



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**CONTRIBUTION OF CIVIL SOCIETY ORGANIZATIONS IN POVERTY
REDUCTION OF FEMALE HEADED HOUSEHOLDS IN AKAKI-KALITI
SUB CITY OF ADDIS ABABA: THE CASE OF HIWOT INTEGRATED
DEVELOPMENT ORGANIZATION**

**BY
BETHLEHEM ZINAYE**

**JUNE 2020
ADDIS ABABA, ETHIOPIA**

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ID NO. SGS/0101/2010B

A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
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JUNE 2020

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DECLARATION

I, the undersigned, declare that this thesis is my original work; prepared under the guidance of Chalachew Getahun (Ph.D.). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Bethlehem Zinaye

Name

Date: June, 2020

Signature:

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

Chalachew Getahun (Ph.D.)
Advisor



Signature

St. Mary's University, Addis Ababa

June, 202

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LIST OF ACRONYMS

AIDS – Acquired Immunodeficiency Syndrome

CBO – Community Based Organization

CSOs - Charity society Organizations

CCRDA - Consortium of Christian Relief and Development association

CSA - Charity Society Agency

CSP - Charities and Societies Proclamation 621/2009

CSS - Civil Society Sector

DAC – Development Assistance Committee

DHS – Demographics Health Survey

FHH – Female Headed Household

HIDO - Hiwot Integrated Development Organization

HIV – Human Immunodeficiency Virus

IGA - Income Generation Activity

INGO - International Non-governmental Organizations

MDGs - Millennium Goal Developments

MHH – Male Headed Household

MSIE - Meir top International Ethiopia

NGOs - Non-governmental Organizations

OECD – Organization for Economic Cooperation and Development

OVC – Orphan and Vulnerable Children

PCS - The Project Counseling Service

SHG – Self Help Group

USAID - United States Agency for International Development

VSLA – Village Saving and Loan Association

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ABSTRACT

This study was conducted in Addis Ababa city Administration, Akaki Kaliti sub city, and district five and nine. Entitled Assessing the Contribution of Civil Society Organizations in Poverty Reduction of Female Headed Households: the Case of Hiwot Integrated Development Organization. The objective of this study was the role of Hiwot Integrated Development Organization in alleviating the poverty of female headed households in Akaki Kaliti sub city. The study applied qualitative and quantitative data collection methods to gather relevant information. There were different groups of respondents, who participated in the study and from which basic information was collected. Using purposive sampling technique the study takes 140 respondents from 2,941 total population of the project. Data has been collected through interview, questionnaire, observation and document review. The research applied Descriptive Survey method. From the total of 140 respondents 80% were beneficiaries of the project while the remaining 20% of the respondents were from HIDO organization and government officials. The finding and analysis of this research demonstrated that the study NGOs engaged in providing humanitarian service for female and children focusing on building their economic capacity and improving their livelihood by engaging them in to different income generation activities. Despite these initiatives the NGOs activity with regard to Income Generation activity is yet at its infant stages, and still some of the key activities that demand system changes were not addressed. There is less appropriate support on the side of the government for NGOs who are engaged in Income Generation activities especially in facilitating favorable environment for beneficiaries in order to sustain their businesses. The importance of collaborating between government and NGOs is seen as significant point in the study, so that they can bring sustainable change in the lives of the target community.

CHATER ONE

INTRODUCTION

1.1. Background of the study

More than 1 billion people in the world today are living in unacceptable conditions of poverty, mostly in developing and least developed countries. Majority of those poor are women. In no part of these regions, women are equal to men in legal and economic rights. There are widespread gender gaps in access to and control of resources, in power, voice, economic opportunities. Women bear the largest and direct costs of inequalities. The gender disparities in economic power sharing are important contributing factor to the poverty of women (Beijing Platform for action, 1995). Countless women are deprived of flowering into adulthood because of early marriage; countless are daily oppressed physically within the family; numerous others are constantly in fear of unjust divorce; and following such divorce (or death) of husband, it is difficult for so many of them to survive with honor.

Since the 1990s the poverty status of women is subject to increased attention of economists and policy makers. In 1995 the issue was put on top of the international development agenda at the Fourth World Conference on Women taking place in Beijing in 1995 (e.g. World Bank, 2001a and 2007). While there is a large literature documenting the disadvantage of women in many aspects of well- being, including education, health, and survival (e.g. World Bank 2001a, Klasen and Wink, 2003), the claim of the feminization of income poverty has been harder to substantiate empirically (Stephan Klasen, Tobias Lechtenfeld and Felix Povel 2011). Research conducted by Buvinic and Gupta (1997) in their study as to why women headed household are poorer. Data from rural Botswana, Malawi, Brazil, Mexico, and Peru showed that female headed households often carry a higher dependency burden. In Malawi, female headed households have a 30 percent to 50 percent greater chance of being in poverty than do male-headed ones, not because they have more children or fewer adults but because the female head earns less. Poverty reduction, and its eventual elimination, is a central objective of development. In pursuit of solutions to developmental problems besetting the African continent, the donor community is increasingly regarding Non-Governmental Organizations (NGOs) as an important agency for empowering women thereby leading more effective and sustainable local development services than those promoted by the government (Bassey,2008)

In the continent of Africa poverty is the daily life of the society, From Africa poverty in Ethiopia is not a new phenomenon; the history of the country tell us that Ethiopians have been suffering from a range of deprivations and poverty has been a way of life for a large segment of the population for a very long period of time. Alleviating such poverty is a question of formulating appropriate development policies and strategies and implements them effectively. Women as half of the nation should be incorporated in every policy decision and preparations. The women of Ethiopia have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As women they suffer from social, cultural and political biases. Traditionally, women's roles are limited to household chores and farming activities, which, in general engage them for a longer hours than men (14-16 hours compared to men's 7-9 hours a day) each day (UNDP, 2004; ADB, 1999). In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision maker. Women economic empowerment issues perceived nationally or locally are being addressed by both state and non-state agencies.

In Ethiopia urban women poverty is becoming issues of the government since 1990s. Following this the largest category of CSOs (83%) registered in Addis Ababa engaged in works which target on women's poverty reduction mechanisms and are registered as Ethiopian Resident Charities. According to the recent Household Consumption Expenditure Survey report, between 2010/11 and 2015/16 about 5.3 million people are lifted out of poverty. Poverty gap and poverty severity catalogs have respectively declined from 10.1 percent and 3.9 percent in 2000 to 3.7 percent and 1.4 percent in 2016 (Seid Mohammed 2020). Nonetheless poverty is still a challenge in women's of Ethiopia as over 22 million people are living below the national poverty line. Evidence goats from the sub city shows that Women headed households at Akaki Kaliti Sub city are facing high risk of poverty? Why? What role are CSOs playing in tackling such poverty in the specified area? These questions are the main concern of this study.

1.2. Statement of the Problem

Status of women in Ethiopia has remained a concern in Policies since the 1980's when national policies started to address specifically the needs of women. In Urban areas of Ethiopia poverty has a distinctive gendered dimension. Although women make a crucial contribution to the

prosperity of cities through their paid and unpaid labor, they remain at a disadvantage in terms of equitable access to work and living conditions, health and education, assets and representation in formal institutions and urban governance (Chant, 2011). The assumption that households are made up of conventional families where both the man and woman are present no more holds true. Female-headed households are increasing in great numbers. The census shows that as early as 2007 among the entire households in the country, 22.2% were female headed. Many of the female-headed households were found in urban areas: 35.05% of the households in urban areas and 20.08% of the households in rural areas were female-headed as shown on the census of 2007. In Addis Ababa 32.8% of the households were female headed. Similar figures are reported in the Demographic and Health Survey (DHS) of 2000. Conflicts and war, migration, mortality due HIV/AIDS, and divorce are some of the reasons for increasing number of female-headed households. One major feature of female headed households is their increased vulnerability to poverty.

A study conducted in Addis Ababa shows that among the female-headed households in Addis Ababa, 52% belong to the low-income category and 89.19% of the women are engaged in the informal sector, from which they earn just enough to survive. Moreover according to UN-Habitat research conducted on 2003 in Addis Ababa in different sub cities most of the households headed by female in Akaki Kaliti sub city (98.1%) have some form of income, however, salaried income is highest in Bole (75.1%) and lowest in Akaki Kaliti (43.8%), Households in Nefas Silk and Akaki Kaliti have the lowest capacity to make any savings from their incomes (5.3% and 5.1%, respectively). As shown above Akaki Kaliti sub city from the different elements of poverty it is the most poverty prone areas from the rest of the Sub cities. Why? What is the place of women headed households in this poverty prone area? It Needs exploration. Too much of the poverty related research literature consists of policy oriented reviews and summaries of previous research and far too little is known about the dimensions in which the poverty reduction strategies are going to be effective. Among them; Tegenge (1984); Getahun (1999) and Zenebework (2000), Binyam Girma (2013) Abel Tewelde (2016) have their own contributions in the analysis of poverty situations in the country but a detailed examination to these studies deduce that there is a side tracking of NGOs role in tackling Women headed households in their analysis of poverty situation in Ethiopia and more at individual level in the selected area. Women

headed households of poverty reduction strategies, which are partially, treated by these investigators', and needs deeper exploration which my study is justified to explore.

Therefore, the present study was focused in assessing the impact of Income generating Programs run by Hiwot Integrated development organization in alleviating poverty on female headed households in Akaki Kaliti sub city. How are the socio-economic conditions of female headed households in the research area? Do Income Generating Programs run by Hiwot Integrated development organization (HIDO) improve their lively hood of women? Have such Programs brought awareness among the women to escape poverty? These are some of the questions the present study will address.

1.3. Basic Research Question

1. What are the contributions of the project in alleviating poverty among female headed households?
2. What does HIDO do to help Female headed household beneficiaries get out of poverty?
3. How do the beneficiaries perceive the support they get from HIDO?
4. What are the factor of success and challenge for HIDO?

1.4. Objectives of the Study

1.4.1. General Objective

The general objective of the study is to assess the role of Hiwot Integrated Development Organization in alleviating the poverty of female headed households in Akaki Kaliti sub city.

1.4.2. Specific Objectives

The study will address the following specific objectives

- To examine the different supports provided to Female household beneficiaries by HIDO
- To evaluate the life standard of female headed households who benefit from HIDO
- To identify the views precedes of beneficiaries towards the support they get from HIDO
- To examine the success and challenge of HIDO in poverty reduction of female headed household in the sub city.

1.5. Significance of the Study

The role of research in policy making and implementation appears very important, in the sense that it provides the opportunity to prepare the ground, to review the assumptions, to reevaluate

the strategies and to correct the approaches and make the interventions women oriented to ensure its sustainability. Through research findings we can learn what went wrong with plans and we can use the research findings to make adjustments on change realistically and scientifically, or this is significant in the sense that;

- It will assist interventionist, local peoples, academicians to critically analyze poverty reduction strategies ,
- It will suggest policy alternatives if there is;
- It will reveal the poverty contexts of the society;
- It will expose how different development workers considers female headed households;
- It will fill knowledge gaps on poverty reduction issues in women's perspective.

