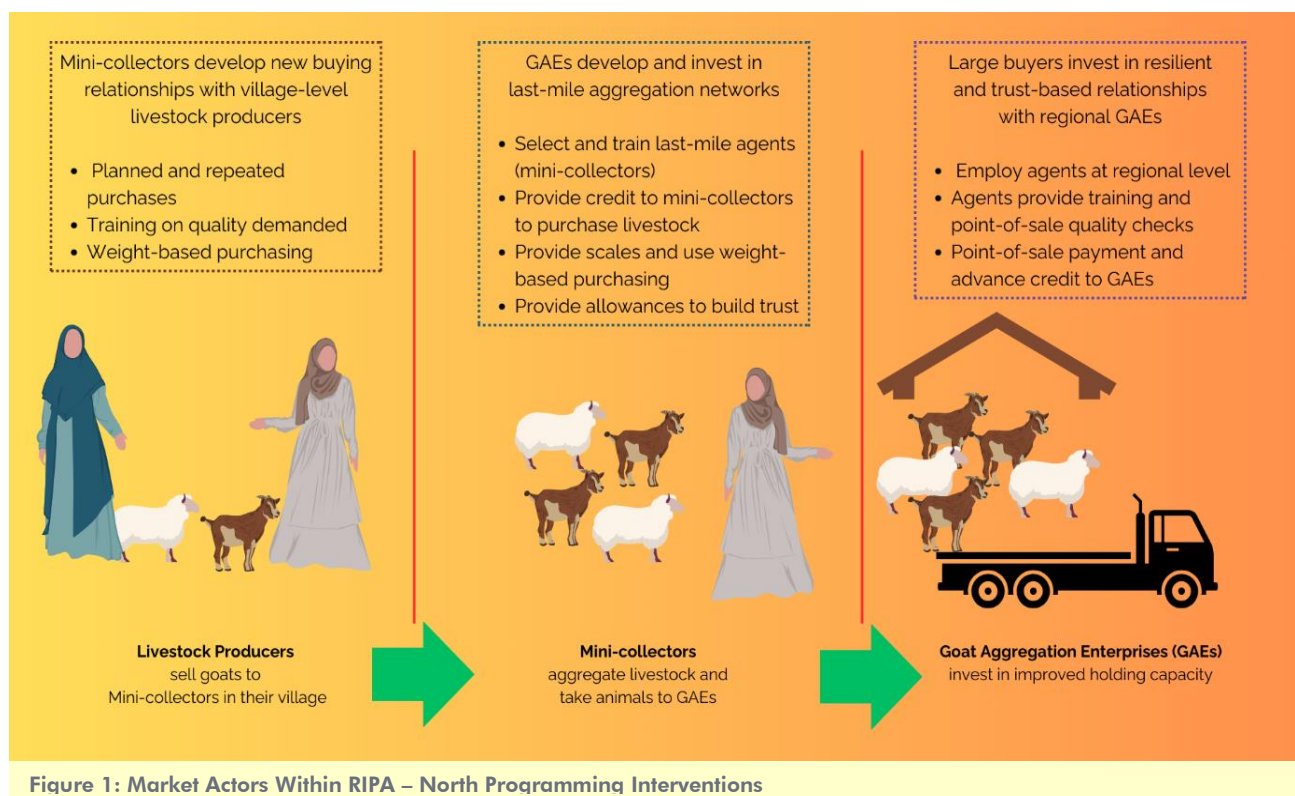
Khadra was a housewife until her husband died and she was left to fend for herself and her 10 children. Faced with the daunting task of supporting a family, she turned to selling small livestock such as sheep and goats. She was initially afraid that she would fail to find a market until she met Muna and began her journey as a livestock mini collector for Muna's Goat Aggregation Enterprise (GAE).

As a mini collector, Khadra buys livestock from local producers in and around Kebribeyah, which she sells to Muna who takes them to market in Modjo. “We are confident that any livestock a producer brings we have a market for. We bring it to Muna and get a market”, remarks Khadra, casually.

Muna watches on as her smile turns to laughter. “We need each other, they have what we need, and we have what they need”, says Muna about Khadra and other mini collectors just like her.

Khadra is one of Muna’s mini collectors who received training under Mercy Corps ‘Resilience in Pastoral Areas - North’ (RIPA) program. Under RIPA, Muna received training for 10 mini collectors, but she has since expanded that number to 14.

Mini collectors buy livestock from local producers which they in turn sell to regional GAE’s, such as Muna, who collect, store and feed the livestock before selling to national buyers (see Figure 1). Muna partnered with Mercy Corp’s RIPA-North program in 2021 and began working with mini-collectors like Khadra shortly after.