1.6. Delimitation of the Study

As urban areas are the bulk of the poor in Ethiopia experience (Getahun, 1999), scholars viewing income generating programs as effective tools to poverty reduction present several reasons why micro finance programs focus on the women. Firstly, women are the poorest of the poor. According to the Human Development report (2014) more than 1.3 billion people in the world live on less than \$1 per day, 70% are women. Only female who leads households and have children or dependencies are selected to participate in the research. Besides, this study is conducted at Akaki-Kaliti area for the analysis and synthesis of the poverty reduction strategies implemented by Hiwot Integrated development organization during the project year from 2016-2019 in the area. In this case, local level HIDO project program in Akaki-Kaliti will be selected for its availability, contribution and coverage as well as its role in the community. And Akaki Sub city is selected because it is one of the poorest sub cities in Addis Ababa. And as poverty and its reduction strategies are broad term to analyze and synthesis in all its concepts within limited time and financial constraints; it is specified to income generating works and schemes such as providing loan, matching fund, material or asset transfer, business skill training, vocational skill training, revolving fund etc... as deemed necessary.

1.7. Operational Definition of Terms

Civil Society Organizations (CSOs)

Refers to Civil Society Organizations, Non-State, not-for-profit, voluntary entities formed by people in the social sphere that are separate from the State and the market. CSOs represent a wide range of interests and ties. They can include community-based organizations as well as non-governmental organizations (NGOs). In the context of the UN Guiding Principles Reporting Framework, CSOs do not include business or for-profit associations.

Non-Governmental Organizations (NGOs)

The term NGO is a popular name used worldwide to describe organizations established to work in humanitarian activities and to provide aid for the needy part of the society at different part of the world. NGOs are a Non-Governmental Organizations.

Female Headed Households

Female headed households are households where either no adult males are present, owing to divorce, separation, migration, non-marriage, or widowhood; or where the men, although present, do not contribute to the household income, because of illness or disability, old age, alcoholism or similar incapacity but not because of unemployment (International Labor Organization 2007).

Poverty

Poverty is seen as a denial of choices and opportunities, also a violation of human dignity. It means lack of basic capacity to participate effective in society. It means not having enough to feed and clothe a family, not having a school or clinic to go; not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation. (UN, 1998).

Income Generating Activity (IGA)

Income Generating Activities are type of activities which intended to increase the income level of households through the provision of different business opportunity by different development actors.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2. Introduction

This section presents a review and synthesizes the relevant literature available on the study topic. The literature review documents other research done on poverty, feminization of poverty and the connection of this phenomenon with female headed households. It captures the understanding of poverty from discrete dimensions and covers an overview of poverty in Kenya. The section also reviews general literature on women and poverty. Finally, it links the aspect of female headed households and poverty based on the existing evidence from literature.

2.1. Definition and Concepts of Poverty

There is no precise and generally agreed definition of poverty because it has different meanings to different people. World Bank defines poverty on the basis of material consumption. For instance, it argues that a person is poor if his/her income or expenditure is below a defined poverty line (Appleton, 2001). But in the present-day world did not see poverty only as material deprivation but also encompasses a range of deprivations such as low achievement in Education and health, vulnerability and exposure to risk and voiceless and powerlessness.

Different development partners describe deprivation in different ways, which affects the design of action against poverty. According to the World Bank, poverty is seen as hunger, lack of shelter, being sick and not able to see doctor, not able to go school and not knowing how to read, not having a job, losing a child to illness brought about by unclean water, powerlessness, lack of representation and freedom. In general, poverty defined as a pronounced deprivation in well-being (WDR, 2000/1).

“Fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to; not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation.”(UN, 1998). The above idea shows that there is lack of uniformity in definition of poverty, and also other writers define in confirming this fact.

The above idea shows that there is lack of uniformity in definition of poverty, and also other writers define in confirming this fact. By necessities i understand not only the commodities

which are indispensable necessary for the support of life but whatever the custom renders it indecent for creditable people even of the west order, to be without. A linen shirt, for example, is strictly speaking not necessary of life...but in the present time a creditable day laborer would be ashamed to appear in public without linen shirt, the want of which would be poverty (Smith, 1976).

The UN in its least developing countries report defined poverty as the inability to afford a minimally adequate standard of living. What is considered "minimally adequate" includes necessities for physical survival (food, water, clothing, shelter and so on) plus what is required for participation in everyday life of society. Cultural goods, entertainment, recreation, and to quality health care, education, and other are pre qualities for upward social mobility. In line with this WFP has set standard for East Africa .Accordingly, one person should get 2.1 quintal food grain per year unless he/she is in poverty.(WFP,2009). According to Amartya Sen (1999), poverty has to be seen as deprivation of basic capabilities rather than merely as lowness of income, which is the standard criterion of identification of poverty. The perspective of capability of poverty does not involve any denial of the sensible view that low income is clearly one of the major causes of poverty since lack of income can be a particular reason for a person's capability and deprivation. Poverty has many dimensions extending beyond the low level of income. The first dimension is material deprivation (lack of opportunity), which is measured in appropriate concept of income or consumption. The second dimension is low achievement in education and health (low capabilities).The third and fourth dimensions of poverty are vulnerability (and exposed to risk) and powerlessness (and powerlessness), respectively. The World Bank report of 2000 recognizes those last two dimensions of poverty. The fourth dimensions of poverty might interact and reinforce each other (World Bank, 2001). Different organizations, countries and people also perceive poverty in different ways. Each person and community defines it from the perspective of the advantages that affect their lives. These different perspectives show that poverty has wide and diverse dimensions. The different perception of poverty by different actors also implies that antipoverty policy cannot anymore be designed in function of one or a limited set of well specified policy objectives. What is understood is that poverty denotes not only the deprivation of consumption or income but also encompasses a range of deprivation.

It has many faces and changing from place to place and across times. Their causes are numerous. So are its consequences.

2.1.1. Absolute Poverty

Absolute Poverty was defined as “a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services.”(UN, 1995). According to a UN declaration that resulted from the World Summit on Social Development in Copenhagen in 1995, absolute poverty is “a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services.”

2.1.2. Relative Poverty

According to UN 1995, relative poverty takes various forms, including “lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterized by lack of participation in decision making and in civil, social and cultural life. It occurs in all countries as mass poverty in many developing countries, loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low-wage workers, and the utter destitution of people who fall outside family support system, social institutions and safety nets. The term relative poverty can also be used in a different sense to mean “moderate poverty” for example, a standard of living or level of income that is high enough to satisfy basic needs (like water, food, clothing, shelter, and basic health care), but still significantly lower than that of the majority of the population under consideration. (Marta and Ludi, 2007).

2.1.3. Poverty Threshold

The poverty threshold or poverty line is the minimum level of income deemed adequate in a given country. In practice, like the definition of poverty, the official or common understanding of the poverty line is significantly higher in developed countries than in developing countries. The common international poverty line in the past has been roughly \$ 1 a day. In 2008, the World Bank came out with a revised figure of \$ 1.25 at 2005 Purchasing-Power Parity (ppp).

2.2. Poverty Indicators

According to Chambers, the main families of indicators that emerge from the different conceptual approaches to poverty are income, basic needs, capabilities and a mixed group of indicators relating to the enabling environments (access to assets, equity and governance)

2.2.1. Income

Income has been the major measurement approach of poverty for a long time. From a conceptual viewpoint, the term “money-metric” is more appropriate since some of the so-called income indicators can, in fact, be based on expenditure or consumption data. Regardless of how this set of indicators is derived, it is expressed in money-metric terms.

This approach to poverty measurement assumes that individuals and households are poor if their income or consumption falls below a certain threshold, usually defined as a minimum, socially acceptable level of well-being by a population group. The emphasis is placed on material wellbeing, and income, a “means” indicator, is employed as a proxy for poverty.

2.2.2. Basic Needs

The basic needs concept of poverty takes the income approach one step further. It defines poverty as the deprivation of requirements, mainly material for meeting basic human needs. The approach attempts to address some of the limitations of the income indicator family by distinguishing between private income, publicly provided services and different forms of nonmonetary “income.” The basic needs approach to poverty measurement includes access to such necessities as food, shelter, schooling, health services, potable water and sanitation facilities, employment opportunities, and even touches on opportunities for community participation.

2.2.3. Human Capability

The human capability approach to poverty measurement attempts to measure poverty in terms of outcomes or “ends.” This approach defines the phenomenal as the absence of basic human capabilities to function at a minimally acceptable level within a society. An emphasis is placed on people’s abilities and opportunities to enjoy long, healthy lives, to be literate and to participate freely in their society.

2.3. Dimension and cause of poverty

2.3.1. Women and Poverty

Globally, women are disproportionately overrepresented in poverty. That is, among the entire world's poor people, women are the majority. This has partly yielded or contributed to the concept of "feminization of poverty". According to Chant (2006), women represent a disproportionate percentage of the world's poor. In the 4th United Nations Conference on Women, it was found that 70% of the world's poor were female and this fuelled the adoption of "persistent and increasing burden of poverty on women" as one of the 12 critical areas of the Beijing Platform for Action (BDFPA 1995).

Medeiros and Costa (2008) note that feminization of poverty is a result of poverty and gender inequalities. Lombe et al. (2014) state that women are vulnerable to poverty due to many factors. That includes inequalities which are engrained in cultural practices and favor male control of resources and other gender-based injustices. Women have no access or ownership to productive assets such as land while their accesses to economic opportunities are also limited. Women's attachment to the labor market is also weak with resultant lower average earnings (Neumark, 2004). Additionally, women also lack access to economic empowerment avenues such as access to credit facilities for business or agriculture expansion and lack access to knowledge and technologies in these industries. Gender-based inequalities also put women at the verge of poverty as demonstrated by unequal pay among men and women who do the same job (Neumark, 2004; Muiruri, 2010). Further, women suffer social and economic disempowerment under the support of a patriarchal society that puts the custody of financial and material wealth at the helm of men. Women are also disadvantaged by the macro-economic trends including globalization and trade that fail to take into account women's role in economies. Gender discrimination is one of the deepest root of impoverishment resulting in a disproportionate burden on women. Both men and women face poverty but discrimination means that women may be involved in time-consuming unpaid domestic work and therefore less opportunity for paid work, less education and resources to cope (UN Women, n.d). These inequalities are caused by traditional norms and gender roles, lack of information, education and cultural practices (CIMMYT, 2014). UNIFEM identifies four dimensions of poverty and gender inequality that indicate a heightened rate of poverty for women, Dziedzic, (2006).

2.3.2. The Temporal Dimension

Women are responsible for domestic chores that include household duties like child care, cooking, looking after ailing family members among other duties, Dziedzic, (2006); (IPC, 2006)). In developing nations, these duties may be combined with agricultural work, fetching water and firewood in order to provide for the family, all these duties are time consuming, unpaid and leave no time for the women to engage in paid employment.

2.3.3. The Spatial Dimension

Women may opt to take paid jobs in areas away from their homes (IPC, 2006). However if they have children, arrangements have to be in place for somebody to look after the children and if unable then they lose those opportunities.

2.3.4. The Employment Segmentation Dimension

Women have traditionally been regarded as caregivers and this combined with their lack of training and education means they have a narrow choice of work outside their homes (IPC, 2006; Dziedzic, 2006). They are engaged in relatively unstable and low paying jobs like domestic work, clothing and textile workers, looking after children and the elderly.

2.3.5. The Valuation Dimension

The work that is considered to be women's work mainly in care giving is not valued as highly as work that requires more training and education and is therefore less regulated and receives less pay (Dziedzic, 2006).

Sylvia Chant 2003 quoting from Moghadam's (1997) singles out three reasons that, prima facie are likely to make women poorer than men--- These are women's disadvantage in respect of poverty-inducing entitlements and capabilities; second, their heavier work burdens and lower earnings, and third, constraints on socio-economic mobility due to cultural, legal and labor market barriers (Kabeer, 2003).

2.4. Female headed households and poverty

2.4.1. Economic disadvantages faced by female headed households

At the latest from the 1990s onwards the "feminization of poverty" has been heavily discussed among economists (Chant, 2008). The multiple reasons for an explicitly gender related research are, among others, the observed increase of female headed households (e.g. Budowski et al.,

2002; Moghadam, 1997), as well as the belief that especially these households suffer from the burden of poverty and vulnerability (e.g. Buvinic and Gupta, 1997). The literature about females' disadvantages in developing countries can broadly be grouped into two strands: one which focuses on gender related differences, i.e. on differences between men and women, in general, and another one which concentrates on the comparison of male and female headed households. Although in this paper we are concerned with the latter analysis we also partly draw on literature of the former since it provides theoretical reasons and empirical proof of (non-) discrimination relevant for our investigation (e.g. King et al., 2007). Among disadvantages for women in developing countries the lack of access to markets stand out. First, in many developing countries women have no access to land. Especially for rural households which depend on agriculture land is among the most important productive asset. Empirical evidence indicates that access to land is positively associated with higher incomes (World Bank, 2007).

However, land tends to be distributed unevenly between men and women with the former owning by far the largest share. Deere and Leon (2003), for example, find that in some Latin American countries the male share of owners of farm land ranges between 70 and 90 percent. Moreover, female land owners commonly possess less land than their male counterparts.³ Underlying factors causing this inequality include inheritance and land titling laws in favor of men (King et al., 2007). Second, women suffer from a limited access to formal credit markets (King et al., 2007). The problem is not so much that they are rejected for loans or are charged higher interest rates. Rather they do not tend to apply for loans because they do not dispose of collateral such as land or other property (e.g. Storey, 2004; Diagne et al., 2000; Ratusi and Swamy, 1999). Husbands or other male relatives may help getting credit by co- signing loans (Fafchamps, 2000).

However, this support is by no means a matter of course and much harder to obtain by female headed households. Third, insurance markets in (rural areas of) developing countries are – if existing at all – often hardly functioning. While both men and women are affected by such a market failure, the latter are likely to suffer more from it in the absence of a formal pension system and equal property rights. Also, women usually have very limited possibilities to contract health insurance and may get a respective access only “through spouses employed in formal sector jobs” (World Bank, 2001a). Fourth, women have less access to the labor market than men

(e.g. King et al., 2007; Blackden and Bhanu, 1999; and ILO, 1995) Gender discrimination in the labor market is a common phenomenon in both developed and developing countries. But while discrimination in the former is rather reflected in differential wage rates, discrimination in the latter is rather associated with differential access to wage employment (Collier, 1994). Often this is caused by cultural factors such as norms and traditions and not necessarily by gender discrimination in the labor market itself (which also exists). Already during childhood when households invest less in girls' schooling unequal labor opportunities are predetermined (World Bank, 2001a). Later on women's work is frequently confined to the home because of the “social stigma” against (manual) labor outside the household (Goldin, 1994).

Other studies pointing at cultural reasons which restrict women's access to wage labor include Kumar et al. (1999), Dunlop and Velkoff (1999), as well as Drèze and Sen (1995). Also, there is another reason why women face a limited access to the labor market: Full- time jobs during set hours effectively exclude mothers from employment whereby their confinement to domestic work is perpetuated (World Bank, 2001a). Finally, even if female shares in formal employment are high – as is predominantly the case in East and Southeast Asia – women are paid significantly less than men. This wage differential cannot be explained by worker characteristics such as education and experience (e.g. Klasen, 2006; Horrace and Oaxaca, 2001; Blau and Kahn, 1994 and 1999).

In addition to the generally gender related economic gap there are disadvantages particular to female headed households. Most strikingly, households led by women carry a “double day burden” if their heads have to handle domestic work and the role of main earner simultaneously (Moghadam, 1997). Consequently, these women suffer from more pronounced time and mobility constraints than others which possibly impacts negatively on their households' income (Buvinic and Gupta, 1997). Furthermore, female headed households often lack support from both social networks and the state. For example, Bibars (2001) finds that for women in Egypt there is no institutional alternative to a male provider. Chant (2008) underlines that female heads may lack ties with ex- partners' relatives, as well as with their own families and communities. However, female household heads that are married and whose husband migrated may receive adequate remittances preventing them from experiencing destitution (Buvinic and Gupta, 1997). In our empirical analysis we address the latter point in greater detail. Lastly, female farmers in

developing countries tend to have less access to extension services (e.g. Chi et al, 1998; Quisumbing, 1994; Bisseleua, Kumase, and Klasen, 2008). Reasons for this disadvantage include relatively low levels of education, smaller farms and the fact that extension workers often are men who rather collaborate with male headed farms (Staudt, 1978). Regarding access to production technology female farmers are said to be worse off than their male counterparts, too (e.g. Chirwa, 2005; Asfaw and Admassie, 2004; Wier and Knight, 2000).

2.4.2. Female headed households and vulnerability

2.4.2.1. Vulnerability to poverty and downside risk

Even though evidence concerning shares of women among the (monetary) poor is unclear authors like Moghadam (2005) perceive the disadvantaged position of women as being “incontestable”. Consequently, the question arises if there are other dimensions of poverty in which women in general and female headed households in particular are worse off. One such dimension might be the vulnerability of households, i.e. their exposure to adverse events, as well as the threat of poverty they face. In recent years research on the vulnerability of households has become increasingly popular (e.g. Naudé and McGillivray, 2009; Ligon and Schechter, 2003; World Bank, 2001b; Narayan et al., 2000). Vulnerability is a source of deprivation which may even be interpreted as yet another dimension of poverty (e.g. Cafiero and Vakis, 2006). The exposure to downside risk and the inability to prevent mitigate, and cope with its impact decreases the wellbeing of households regardless of their current level of material wealth. Ample qualitative and quantitative evidence suggests that particularly poor households in developing countries spend a lot of time and resources on reducing their exposure to such risk (Dercon, 2005).

Once adverse events occur households try to smooth their consumption in an attempt to cope with the shock. Respective literature proliferated during the last twenty years and is surveyed, for instance, in Deaton (1997) and Morduch (2004). Often, however, such smoothing efforts are not successful in keeping consumption levels stable suggesting a lack of adequate risk management strategies at the disposal of households. A common finding in this regard is that wealthier households have less difficulties in smoothing their consumption than relatively poor households (e.g. Jalan and Ravallion, 2001; Fafchamps et al., 1998; Rosen Zweig and Wolpin, 1993).

Risk exposure and the inability to cope with adverse events are at the root of empirical evidence on poverty dynamics indicating that the poverty status of many households changes over time. Large proportions of poor households tend to move into and out of poverty. That is, they are exposed to “transitory poverty” (e.g. Dercon and Krishnan, 2000; Jalan and Ravallion, 2000). In contrast to transitionally poor households, there are also households experiencing “chronic poverty” (e.g. Chronic Poverty Research Centre, 2004). Again, this stable poverty status can be explained – at least partly – by vulnerability: Currently poor and risk adverse households apply strategies in order to prevent risks from happening. For instance, they invest in stable, low-return sources of income and not in projects whose outcome is more uncertain. This behavior may perpetuate households’ poverty leaving them chronically poor or, in other words, caught in a poverty trap (Chronic Poverty Research Centre, 2008). Moreover, the possibly permanent impact of transitory shocks on, for example, productive assets can cause households to experience long- term poverty (Dercon, 2005).

Rather recently, researchers started to design and empirically apply measures in an attempt to quantify the vulnerability of households: Pritchett et al. (2000) put forward the concept of vulnerability as expected poverty which defines vulnerability as the probability that a household will be below a pre- determined poverty line in future. The concept incorporates the notion of risks that may push a household below the poverty line or keep it there into poverty research. Empirical applications of this concept are found in; inter alia, Christiansen and Subbarao (2004), Kamanou and Morduch (2004), and Chaudhuri et al. (2002). The concept of vulnerability as low expected utility introduced by Ligon and Schechter (2003) focuses on “expected utility”. Here household’s vulnerability equals the difference between household’s utility derived from its certainty- equivalent consumption and household’s expected utility derived from its current consumption. Positive future outcomes are allowed to compensate negative future outcomes. Vulnerability as low expected utility is empirically quantified by, for instance, Gaiha and Imai (2009), as well as Ligon and Schechter (2003, 2004). Another approach interprets vulnerability as uninsured exposure to risk (e.g. Townsend, 1994). In its empirical application this concept measures whether (idiosyncratic) income shocks impact significantly on consumption changes.

As in the case of vulnerability as low expected utility there is no reference to the poverty line. Vulnerability as uninsured exposure to risk is measured by, for example Gaiha and Imai (2009),

Skoufias and Quisumbing (2005) and Amin et al. (2003). Building on established axioms from poverty research Calvo and Dercon (2005) design a household specific measure of vulnerability to poverty. It interprets vulnerability as a probability weighted average of future states of the world specific indices of deprivation, i.e. poverty. The measure ranges from zero (not vulnerable) to one (most vulnerable). In a subsequent work Calvo and Dercon (2007) introduce an aggregate measure of vulnerability to poverty which builds on their axiomatic approach from 2005. Calvo (2008) is the first to combine multidimensional poverty with vulnerability research by measuring the vulnerability to consumption and leisure poverty (Povel 2010).

Similarly to Calvo and Dercon's measure perceived vulnerability to downside risk a proposed by Povel (2010) belongs to "the class of measures where vulnerability is a probability weighted average of state specific 'deprivation indices'..." (Calvo and Dercon, 2005). It exclusively considers future outcomes in which a household is worse off than today and sums up state of the world specific deprivation indices which are weighted with their respective probabilities. Also, it ranges from zero (not vulnerable) to one (most vulnerable), but differs from existing measures in its empirical application. More precisely, it accounts for the explicit risk perception of households, rather than predicting the future from previous shock exposure. In our empirical analysis below we apply a series of measures in order to test whether female headed households are more vulnerable including the measures proposed by Townsend (1994), Calvo and Decon (2005), as well as Povel (2010).

2.4.2.2. Impact of poverty on Female Headed Households

UN 2015 reports that in the last few decades, there has been a marked increase in single parent households in both developed and developing nations and that single mothers constitute more than three quarters of these single parent households. The report further says that the rise in divorce rates and the fact that having children is increasingly being delinked from formal marriage are some of the reasons for increased female headship. In all sub-regions of Africa, female headship by women aged 15 years and above has been on the increase in the last few decades (Millazo 2016). Millazo further notes that since the later part of the 1990s, the economy has been experiencing a sustained economic growth with a robust poverty reduction, a situation that should have resulted in less work related male migration and therefore less incidence of

female headed households. This however has not been the case suggesting that other factors are responsible for increased female headship. These include changes in social norms, education levels, demographic and population characteristics seen across Africa and which have influenced household structure resulting in increased female headship.

Female headed households are not a homogeneous group and poverty is experienced differently in different households. The route to female headship found in rural or urban residence, stage at which the woman is in her lifecycle (e.g. age and relative dependency of offspring), access to resources from beyond the household unit.

2.4.2.3. The Challenges of Female-Headed Households

Most frequently, female headed households are regarded as the ‘poorest of the poor’; it is often assumed that both women and children suffer greater poverty than in households, which conform to a more common (and idealized) male-headed arrangement. In addition, a conjectured ‘intergenerational transmission of disadvantage’ in female-headed households is imagined not only to compromise the material well-being of children, but to compound other privations—emotional, psychological, social and otherwise. Female headed households (most of which are headed by lone mothers), are rising in number and proportion in most developing regions, currently constituting an estimated 13% of all households in the Middle East and North Africa, 16% in Asia, 22% in sub-Saharan Africa, and 24% in Latin America (Bongaarts, 2001:14). This said, a mounting body of evidence from different parts of the Global South suggests that household headship is not a good predictor of the start that children have in life, or of their trajectories into adolescence and adulthood.