# How Change Happens: Unpacking RIPA - North



**RIPA North** works to build **resilience** in the lowlands of Ethiopia through addressing issues such as helping livestock producers to generate income and savings from their animals in the face of shocks and stresses. The program addresses the increasing challenges facing pastoralist communities, such as extreme changes to climate patterns, volatile economic trends, livestock disease and increased conflict.

RIPA North utilizes a **Market Systems Resilience (MSR)** approach to transform the structure of livestock supply chains in the lowlands to benefit female pastoralists and agro-pastoralists. It takes a systems-based approach to improving resilience capacities of households, markets and governance institutions across 22 woredas in the Somali, Afar and Oromia regions. RIPA North contributes to enhancing food security and inclusive economic growth for over **129,000 households**, including an estimated **40% women** and 5% people living with disabilities.

Figure 2: RIPA – North Explained

## Muna, The Businesswoman

Muna’s journey as a small livestock trader near Kebribeyah Town, Somali Region, started over 15 years ago. As a mother of 8, Muna and her husband have worked hard to provide a life for their children. Realizing the potential to supply livestock from Kebribeyah to other markets, Muna ventured into the then male dominated business of livestock trading. “The livestock market had limited women when I started. It was male dominated. Now 80% of suppliers (mini collectors) are female”, muses Muna. Previously a housewife, to a husband in the fuel business, Muna recognized the need to do more to contribute to their growing household. “My husband is very good. I reduced his burden, and he is thankful to me. There

were four children in university at the same time. It was a very big burden for him. He could not do it alone. I supported him and backed him up and he was thankful to me”, recalls Muna.

When she first began trading in livestock, women like herself and Khadra were not the norm. However, over time those trends have begun shifting with many more women seeking work in livestock. Muna’s experiences seem to support evidence generated by RIPA’s 2023 Recurrent Monitoring Survey which shows that women are most likely to be Heads of Households in the Somali region (40%

RIPA’s programming addresses restrictive gender and social norms which limit female participation in market opportunities, excluding women from having an active voice in community institutions and undermine nutrition improvements.

women headed households). Similarly, the region also showed better attitudes towards women’s participation and decision making

Muna herself attests to how her economic freedom has not only contributed to her home but allowed her to venture into other businesses that tend to be reserved for men. In recent years she has expanded her business interests to include cattle. She continues to make decisions together with her husband, which have allowed her to grow. “What he is doing, he gives me consideration and consults. What I am doing, I give him consideration. We don’t force each other”, comments Muna. “He is the finger, and I am the ring. We work together.”

## Collective Knowledge: The Role of Training

Working collaboratively appears to be a recurring theme in Muna’s overall approach. “I was trained on how to do the business”, recounts Muna, and “if they (the mini collectors) can get another advantage, I will take them (to be trained too)”. Looking across at her counterparts she reflects on how the past few years have helped to shape her business and broaden her experience. “When you are a human being and you face problems, you learn something from the problem. I have learnt from the project because of training and from our (my) life history”, reflects Muna.

As part of her participation in RIPA, Muna has received training in Disaster Risk Management, markets, and fodder feed – all integrating RIPA’s gender approach. As a Goat Aggregation Enterprise (GAE, livestock trader at regional level), Muna has received numerous



From left to right: Muna Ismaili (RIPA GEA), Sacada Ali Muhumed (Non-RIPA GAE) and Khadra Muse (RIPA Mini collector)

trainings from Mercy Corps that she cascades down to mini collectors such as Khadra. “Most of my mini collectors are female. 12 out of 14 are female”, gleams Muna. “It is intentional. I am female. I can understand other women. I know the problems women face. I know why women come to the market, it is because of the need in their home, and they need my support” muses Muna. It is this mutual respect that has made her so trusted by the mini collectors who supplied her.

## From Theory to Practice: Growing the Business

Prior to her partnership with Mercy Corps, Muna was working at a much smaller scale, selling an average of 198 sheep and goats per month. Since her partnership with RIPA-North, Muna’s business has been transformed.

She has developed new sales channels with buyers in Modjo, her mini collectors source animals from rural communities, and as a result of training on DRM action planning, she is now growing and storing her own fodder so she can maintain her business during droughts. In just nine months, her sales increased more than four-fold to 1,093 sheep and goats per month, and she has diversified her business to include dairy cows.