While risks to children’s well-being may arise through discriminatory or hostile attitudes towards female-headed households in society, gender dynamics within male-headed units can be just as prejudicial in this regard. Thus although poverty can be exacerbated by household headship, this is not exclusive to children who ‘live only with their mothers’ (Delamonica et al, 2004). According to Chant (2003), FHHs are assumed to be the poorest households. Women have been marginalized and their access to resources such as land is limited. Their low levels of employment and heavy work burden with low salaries also contribute to why they may be assumed as poor (ibid). Single mothers and women in FHHs in some cultures have actually been termed as the “new poverty paradigm.” Chant (2003) further argues that unlike developed

countries, some developing countries have not yet established schemes that can help support FHHs such as giving those benefits from the state. With such lack of support, FHHs are challenged (Ibid).

Differing from Chant (2003), Fuwa (2000) says that FHHs are not a homogeneous group. He adds that poverty levels faced by FHHs are contextual and vary among the different categories of de jure and de facto FHHs. Using examples of Panama, he further says that in spite of urban areas having more and better economic opportunities than the rural areas, there is evidence that FHHs in urban areas are more unemployed and deprived than those in the rural areas. The analysis of FHHs contextually is very important in order to rule out any undue form of biases on the different categories of de facto and de jure households: *“In some parts of the world, such as in South Asia, widows have long been recognized as being particularly disadvantaged and poor; in Panama, however, there is no indication that widows are disadvantaged in terms of consumption in non-indigenous rural areas”* Fuwa (2000, p. 1522).

Buvinic and Gupta (1997) say that FHHs seem poor and challenged in their livelihoods because they have low incomes with many dependents. This makes the FHHs vulnerable and targets for anti-poverty schemes. FHHs are faced with the burden of domestic work and discrimination in the employment sector due to their low levels of education, which may lead to the existence of poverty among their children and future generations (ibid). In addition, Lokshin et al. (2000) posit that unemployment among single mothers in Russia is slightly higher than the rest of the population. This is because they usually have low levels of education such as only a high school certificate. Yet in Russia, earning income is related to the levels of education. This in the end poses as a challenge to the single mothers in Russia especially those with low or no education (ibid).

2.5. The Consequences of Female Headship

Female heads take on the dual role of economic providers and family nurturers without, in most instances, the direct assistance of males or the support of traditional kinship and family networks. Female heads must deal with fewer adult earners in the household (i.e., a greater dependency ratio), experience inferior earnings both as a result of gender discrimination in the labor market and as a consequence of the need to combine home care with economic activity, which leads many women to select jobs demanding a smaller time commitment. These jobs tend to be found mostly in the informal sector and in the lower paying service sectors (Population Council/ICRW,

1988; Buvinic, 1991; Folbre, 1991). Besides these quite general implications, we know very little about the consequences of the ‘female-headed households’ for the women who head them. Although there is scarcely any direct evidence of long-term detriment to women who head families, we assume that women are indeed adversely affected since the evidence suggests that these households are generally poorer than couple (or male-headed) households.

2.6. Examining NGOs as an Alternative Institution for poverty reduction

2.6.1. Evolution of NGOs in Ethiopia

The emergence of NGOs started in Ethiopia with a primary purpose of filling gap when government was perceived to be unable to fulfill the needs of the community. Added to this, at the initial state, the roles of NGOs were much more limited to emergency relief and provision of services like education. But later on, it has grown in to playing vital role in development oriented activities too. In line with this, JICA (2002) states that, NGOs operating in Ethiopia could be categorized in to two main categories: Indigenous and International NGOs. Indigenous NGOs are established in the country by either Ethiopians or non-Ethiopians. Indigenous NGOs are also called local NGOs. Whereas International NGOs, which have their head offices in foreign countries and obtained most of their support from those offices. Compared with Sudan, Eritrea, Djibouti and Somaliland, the NGO Sector in Ethiopia is large compared with countries elsewhere in Africa it is small. This can be attributed to both its late emergence and unfavorable policy environment for NGOs. On the other hand, the under development of the civil society sector in general and NGO in particular has its drawbacks in the balance among the three actors of governance; the government, the market and the civil society sector.

According to CRDA, (2004) NGOs as we know them today; first started to appear in Ethiopia in the 1960’s and those were mostly of European origin. More NGOs emerged in response to the 1973/74 famine and later on the 1983/84 famine. The number of NGOs continued to grow ever since however, their activities were principally limited to relief and rehabilitation before they became more development oriented.

After the 1983/84 famine most NGOs emerged. The number of NGOs continued to grow ever since however, their activities were principally limited to relief and rehabilitation before they became more development oriented. Why do NGOs exist, what decides the distribution of functions between the state and the NGOs or between different sectors in society,

and whether they represent a better option can be the central philosophical questions for studying the NGO phenomenon?

Brown argues that despite some similarities with other public or profit making organizations, NGOs have four specific characteristics, which produce special strengths and weakness. Such positive characteristics are *missions* that focus on social change, *shared value* and ideologies, instituted loosely and informally which allow *flexibility* for innovation and local adaptation, and can work with *diverse stakeholders* (Brown, 1988: 24). Brown also describes five problems such as ‘leadership dilemmas’, ‘organizational cohesion’, ‘diverse external demands’, and the tendency to interpret issues in terms of ‘values and ideologies’ that often are faced by this sector (Brown, 1988: 25-27). The diversity in NGO functions and relations with government and private organizations also complicate the role of NGO ‘what is’ and ‘what to be done’ as voluntary associations has become a matter of debate.

Due to the limited political accountability, inefficient allocation of resources, and urban syndrome development practices, public-sector organizations often become ineffective particularly in developing countries. Over-politicization of bureaucracy, lack of proper skills, and massive corruption reinforce dysfunction in administration, which led to the emergence have an important bearing on the choices available to female heads and preclude their general categorization as the poorest of the poor (IPC 2004). Moghadam (2005) and Chant (2003) identify two types of FHH: De jure FHHs and de facto FHHs. De facto households include households where men have migrated, unable or unwilling to work, the households are likely to have more resources and a better standard of living than de jure households. De jure households include households where women have chosen not to marry or remarry upon the death of their husbands because their economic independence enables them to take that decision. They also include households where women have not chosen to be female heads but have no option due to circumstances they find themselves in, these household heads are likely to be heading disadvantaged households (Millazo 2016). The focus of this study is de jure households.

According to Kabeer (2015), FHHs continue to be used as an indicator of poverty worldwide. She further states that according to a UN report of 2002, in all but three 25 countries in Sub-Saharan Africa with the ratio of women to men in the working age group, the poorest households varied from 110 to 130 to every 100 men.

FHHs are often referred to as the poorest of the poor households due to their limited access to resources, credit, property and land that negatively affects their livelihoods and social capital (WB 2005). The majority of female household heads are concentrated in low paying jobs that involve long hours of work posing several social economic challenges in these households (Chant 2007). Female heads carry a double burden of domestic chores and as income providers for their households (Moghadam 1997) and therefore suffer from time and mobility constraints which may impact negatively in their households (Buvinic and Gupta, 1997). Female heads also face gender discrimination with respect to education, earnings, rights and economic opportunities. In Kenya, 26.8 % of female headed populations have no education compared to 23.5% in male headed households and the size and proportion of the population with no education is higher in female headed households in both urban and rural areas (SID 2013). Female heads parenting in poverty may also cause emotional instability for children in those households resulting in negative relationships with the female head (La Placa 2016). (Chant 2009) notes that according to research in developing nations, while some aspects of female headship can give rise to economic hardship, members in this household are not necessarily worse-off than those in male-headed households. Millazo (2016) states that while poverty levels have fallen in both FHHs and Male headed households in countries with comparable survey pairs in Africa; poverty has fallen faster in FHHs in most countries. WB 2015 notes that while the general view in development circles is that FHHs are disadvantaged and poor, poverty has fallen in Africa over the past two decades but is falling faster in female headed households and these households have therefore contributed to the overall decline in poverty.

2.6.2. Importance of NGOs in Reducing Poverty in Ethiopia

The importance of NGOs in this section has been viewed in two main dimensions. The first and dominant dimension is that championed by mostly western scholars, and it looks at NGOs as mainly in a positive but biased way. Under this view, NGOs are seen as important in promoting empowerment through self-help initiatives (Dicklitch, 1998). Empowerment is the multifaceted process which involves transforming economic, social, psychological, political and legal circumstances of the currently powerless (Sandbrook, 1993; Dicklitch, 1998; Bratton, 1990). It has been alleged that empowerment is possible because NGOs have the potential of reaching the grassroots levels of the communities (Schmitz, 1995; Van de Walle, 1990; Paul, 1991). Other

roles NGOs play include; Watchdog role because of checks and balances in areas where the state tries to evade accountability to the citizens (Brown and Korten, 1991; Diamond, 1994). NGOs are also allegedly known for promoting democratic principles among beneficiaries (Bratton, 1990; Korten, 1990). To these scholars, democracy is important in the process of reducing poverty through developing democratic virtues such as tolerance, moderation, willingness to compromise and respect for opposing viewpoints (Diamond, 1994; Korten, 1991; Thomas, 1996; Van de Walle, 1990). This is also associated with good governance and encouraging citizen participation. Thus, citizens are able to learn and appreciate their obligations as well as their rights. The study, thus, established how these democratic virtues are promoted and maintained in the class of poor people and how relevant they are to their living conditions. This was done by analyzing the level of beneficiary participation in different programs managed by Compassion International.

However, this view contains several flaws. First, it suffers from a tendency to use concepts that contain a value bias, for instance „*good governance, democratic virtues*’ among others without examining their ideological content and purpose. In emphasizing the importance of NGOs, it ignores the differences between rich and poor countries in which the NGOs operate. Moreover, this view deliberately disregards the potential dangers of foreign aid on NGOs. It is also unreasonable to think that the myriad of problems created by imperial powers in Africa - for example poverty, ethnic conflicts and political instability can be solved by the very people who created them (now called ‘donors’) through NGOs. Besides, as Anderskov” (2001) and Perkins, (2004) noted, some NGOs are formed by crooks to swindle donor funds. In some cases, NGOs have been used by Western governments to undermine democratically elected governments and promoting imperialism in developing countries. In brief, this view of NGOs appears to be ethnocentric, ideological and historical. It is therefore incapable of analyzing the dynamics of NGOs in developing countries like Ethiopia.

The critical view therefore challenges the above dominant dimension. This dimension is characterized by skepticism about the usefulness of NGOs. A typical NGO in a poor nation like Ethiopia, according to this perspective, is heavily reliant on foreign aid. It is accountable to donors rather than the local people; and sometimes it is a briefcase NGO. Moreover, some NGO’s have generally been used for the selfish ends of donor governments and the World Bank,

and they are vehicles of neo-liberalism as the case of the 1980s. NGOs were even criticized for being externally imposed phenomena which heralded a new wave of imperialism (YenshuVubo; 2008). Combinations of such weaknesses therefore, tend to limit the effectiveness of NGOs in reducing poverty in developing countries like Ethiopia (Dicklitch, 1998; Thru 2002; Coninck, 2004; Bchbington et al, 2008; leinrich, 2007). This explains why some scholars like Dicklitch, (1998) assert that the promise of civil society, synonymous to NGOs in Africa is elusive“ and that NGOs are too close to the powerful [donors and governments] and too far from the powerless people (Edwards and Hulme. 1992). Other scholars have dismissed the view that NGOs are magic bullets that can solve all our problems. They further hold that views of NGOs as vehicles for development and democratization are overstated and unrealistic (Dicklitch, 1998). In brief, the critical perspective seems to suggest that understanding NGOs should go beyond mere outline of their importance; it is important to consider the socio-politico-economic environment in which they operate. By questioning the relevance of NGOs in developing countries, this critical dimension raises issues which make it more practical in analyzing NGOs and their importance in Ethiopia.