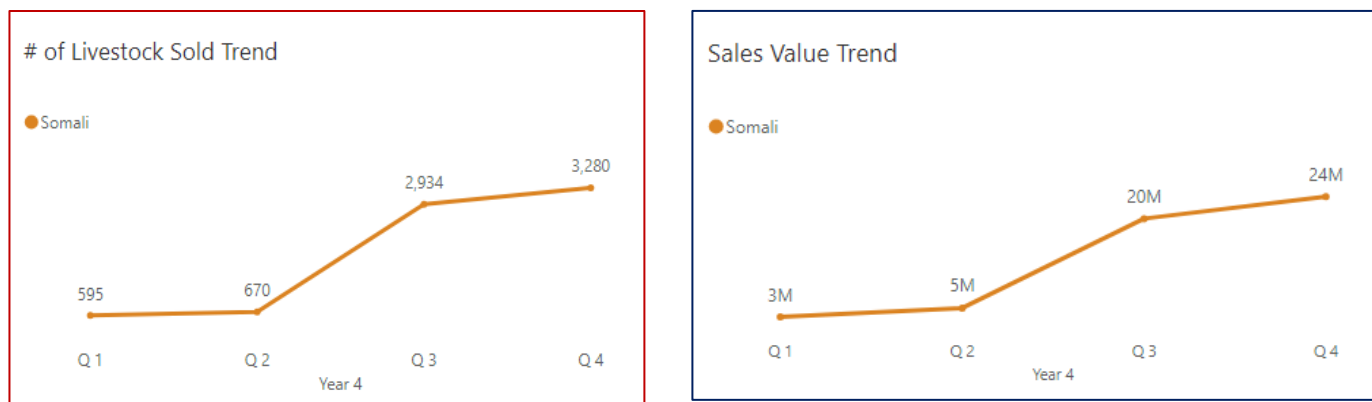


Figure 3: Muna's Sales Figures

## Navigating the Shocks: Attaining Growth in a Drought

In recent history, the lowland areas of Ethiopia have been characterised by an increase in frequency and severity of phenomena such as drought, which has typically led to livestock demand being fragmented, and highly seasonal. In addition, lowland producers use a low-input mode of production based on herd accumulation, selling animals nearing the end of their life, or only selling prime animals when they need cash—whether prices are good or not. Producers also have to walk long distances to markets where they are often unable to find buyers and end up selling their animals for low prices.

Given these factors, RIPA's programming has focused on transforming the structure of livestock supply chains through helping to strengthen the capacity of different market actors such as Muna and Khadra and further catalyzing vertical integration with actors at each level of the supply chain by investing in deepening relationships with their suppliers.

"There is trust between us" beams Muna. Working with RIPA has helped Muna and her mini collectors to build strong trust between them, helping to foster the right conditions for Khadra to source livestock confidently and assure producers that there is a market for their livestock if they look after them well. "We advise producers", says Khadra, "we tell them, don't bring weak animals. If you have diseased livestock, please separate. We don't train but we give technical advice."

Using knowledge, they have gained from their GAE, Khadra and their other mini collectors pass this information down to the producers, ensuring better quality livestock for market but more importantly providing producers with options for keeping their livestock during dry seasons without having to sell at reduced prices.

“There are two things we have learned. One is that when there is rain, there are grasses outside, we collect and store them. We also use what’s left of the sorghum. We store the sorghum leaves now, when we collect the sorghum”, explains Muna when describing how they navigate the increased droughts in the area.

Previously Muna faced challenges in finding buyers, sourcing animals during lean seasons, and maintaining her operations during droughts when the cost of fodder was high. She now finds that supply has improved together with quality, “there is a big change” admits Muna. “Firstly, there was a fear from their side, whether I will take [the livestock] or not. Now I have given them confidence. They can also come to me if there is a need for a loan.”

After consecutive droughts in 2021 and 2022, Khadra and the other mini collectors, were unable to avoid moving further afield to source livestock from other producers, but they were able to take loans from their GAEs to help them to secure livestock, allowing them to continue their business ventures in spite of the drought.



In 2021, GAEs like Muna received an additional destocking **Crisis Modifier** offered by RIPA to manage their livestock. The use of this emergency humanitarian funding tool helped to support livestock offtake, mitigating the deterioration of the livestock market system and providing a potential injection of resources to households in the absence of cash transfers.

In fact, sales figures show that Muna was able to maintain and grow her sales figures despite the challenges. These positive sales figures are replicated across RIPA North intervention areas providing strong evidence that the RIPA North intervention has been highly successful in transforming livestock supply chains through sustainable systemic change. On average, the thirteen partner GAEs have increased the number of livestock purchased and sold by an impressive 193% compared with pre-partnership, reaching average sales of \$222,000 per GAE per quarter. The mini-collector model has been a key driver of this performance and has also proven remarkably sustainable, with 107 mini-collectors (82%) still active almost two years after being trained by the GAE.