2.6.3. NGOs role in Alleviating Women’s Poverty in Ethiopia

According to Wolday Amha, who conducted research on micro-credit and Micro-financing activities in Ethiopia, and supported by National/ International NGOs and government projects. In 1995, there were 30 NGOs offering credit in the country but their activities were concentrated in urban areas. After the 40/96 proclamation, NGOs were prohibited from direct involvement in saving and credit activities. However, they still are active in the area, initiating and supporting MFIs. Since the National Bank of Ethiopia, has limited capacity to enforce the regulatory framework, some NGOs are still directly involved in micro-finance activities. Some of these are the Lutheran World Federation, Norwegian Church AID, Self-Help Development International, and according to the assessment done by Zenebework et al, micro-financing schemes have improved the lives of many women.

However, there are still problems that women face despite the assistance. In the last five years, the micro-finance industry showed growth both in coverage and performance. By the end of 2001, there were nineteen MFIs registered with the National Bank of Ethiopia, and delivered

financial services for over 500,000 clients. These MFIs meet less than 9% of the demand for financial services, indicating a significant unmet demand. The figure for female clients is generally encouraging. Of those MFIs operating more in rural areas, the percentage of women clients was least for Oromia credit and Savings Institution (12%), and highest for Meket, and Buussa Gonofa MFIs (85%), the rest fall between 30% and 60%. The assumption that households are made up of conventional families where both the man and woman are present no more holds true. Female-headed households are increasing in great numbers. The census shows that as early as 1994 among the entire households in the country, 22.2% were female headed. Many of the female-headed households were found in urban areas: 35.05% of the households in urban areas and 20.08% of the households in rural areas were female-headed. In Addis Ababa 32.8% of the households were female headed. Similar figures are reported in the Demographic and Health Survey (DHS) of 2000. Conflicts and war, migration, mortality due HIV/AIDS, and divorce are some of the reasons for increasing number of female-headed households. One major feature of female headed households is their increased vulnerability to poverty. A study conducted in Addis Ababa shows that among the female-headed households in Addis Ababa, 52% belong to the low-income category and 89.19% of the women are engaged in the informal sector, from which they earn just enough to survive.

A number of social and cultural factors are responsible for this. Women encounter several economic, social and cultural constraints that affect their access to education and resources. As a result their opportunity for employment and decent earning is minimal compared to their male counterparts. Under these circumstances, when divorce occurs the woman's income goes down while the man's income goes up. This problem is exacerbated because often time's children stay with their mothers in the case of divorce. According to the DHS, 71% of children fewer than 15 live with both parents, 14% with their mothers while only 4.4% live with their fathers, and 10% live with neither parent.

Similarly, when a partner dies the woman's income deteriorates. Though initiatives have been taken to alleviate poverty in women, because of lack of gender sensitivity and unavailability of appropriate policies and strategies, women's gender specific needs are overlooked in planning and implementation of development programs and projects.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Study Design

The objective of this study is to assess the role of Hiwot Integrated development organization in alleviating poverty of Female headed households in Akaki-Kaliti Sub city. This study employed case study design. A case study research designs usually involves qualitative but Quantitative methods are sometimes also used. Case studies are good for describing; comparing, evaluating and understanding different aspects of research problem (McCombes, 2019) this method enabled the researcher to have in-depth understanding of the real issues. The method is also very appropriate because of limited time and resources which will be used to investigate HIDO projects in depth. The researcher used both qualitative and quantitative data collection methods. This helped to benefit the study regarding better representation of the populations of both the geographic areas and subjects under study (Creswell, 2009; Bryman, 2008). “[a] case study is a general term for the exploration of an individual, group or phenomenon” (ibid., p. 61) according to Sturman (1997). Therefore, a case study is a comprehensive description of an individual case and its analysis; i.e., the characterization of the case and the events, as well as a description of the discovery process (Mesec 1998, p. 45).

3.2. Area of the Study

The Setting of this research is Akaki Kaliti sub city, it is found in the south of Addis Ababa from the east Bole Sub city and from the West Nefas Silk Lafto Sub city. It has 11 Woreda’s and the population of the Sub city is 195,273 and its population density is 1,653Sqm. According to Ethiopian Statistic Agency 2016 report in the sub city 67,238 females are found above the age of 15 and 25% of the households are led by female. Moreover 9.6% female are illiterate. From the literate one, only 1% of the households lead by Women has an educational level of certificate and above. The sub city is purposively selected because different researches show Akaki Kaliti is one of the poorest Sub cities in the capital. The sub city is affected by high level of poverty due to different reasons such as it has wide geographical coverage & densely and sparsely populated.

There are 2,941 female headed households in the selected sub city. According to UN-Habitat research conducted on 2003 in Addis Ababa Akaki Kaliti sub city have the lowest capacity to make any savings from their incomes (5.1%). Most of the residents of Addis Ababa (89.1%) own radios. Slightly more than one half (51.4%) own televisions in their homes most of them in Bole (75.1%) and the least in Akaki Kaliti (16.1%). In the same vein, it is the least educated sub city in Addis Ababa. In relation to electricity percentages of households with no electricity is 60.8% and it is the least in electrification in the sub cites. So what is the works of HIDO in alleviating such poverty striking area that this research is revolving around?

Fig 1--3 Map of Addis Ababa Akaki Kaliti Sub-City in Blue shaded



Source UN –Habitat 2016

3.3. Sampling techniques

3.3.1. Sample Size Determination

Hiwot Integrated Development organization works in eight Woreda's. The following formula employed to proportionately select the sample size from the Woreda's. The sample size was determined based on the following simplified formula (Yemane, 1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where, **n** is number of respondent in the selected sub city,

N is the total number of customers = 2,941

“e” is the precision level. A 95% confidence level was taken and e= 0.05,

Then n= 140

The total sample size of respondent based on the above sample size determination by adding 10% non-response rate (14) is 154.

Table 3.1. Sampling distribution of the respondents based on proportion to size allocation.

Sub city	Woreda	Total Number	PPA
	Woreda 1	None (no beneficiaries in the Woreda)	none
	Woreda 2	413	20
	Woreda 3	379	18
	Woreda 4	320	15
	Woreda 5	381	18
	Woreda 6	363	17
	Woreda 7	344	16
	Woreda 8	370	18
	Woreda 9	371	18
Total		2,941	140

3.3.2. Selection of Beneficiaries

In the sub city there were 2,941 FHH who were benefited from HIDO in IGA intervention for the last 3 years. 140 beneficiaries were selected through convenience sampling technique rather than using probability or lottery system of the beneficiaries; because getting someone who would be lost in HIV is slightly high for self-administered questionnaires filling sessions. Besides 20 were purposively selected for Interview for their availability, trust by the community and understanding of the research objective. Key informant interviews were held for the selected 20 participants with knowledgeable individuals in the communities; Community-based Organizations (CBOs); offices; Women and Children Affairs Officers, Social affairs officers in Addis Ababa city administration and in Ministry level; and other relevant government offices. For each intervention, a minimum of two key informant interviews from each Woreda a total of 16 were hold as a key informants for the specified intervention.

3.3.3. Key Informants

Project coordinators can be Government or Non-Government, professional or non-professional, external or internal (Okley, et al 1994 cited by Warren, 1996). A review of project coordinators role by Sethi, (1987) and Werner, (1988), indicated that project coordinators can function as, structuring and facilitator (A service role which assists people to undertake specific action in developing technical skills which is indigenously devised). The focus of this research was to examine the role of HIDO in IGA intervention for female headed households in Akaki Kaliti sub city. Three project coordinators two from government of Addis Ababa Social Affairs office Ministry level project related monitors was purposefully selected based on their experience , contributions to the local community, their knowledge and experience of the areas. One project coordinator from the specified NGO was selected as a data sources because they were the master minds behind any projects executed in the area. They facilitate, conduct and communicate outsiders with the local agent and they have a huge experience in unsuccessful and successful stories of projects executed in the area.

3.4. Data Generating Strategies

This study employed case study design. In case study In-depth interview, continual and ongoing observation of the situations (Jacob, 1987) applied. In addition to these methods personal and official documents, recordings; photograph and informal conversation are all sources of qualitative data (Bogdan, 1998). The necessary data for this study was collected from both

primary and secondary sources. Primary source of data were used to meet the research objectives. Primary data was collected through self-administered questionnaires and interviews. Questionnaires were translated in to Amharic because question in English language may not produce the required response and assume to limit their participation on the survey. The secondary data was collected from relevant documents, photographs, organization reports, and monitoring and evaluation results, donor reports. And for in-depth interview and observation it was guided by interview and observation protocols.

3.4.1. Questionnaire Design

The layout of the questionnaires was made very simple to encourage meaningful participation by the respondents. The questions have set as concise / to the point/ as possible with care taken to the actual wording and phrasing of the questions. Data collected using pretested structured questionnaire adopted from studies. The questionnaire adopted was modified depending on the local situation and research objective. After identifying the study participant and assuring the consent, the data was collected through self-administered questionnaire.

Before the actual data collection, the questionnaire was pre tested on 5% Akaki-Kaliti sub city female headed beneficiaries who did not participated in the study. And it gives 0.86 alpha Chronbach results to continue the data collection process. The purpose of pretesting was to ensure that the respondents could able to understand the questions and to check the wording, logic and skip order of the questions in sensible way to respondents. Amendment was made accordingly after pretesting. Self-administered through reading each items of the questionnaires was put in action for data collection process. The questionnaires' has three parts one background information part two; the socioeconomic status of the research participants and the last one is about the role of HIDO alleviating the FHH in the study area.

3.4.2. Key Informant Semi-Structured Interviews

A key informant interview enabled the researcher to collect first-hand information over what they think, know or feel about the organization in the process of reducing poverty of FHHs. The researcher used this instrument because it permits flexibility in data collection process. It included senior officials from the NGO, sub city project head, field officials, and government officials in social affair officials in Sub city, Addis Ababa and ministry level. The interviews

were guided by a list of questions, most of which were open ended questions. This gave the participants the opportunity to go in-depth on some issues that they would be familiar with.

3.4.3. Observation

Most qualitative research observation is naturalistic and holistic in giving about participants understanding of their natural setting or environment as lived by the participants, with no intent on the researcher's part to alter or manipulate the natural environment (Bogdan, 1998). Similarly as this study focused on income generating activities, beneficiaries who have been benefited from the local organization was observed how their life was changed after the intervention, skill accessed from HIDO in leading their life was crosschecked.

3.4.4. Document Review

Documentary products provide vein of analytic topics, as well as valuable sources of information. Documents are “un obtrusive” measures that are not affected by the presence of the researcher (Hamersley and Atkinson 1983). Documents in this study were used as valuable sources of information for the topics. How project documents were context specific? Who wrote it in what considerations of the beneficiaries? What was track recorded of the project in the specified area in relation to alleviating poverty of female headed households? Is there anything left for granted? If any what was taken for granted in relation with the poverty of the community? What did the project writer seems to take for granted about the Sub city Female headed poor? Therefore documents like Five Years Strategic Plan (2018-2022); Financial and Accounting Policy, Resource Mobilization Strategy of the organization were analyzed and synthesized.

3.5. Data Analysis

Quantitative part of the data analysis embarked on percentage and frequency tabulation. Qualitative data analysis, involved in different analysis, moving deeper in to understand the data, represent the data and made the interpretation of the larger meaning of the data. More generic steps have included in this analysis starting from data collection to the general research questions, finally made an interpretation drawn conclusion about its meaning theoretically and scientifically. And the themes discussed through literatures and research outcomes. Accordingly

Sahatzman and Strass (1973) Claim that qualitative data analysis primary entails classifying things, persons and events and the properties which characterize them. Analyzing data collected through in an interview, respondents were given pseudo names and labeled and write their Woreda as beneficiaries.

3.5.1. Evaluation Criteria

Most development-related organizations use the Organization for Economic Cooperation and Development/Development Assistance Committee OECD/DAC five criteria for evaluating their development assistance: **(Imas & Rest, 2009, P: 29-30)**

1. Impact: the positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended (Measuring impact involves determining the main impacts and effects of an activity on local social, economic, environmental, and other development indicators.

2. Sustainability: the resilience to risk of the net benefit flows over time (The notion of sustainability is particularly relevant to assess whether the benefits of an activity or program are likely to continue after donor funding is withdrawn.

3.6. Ethical Considerations

In this research First and foremost, the researcher has an obligation to respect the rights, needs, values and desires of the informants. The particular concern in this study is the informant's position and situation is highly visible. Once participants are selected, it is useful to obtain their formal informed consent for being part of the study. Informed consent is useful for both the participants and the researcher and ensures that both know their reciprocals right and expectations (Milles and Huberman, 1994). The emphasis here in my study is on informed consent that participants should know at least in general terms, about the nature and purpose of study. They should know what they will be expected to do and if there is any risk in doing that. In addition, they should know about the conditions under which they are studied as they might withdraw from the data participation/as data sources. Issues of anonymity, confidentiality, deception, and dissemination of results will also be making clear to them. Accordingly all participants will be selected after they have a strong belief and willingness to dedicate

themselves in the proposed purposes and objectives of the study. Procedurally the following safe guards were employed in order to protect the informants' right;

- The research objective was open to the informants in order to make them understand from the perspective of the researcher.
- Confidential documents would be a moral obligation to keep it only for the interpretation process.
- The researcher participants have the right about the conditions, under which they may with draw from the study.
- The interpretation of the data collected from the research participants was analyzed based on evidences from the field.
- The research participants were free of risk because of the dissemination of these findings.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1. Introduction

The main objective of the study was to assess the role of Hiwot Integrated Development Organization local NGOs in mitigating poverty among female headed households in Akaki Kaliti Sub city. From the collected data the demographic characteristics of the respondents namely Age, Level of education, Religion, Occupation, and Marital Status were analyzed. In the second section focused on socio-economic impact of poverty among female headed households in the sub city and lastly the role of HIDO to mitigate poverty of female headed households in the Sub city were analyzed.

The study's sample size for in-depth interviews was 16 women in eight Woreda's who headed households, three Key informants and four days observation were conducted. There were 2,941 female headed households in the selected sub city supported by the local organization. And 140 of female headed households due to their availability were selected through proportional and convenience sampling techniques and there was a 100% response rate, were accessed to analyze and synthesize research question.

4.2. Socio-Demographic Characteristics of Respondents

The study collected demographic information from 140 respondents that participated in the study. Gender variable was not measured since all the informants were female headed households.

4.2.1. Age

As it is shown in the Table 4.1 majority of the respondents were aged between 26 and 35 years and this category accounted for 50% of the total respondents. Those aged between 35-36 years accounted for 30% while age brackets 18-25 and 46-55 accounted for 10% each. No respondent was aged above 56 years. From the age distribution one can deduce that most females heading households participated in the research were a youth, which engulfs the reproductive age group of the sub city residents.

Table 4.1: Age of Respondents

Age Group	Frequency	Percentage
18-25	14	10
26-35	70	50
36-45	42	30
46-55	14	10
56 and Above	0	0
Total	140	100

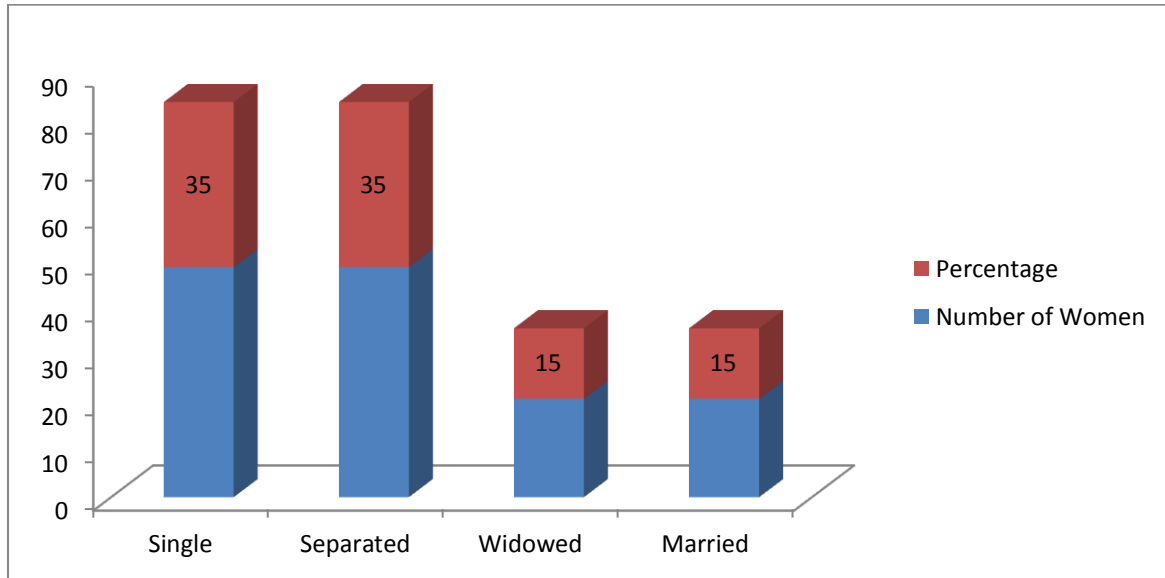
Source data collection December 2019

4.2.2. Marital Status

As Table 4.2 illustrates this well whether the female heads were married and if they were receiving any support from their husbands; out of 140 respondents, 35% were single, 35% were separated, 15% were widowed and 15% were married. This showed that most respondents are household heads by default, being the sole household head present. However, there were respondents with male spouses in the household but the females were household heads. These duties include providing basic needs and security for female headed households. In Woreda 5 one respondent forwards:

My husband was the former Ethiopian military veteran. And during the time he does nothing for his family. Every day he went out for drink starting from early in the morning and came back home drunk, without food or money. So I decided to go out myself to look for money to fill the need of my household and mostly to feed my four children and clothing. Sometimes I pay for his medical expenses too since he took all the money to the drinking of his Katikala (FHH, 37 years).

Bar graph 4-1: Respondents' Marital Status



Source data collection December 2019

4.2.3. Level of Education

In the Table 4.2 the study assessed the level of education of the respondents in order to establish the link between their level of education and income level. From the respondents 55% of them attained primary level of education, 42% had secondary level while 9.8% had tertiary education and 10% had no education at all. Moreover there was no anyone who had attained University level of education.

Table 4.2 level of Education

Educational Status	Frequency	Percentage
No Education	6	10%
Primary	85	55%
Secondary	42	42%
Tertiary	7	9.8
Total	140	100

Source: data collection December 2019

From the above table one can deduce that the majority of the respondents were not qualified to apply for formal or better paying jobs that would enhance their living standards. Moreover during an interview with the respondents the majority of the research participants confirm that they came from poor families and had been forced to drop out of school due to lack of appropriate situations to attend their school.

4.2.4. Occupation

In exploring the occupation of the respondents some of them were in formal employment that includes working as employ of the Woreda Government as weepers (Yelimatna Yetsidat Abal for 200 birr a month working three days a week). The majority, 55% were in informal employment and were mainly engaged in performing daily bread jobs like washing clothes, in and out home servants, working in construction sites etc. Most of them reported to have taken more than one job at a time when the opportunity arose and made an average of 50-100 birr a day. Some reported that there were days when the job opportunities were not available and forced to hangout some meals. and 15% reported to be owning their own small scale business enterprises that include running simple kiosks, selling second hand clothes, selling vegetables and fruits, where their average daily income ranges between 50 and 100 birr. No respondent reported to be perpetually jobless and therefore belonged to one of the above mentioned jobs.

4.2.5. Religion

In the respondents' religious affiliation, there were four categories: Orthodox, Protestant, Muslim, Other (traditional religions). Most respondents were orthodox (71.4%). While 16 (28%) of the respondents reported to belong to Muslim and 14(19.6%) of the respondents were protestant religion followers. More over respondents were asked whether any of the respondents received support from their churches that would form part of the mitigation means. Several mentioned in a very few religion holidays the church offered them very small amount of money as alms.

Table 4.3: Religious Affiliation

Religion	Frequency	Percentage
Orthodox	100	71.4
Protestant	14	19.6
Muslim	16	28
Other	10	14
Total	140	100

The study also assessed the average monthly income of the respondents by asking the estimated income level. The monthly average income level reported was 2,000 birr, translating to 33 per day. Although this is above the poverty line of less than \$1 per day, the respondents felt burdened and unable to sufficiently meet the sky rocketing urban daily demands. The respondents cited competing financial needs such as school inputs, house rent, food, and other household expenditure. Consider the quotes below.

Although I earn like 100 birr per day vending on small vegetables as I said earlier, the money is not enough for food and pay rent at the end of the month. So I struggle a lot to meet all demands of the house hold. (Woreda 2 FHH, 32 years) in relation to this one of key informant forwards in the female headed households women are really struggling with their homes [households]. Some are helped by philanthropist because the income is low to fulfill their basic needs to subjecting them to ebb of poverty (Key Informant 1, Female, and HIDO Social Worker)

Female household heads find it difficult to meet household demands this is due to their low level of education, the government lack of appropriate attention to the poor, NGOs selective and donor perspective intervention made them to struggle finding money for house rent, food, and education. Thus, poverty among female headed households in Akaki-Kaliti is not just a question of economic challenges but it is also discrimination of them in discharging their responsibilities to the country fruitful works.

4.3. Socio-Economic Impact and Female Headed Households in the sub city

The findings and analysis illustrates that female headed households experience poverty-related issues and this has dramatic consequences on the social interactions/relations in their communities. Many respondents reported that they suffer social exclusion; they are stigmatized

and discriminated against on account of their marital status, poverty and the perception that they are poor. Respondents also reported that their inability to provide basic needs for their children have had negative impact on the children some of who have been forced to work either to fend for themselves or help support the family. Some reported that it becomes very difficult to instill any discipline in the children with many of them getting involved in alcohol and drug abuse, prostitution, crimes.

4.3.1. Social Problems

According to Royce (2015), poverty is itself a social problem. It is intricately associated with other social problems through a cause-effect mechanism. Thus, due to poverty in female headed households, the households also tend to experience problems such as child labor, drug use, commercial sex work and unwanted, teenage pregnancies. This is because the status of lack compels the household members to compensate through these social vices (Ayuma, 2009).