Goat Aggregator	Woreda	Region	Performance indicator	Oct21-Dec21	Jan22-Mar22	Apr22-Jun22	Jul22-Sep22	Oct23-Dec23	Jan23-Mar23	Apr23-Jun23	Jul23-Sep23	Q1 FY24	TOTAL
				Q1 FY22	Q2 FY22	Q3 FY22	Q4 FY22	Q1 FY23	Q2 FY23	Q3 FY23	Q4 FY23		
Muna Ismail	Kebribeyah	Somali	# of livestock sold	320	2,376	4,994	10,200	4,507	4,008	2,934	3,280	3,300	35,919
			Value of sales (ETB)	-	-	-	-	3,095,500	4,615,000	19,863,180	23,616,000	26,400,000	51,189,680
			# of active mini-collectors	5	32	43	2	2	16	13	13	13	
SOMALI REGION			# of livestock sold	640	4,752	9,988	20,400	9,024	7,346	21,007	12,990	9,483	95,630
			Value of sales (ETB)	4,321,370	5,546,547	11,078,614	28,473,518	19,460,731	29,731,743	125,951,896	79,899,426	65,858,250	370,322,095
			# of active mini-collectors	10	64	79	4	4	32	48	48	40	
ALL REGIONS			# of livestock sold	4,920	9,808	17,266	30,170	19,495	15,160	30,084	23,152	16,278	166,333
			Value of sales (ETB)	13,661,470	20,830,090	31,610,912	61,468,553	62,713,171	61,074,273	156,918,993	136,853,724	99,889,450	645,020,636
			# of active mini-collectors	66	106	119	79	79	90	98	107	106	850

Figure 4: Sales figures; Individual and Regional

## Where to Form Here?

Interestingly, Muna feels confident enough with her earnings that she does not see the value of traveling beyond Modjo market to Addis, for various reasons. “That business [Addis Ababa] is weight based. Here [Modjo] it’s hand to hand. This morning, I will take livestock from the mini collector and in the afternoon,

I am providing them with the money. That other market, you have an agreement with them, you will collect the livestock, you will rent a truck, you will transport from here, you will go to the slaughterhouse around Addis Ababa, and they will start checking the livestock”, smirks Muna. “You have 100 sheep and goats, they will say, ‘this one doesn’t qualify here, leave this side’. Again, they will only take around 70. Again, they will go to the weight and the weight will give you a small price. Then the remaining 20 or 30, you will give them the price that they want, not the price you have taken [for the other 70]. Again, the point is that your money is still away. It might take 10 days, 20 days, 30 days so we can’t continue like that”, she laughs. While she holds a desire to expand her business to the export market, the formalized market in Addis remains a hindrance to pursuing those markets.

## A Shared History

In a rare moment, Muna looks away shyly, as she contemplates her future. “I say thanks to Allah... And the training and consultation support I received from Mercy Corps. In the future I hope I will do more than this” she smiles.

Looking back Muna believes she owes much of her journey to her shared history with Mercy Corps. As far back as 2000, Muna became a recipient of Mercy Corp’s predecessor resilience program PRIME. “When I joined the team (Mercy Corps), me and my friends took a loan of 4,000 birr (approximately 7 USD)”, she recalls. Using the funds from this loan, together with their own 4,000-birr investment, Muna and four other women used their money to buy sheep and goats. Encouraged by the PRIME technical team, they started a Village Savings and Loans Association (VSLA) which they used to propel their lives in different ways. “We started small, and we were working together, now we have grown, and we work on our own” laughs Muna.

Muna believes in small beginnings, leveraging each step to move forward to the next, “everything has steps. Step by step I am going, from goats to livestock (cattle). It is because of that business (the goats) that I have reached this business (cattle)”.

Through these long-term investments from programs such as PRIME and RIPA, participants like Muna have been able to leverage program interventions and capacities to support their own goals and dreams for the future. As she contemplates her future after RIPA, Muna looks ahead, lets out an infectious laugh and says, “I am sufficient”.

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**Resilience in Pastoral Areas – North (RIPA-North)** is a five-year, \$45 million USAID-funded program operating in lowland areas of Somali, Oromia and Afar regions of Ethiopia (Feb 2020 – August 2025). RIPA-North aims to improve the resilience capacities of households, markets, and governance institutions, collectively contributing to enhanced food security and inclusive economic growth.