Other social impacts of poverty in female headed households include child labor, prostitution and HIV/AIDS, teenage pregnancy and abortion, crime and drug use among others. A Key Informant put the issue of poverty causing other social problems into perspective.

I agree that most female headed households tend to be poor. Poverty invites series of other problems as these households try to disentangle themselves from poverty. These households may engage in illegal activities such as child labor and prostitution (Key Informant 2, Female, HIDO Community Resource Mobilizer, 31 years)

The section below focuses on each of the multiple social problems in detail as per the study findings.

4.3.1.1. HIV/AIDS and Orphanage

Akaki Kaliti Sub city area is the path way to in and out of the capital especially lorry drivers stay here till the capital road way to heavy tracks starts. So the drivers stay some of their leisure time in the area invites to have multiple sex partners that will lead female heads including their children are likely to engage in prostitution as an income generating activity. Due to financial challenges, some females heading households and their children may engage in prostitution for livelihood.

When the parents are unable to provide, some girls are easily lured into having relationships with older men who are willing provide them with their survival needs that may include clothing, food and money in exchange for sex. This illicit sexual behavior exposes the young girls to STDs and HIV and other health risks but their poverty level makes it worth taking the risk. Reports of HIDO shows: HIV risk assessments was undertaken for target OVCs and Parents to be screened for HIV test and get counseling that were referred to health facilities to identify HIV status. Accordingly, in this quarter, HIV Risk assessment was undertaken for 1,625 OVC) and for 1,253 Parents (DSW). Hence, it was able to identify that 1,095 OVC and 948 parents were eligible for testing. According to this, the project has tested 1,095 OVC and 948 Parents and 64 OVCs and 25 Parents have been found reactive which shows **6 %** and **3%** of HIV test OVC and Parents positivity rate, respectively. In the process, 41 OVCs and 25 parents have linked to ART with respective health facilities found in the target area. In addition to this, 258 OVC were line monitored and 243 OVC were currently on ART and 229 OVC tested for viral load and 216 OVCs were viral load suppressed as show in table 4 below.

Some of the girls in these female headed households may lack basic needs and in a bid to find money to meet needs, they resort to commercial sex. This has the danger of exposing them to sexually transmitted infections including HIV/AIDS.

There few girls I know they are already infected and addicted to prostitution. This is because of poverty at home (Key Informant 2, Female, HIDO Community Resource Mobilizer, 31 years)

Table 4.4: OTZ HIV test cascade

Activities	Period (August to September)
01. Tested for HIV 0-9	40
01. Tested for HIV 10-17	1,055
01. Tested for HIV # of Parents	948
02. Tested Positive 0-9	20
02. Tested Positive 10-17	44
02. Tested Positive # of Parents	25
03. Linked to ART 0-9	16
03. Linked to ART 10-17	25
03. Linked to ART # of Parents	25

Source: data collection December 2019

A Key Informant put this view into perspective; *Child labor has also been a characteristic in such households [female headed] as the children are subjected to hard labor with the intent of supplementing or even fully meeting the house needs. Such engagements may lead to the children engaging in commercial sex work at very early ages in such female headed households (Key Informant 1, Female, Community Social Worker, 36 years)*

Another key informant during an interview forwards; *as a human being it's normal to face a financial problems but when you fail to change that you gave up and force to surrender to someone who is capable of filling that need mostly to man. If you are not lucky, you get pregnant and may not keep the pregnancy. So you consider abortion (Interviewee 2, 42 years).*

While they engage in prostitution, some of the beneficiaries have been infected with HIV/AIDS as shown from the respondents. **Saying that;**

I am HIV Positive I regret how I was infected because I engaged in this work to fulfill my needs and if I stop and think twice the situation would have been different. But I left no choice at the time I was expected to feed my children, and other needs at home. Unfortunately now I am sick and could not fulfill any of the above things. (FHH 9, 38 years).

Thus, engaging in commercial sex work is a consequence and social impact of poverty in female headed household in this case as illustrated by the quotes above.

Interview with HIDO project coordinator in relation to projects on orphanage and achievement gained so far the **coordinator forwards that;**

we have achieved on giving high quality developmental service which are made available to orphans and vulnerable children who are in the project.

HIDO has served 18,603 of the OVC (<18) with one or more eligible OVC services based on individual needs and case plan implementation, a 100 % achievement rate against the annual target of 18,603 OVC. Additionally 10, 054 caregivers were served directly and/or through

referrals, as per the need assessment documented in their respective care plans, a 100% performance rate against an annual target of 10,054.

In the reporting period 82% OVC have got psychosocial support, similarly 82% OVC have got health care and referral service, 54% OVC have got support related to education, 6% OVC have got food and nutrition support through referral linkage and coordination of care. Through the implementation of the program all staffs were used an appropriate SOPs to maintain the quality of the service provided to beneficiaries.

4.3.1.2. Crime and Addiction

Another social problem on social impact of poverty in female headed households is the trend of crime and drug use or trafficking patterns among these households. Due to poverty and the emerging economic pressures, children in female headed households engage in criminal activities including pursue-snatch and other petty crimes for financial gain. This was well illustrated in an interview.

For our boys, they engage in crimes like stealing just to be able to get what to eat and to also be able to support us. They join gangs that are very experts and open to violent theft (Interviewee 6, 34 years).

Some of the children in female headed households resort to alcohol and drug abuse due to the hopeless situation they find themselves in after dropping out of school.

Some of them also start abusing drugs and drinking a lot of alcohol and this becomes a challenge to you as a parent because at all times when they are in a drunken, you are called upon to pick them and go with them to your house as they are your children. For some once they become drug addicts, rehabilitating them is a big problem to you as a parent (interview 1 34 years).

4.4. Mitigating Impact of Poverty among Female Headed Households in the Sub city

In Akaki Kaliti Sub city 0.12% of the households are living in cash donations either from Government and nongovernmental organizations. There are 4,949 households supported by

World Bank 215 br. per head. Out of these beneficiaries 3,181 are female headed households. Moreover the households 15.05% of the households are living through the donations of Items either from the government or Nongovernmental organizations. Besides 18% of the households didn't have active works or they aren't employed either formally or informally. In the Sub city there are three Nongovernmental organizations working on supporting Orphan vulnerable groups. These are Forum for sustainable, Siderta and NCMDO organizations. And the former two picks up 60 and 39 orphan and vulnerable groups respectively. Having identified the social impact of poverty among the female headed households, this part investigates Hiwot Integrated Development Organization works on mitigate poverty through Income Generating Activities.

Table 4.5 Status and Intervention of FHH in the Sub city

Items	Response	Frequency	Percentage
How many family Members live in the households	1-2	12	8.57
	3-4	29	20.71
	5-6	68	48.57
	>6	32	22.86
Total		140	100
What is the major Sources of Income of the family hoods	Daily Laborer	12	8.57
	Formal Employment	3	2.149
	Small Business/trading	108	77.4
	No response	17	12.143
Total		140	100
Which Condition qualifies your households as beneficiary	Landlessness	28	20
	Widow	56	40
	Disability	-	-
	Orphanage	-	-
	Lack of Food	56	40
	Lack of Shelter	-	-
Total		140	100

Source Field Survey October 2019

In relation to How many family Members live in the households from the table above one can deduce that most of the family members ha have more than 5 kids depicted by 68(48.57) greater than 6 family members and above represented by 32(22.86%) 3-4 family members 29(20.71%) and 1-2 kids 12(8.57%)kids. According to the study findings, female household heads engage in different activities that work to reduce the impact of poverty in their households.

In assessing the major sources of income of the family hoods most of the respondents forwards small enterprises and trading like “Tella” selling and other small business works represented by 108(77.4) and some of them has working in daily laborer 12(8.57%) and some are formally employed 3(2.14%) and some has no given response 17(12.14%)

In exploring beneficiaries background in the Sub city Which Condition qualifies your households as beneficiary? Respondents forwards that, lack of support due to being widow and scarcity of food both depicted by 56(40%) and being landless shows 28(20%) of the respondents respectively. In relation to this the Akaki Kaliti Sub city Social Affairs office announces that in the sub city 2561 dwellers are in direct help of World Bank tabulated below in table 4.6

Table 4.6 Cash flow among Beneficiaries of FHH and MHH on October 2019

Woreda	Households			User Family Numbers		
	FHH	MHH	Total	Male	Female	Total
2	30	93	123	153	153	220
4	100	174	274	201	336	537
5	46	87	133	102	162	264
6	85	183	268	176	314	490
7	41	135	176	74	193	267
8	77	260	337	250	481	731
10	11	19	30	19	33	52
Total	390	951	1341	889	1672	2561

Source: Akaki Kaliti Sub city Social Affairs office

A World Bank gives 215 Ethiopian birr per individual. And it is allowed for not more than 4 individual in the household. And it is not enough even for the house rent that pushes some of the FHH to lead their lives in prostitutions. A Key Informant summarized the broad spectrum of mitigation pathways that female headed households use to reduce impact of poverty.

Some of them have side hustles like engaging in prostitution at night. Some of them also work within construction site. Other alternative strategies depends majorly on their strength and efforts because some of them live with terminal illnesses like HIV/AIDS in their bodies and are weak thus may not be able to engage in very strenuous engagements (Key Informant 1, Female, Community Social Worker, 36 years)

However, it was evident that some of them use maladaptive pathways such as part time commercial sex work. Nevertheless, the females have embraced integrated ways of mitigating poverty in the households they head. Some of the women belong to women's groups where they contribute money on a monthly basis (Equb) that enables them to sort out some of their financial obligations. Others either borrow money from their relatives or get financial support from relatives. Those who belong to women groups that lend money to their members are able to borrow from them. Others are able to combine more than one income generating activity like washing clothes and vending second hand clothes.

4.4.1. Welfare and Saving Groups

Interviews with the respondents show that they were affiliated to one or more welfare and women's groups. These provide savings and loans and act as safety nets in times of need. Those who do not belong to women's groups reported that they have arrangements with some shops where they take their requirements on credit and pay on the agreed time. The verbatim quotes below illustrate how women in savings groups offset the impact of poverty among female headed households. Others rely on welfare system and may be dependent on non-governmental organizations.

We at different points also rely on aid from NGOs and groups that normally visit our neighborhoods. They may come to distribute free foodstuffs to women who are in hard conditions (Interview with key informant 8, 30 years).

Thus, savings and loans groups as well as welfare system have enabled female headed household mitigate the impact of poverty.

4.5. HIDO Role in Mitigating Poverty in the Sub city

4.5.1. Project Context and background

Hiwot Integrated Development Organization (HIDO) was founded by an Ethiopian nurse, Sister Tibebe Maco and other dedicated health professionals and social workers experienced in community development initiatives in 1999. Currently the organization is working in three regions of Ethiopia; Addis Ababa city Administration, Oromia and Amhara having four targeted program interventions namely child care and development, community based health care, livelihood and capacity building. It works towards the inclusive development of marginalized and vulnerable sections of the society including highly vulnerable children. Hiwot Integrated Development Organization (HIDO) has a grant amount of \$269,813 grant to implement Social Accountability projects that focus on education and health. The Social accountability tools used by HIDO are Community Score Card and Participatory Planning and Budgeting. The organization works in six sub cities/Woreda's in Addis Ababa namely; Arada, Addis Ketema, Kirkos, Akaki Kaliti, Yeka and Kolfe Keranio sub city.

The project implemented by HIDO were benefited 68,000 people directly and 170,000 indirectly. The project has health and education service providers, local government line offices, citizens and community members including persons with disabilities, PLWHA and elderly as its target groups. In its more than 15 years development experiences, HIDO has been implementing projects of similar nature with a view to scale up the confidence of citizens to claim their rights and to be active participants in development rather than being passive recipients of handout services

Project Site: - Addis Ababa Akaki Kaliti (Woreda 2, 3, 4, 5, 6, 7, 8, 9)

Beneficiary size: - OVCs 18,188 and Care givers 10,054

4.5.2. Role of HIDO on the livelihood of FHH in the Sub city

According to HIDO report on October 2019 forwards that Technical support and monitoring visit has conducted related to loan taking. As a result total amount of 599,086 birr loan dispersed and a total number of 2,054 household's accessed loan. From the total amount of loan dispersed 83,840 amount of loan repaid. 125 households have got improvement in their life as a result of their engagement in different SME activities as shown in the interview. Since, all households participated in differ IGA intervention to improve their income sources, such as petty trade and

“Injera” making. They have gotten initial capital from the organization. If that is true how far the organizations help in alleviating poverty of the FHH in the Sub city? In relation to working on changing the lives of FHH in the Sub city their areas of focus or major intervention areas of HIDO in the Sub city are based on

- Identification of beneficiaries with objective criteria
- Orientation on profitable business ventures
- Establish saving/self-help groups, CSSGs, VSLAs & initiate saving
- Provision of trainings on financial literacy, BBS/BDS, SPM, MSBIPM, CSSG, VSLA etc...for the beneficiaries
- Provide loan, matching fund, material or asset transfer, revolving fund etc... as deemed necessary
- Link beneficiaries with MFIs and concerned government bodies in order to enable them access loan, working place, and technical support
- Enroll beneficiaries for Vocational Skill Training
- Facilitate linkage and/or placement with job placement agencies, and potential employers
- Follow up and continuous support and assistance

After you select the intervention areas and potential beneficiaries what are the major outcome gained so far? The community facilitator forwards we increased saving and credit opportunities to the FHHs and OVC in building capacity of Village savings and loans associations (VSLAs) are self-managed groups that do not receive any external capital and provide people with a safe place to save their money, access small loans, and obtain emergency insurance. The approach is characterized by a focus on savings, asset building, and the provision and access to financial services to the needs and repayment capacities of the borrower. All this is done according to carefully developed procedures, which most groups master after a year of training and follow up. VSLA members take loans from their savings and to share out savings profit each year according to each person’s contribution. Accordingly, 69 new VSLA with 980 members were established in the fiscal year. The performance was 100%. The newly established VSLA groups were equipped with VSLA tools kits to facilitate saving and loan taking activities.

Table 4.7: VSLA progress Implementation

Interventions	FY 19 Annual Target	Q1	Q2	Q3	Q4	Total Year 2	%
# of caregivers linked with GoE's cash transfer or public works programs	720		605	150	346	1101	153
# new savings groups formed	69	41		28		69	100
# of caregivers (not members of VSLA) trained in Financial Capability	2175			980	250	1230	57
# of ready to grow caregivers provided BDS, linkage services, financial capability				1423		1423	
# of caregivers trained in financial capability						2403	110
# of caregivers received ME-SPM training and BDS services	3160		200	1600	150	250	70
# of VSLAs graduated	30		17	34	9	51	170

Source: HIDO evaluated report on October 2019

To confirm this the researcher look through reports and of the third quarter session , and it read as: share out has taken place in the old VSLAs, these VSLAs have saved loan fund of 152,257 birr and social fund of 76,410 birr. Share out has taken place in the remaining 9 VSLAs, share out has taken place in all old VSLAs (41in number). The VSLAs 221 members were participated in the share out and a total amount of money 152,257 birr were divided to the member as per their share. The maximum amount of share out is 2763 birr and the minimum amount of share out is 150 birr. Saving is also proceeding in the newly established VSLAs. Similarly in this quarter a total of 1,213,202 birr loan fund saved by all VSLAs. The following table shows the performance of VSLAs in align with different indicators

Saving-credit scheme and mobilization of local resources: Financial capital is the stock of money to which every person/family should have access. The saving and credit and also the sale ability of other assets comprise financial capital, which is important for generating means of living. The other function regarding livelihood development was providing credits for investing in the income generating activities. The organization has encouraged women to save monthly and also to apply for credit when they require it. According to the group's decision the monthly savings was made in an average of 200 birr. Up to the April 2011 the outstanding balance of saving in both Woreda 4 and Woreda 5 was 850 Ethiopian birr.

Table 4.8 Performance indicator

Indicator	Performance in percent
Attendance rate	79
Dropout rate	4.6
Average of saving per member	472 in birr
Loan fund utilization rate	42
Percentage of members with loan out standing	68

Source: Evaluated report HIDO October 2019

The type of women beneficiaries targeted through those interventions were poor women with precarious socio-economic conditions. They included poor female household heads, women living with HIV/AIDS, guardians and care-givers of orphan and vulnerable children, and women with disabilities as well as those in the informal sector. These marginalized sections of the population are rarely targeted in practice through mainstream government program interventions. Yet, it was also learnt that HIDO interventions are skewed towards beneficiaries in the Sub city.

In the case of skills training for IGA and livelihoods, interventions encompass various aspects such as BBS training and vocational skills training (embroidery, spinning/weaving, and hair-dressing). These interventions contribute to women's economic empowerment through providing the requisite skills for incubating and running IGAs. The evidence shows that training, particularly when linked to financial support, leads to increased income, savings, and assets. However, in some cases, there is a mismatch between the choice of particular activities, and the interests, capacities and socio-economic characteristics of women. This suggests that there has been a lack of participatory needs assessment. Targeting problems appear to be major constraints impeding achievements in HIDO. More importantly, interventions do not start with baseline studies and do not carry out regular monitoring and support, with a view to adapting activities as and when necessary

In the case of in-kind/cash transfers, interventions have resulted in commendable achievements particularly in situations where they are integrated with skills training, specific situation of

particular beneficiaries. Examples of in kind interventions include improved agricultural inputs, such as vegetable and fruit seeds varieties. Best practice highlights the need for focusing on the interests of the beneficiaries. It shows that both in-kind supports and direct cash transfers have helped women engage in businesses and increase their income in terms of in-kind transfers' beneficiaries and on good follow up on the part of the organization. This is also revealed in the quantitative analysis whereby beneficiaries who obtained direct support have a significantly higher likelihood of starting up or expanding existing businesses. In terms of direct cash transfer, interventions in several study sites registered commendable achievements in economic empowerment by helping women engage in small businesses and earn income to build assets and saving.

Table 4.9 Intervention of HIDO for FHH

Item	Response	Frequency	Percentage
Number of years as beneficiary of the intervention in HIDO?	1-2	20	20
	2-3	120	80
	Total	140	100
What are the most pressing needs of your house holds	Food and shelter	40	56
	Shelter	22	30
	Health care service	12	17
	Education	16	22
	Clothing and bedding	10	14
		100	
How has HIDO helped you in accessing your pressing needs	Trough short term training	24	17.1
	Vocational Skill training	45	32
	Give formal employment	10	7.1
	Giving Loan	59	42
			138
What else has HIDO been helping your income generating households with	By small business enterprises	58	41.43
	Training on saving	39	27.86
	Educational	12	8.57
	Food and nutrition	24	17.14

Source: Data Collection December 2019

In Assessing number of Years as beneficiary of the intervention In HIDO most of the beneficiaries was found between the years of 2-3(80%) and from 1 to 2 years 20(20%) ?in relation to What are the most pressing needs of your house holds getting loan is the most demanding shown by 59(42%) and Vocational skill that makes them to get themselves in the formal employment depicted by 45(32%) food and shelter 40(56%) educational 16(22%) cloth and health care depicted by 10 and 12 formal employment What else has HIDO been helping your income generating households with HIDO works in Akaki Kaliti Sub city for three years of intervention.

The statistical primary data collected from field survey also shows that, the organization is not only providing loan to women in the area, but also they are providing different skill training program, also women are the main participant of that training program. The table 4.7 shows that 140 respondents participate in the skill training programs what represents 40.5% are dissatisfied and the percentage of 59.5 of Female borrowers have satisfied to participate that makes them aware about economic affairs. As maximum participants are illiterate, they didn't get enough understanding of the training about the proper utilization of their limited resources. Another reasons about the importance of training program that ,they are living in peripheral urban society, where there have little chance to get adult education, but respondents age range is higher, that's why, training program offered by HIDO is one kind of adult education for training up.

During field observations the researcher confirmed that the organization is working on at most effort in alleviating poverty of women, however it is not in a position getting them changing their lives in sustainable way. It works in there years in the area but still the respondents' ways of leading their lives has never been changed. Moreover Most of the households that the researcher observed had women respondents admitted that these organizations have taken up the many programs to increase the level of earnings.

Table 4.10: Do you think that efforts made by this organization are sufficient?

Responses	Number of Women	Percentage
Yes	58	41.5
NO	82	58.50
Total	140	100

Source: Data Collection December 2019

In the table 4.13, 41.50% respondents admitted that efforts made by HIDO are sufficient and these organizations initiatives make women economically sufficient. After joining these organizations women get benefited and conditions (financial, social) of women are improving. 58.50% of women respondents are not satisfied with support given by the organizations. Respondents are not satisfied with the NGOs efforts to made women economically sufficient. In the contrary from the one who satisfied works of HIDO narrates as:

Case Study 5: One day my friend suggested to do something and informed me about micro-credit program of HIDO. According to her suggestion, one day, I took some loan and my husband cooperate me to start a small business on the road. By taking training about small business from the organization now I am capable enough to run a hatchery. My family and society now show respect me for my self-sufficiency and some unemployed village women come to know about my story and try to encourage them to be self-independent. However, I want to be thankful to HIDO for cooperation.

Table 4.11 Participation of women in skill training program

How far are you a satisfied with training given by the organization in relation IGA?

Responses	Number of Women	Percentage
Satisfied	83	59.5
Not Satisfied	57	40.5
Total	140	100

Source: Data Collection December 2019

Training is a type of learning curve that pursues women to proper utilization of borrowed money; proper training is important catalyst to strengthen women community. As women are not properly educated and maximum numbers of women are a housewife, that's why proper trained-

up program can make that community more aware about how to escape from poverty. In relation to training given by HIDO for aware proper utilization and income generating activities 59% of the research participants were satisfied while 40.5% of the respondents were satisfied by the works of the organization. As the patriarchal based social structure have not yet been changed , that's why various training program can play a significant role to aware women to proper utilization of loan taken from HIDO, but also important for issues like women's health, education, sanitation, entrepreneurship and also engagement of women in income generating activities. In this study, majority of the respondents believes HIDO is offering training to women regarding Skill that will make them to use for income generating activities.

4.5.2.1. Vocational Skills Training

Notwithstanding the achievements registered, several challenges emerged which detract from the success of vocational skills training. During an interview with respondent she forwards:

A key problem is lack of package approach; training for skills was offered but without a link to startup capital and as a result beneficiaries could not put into practice the skills they had learned. As one lacks the resources to provide startup, links could be made to other organizations to create access to capital.

From a total of 56 women who took different types of vocational skills trainings in the study sites, 25 were able to pursue businesses based on the skills they acquired through the training. While this may be considered a very good achievement, the remaining 31 (55.4%) could not embark on any business venture related to the training.

There are a number of possible reasons for this: some participants may wish to engage in a different sort of business than that offered in the training; low confidence in the skills gained; lack of interest; absence of agreement in the case of group or co-operative ventures and lack of startup capital. These results indicate the need for investigation to ensure that the training offered has maximum impact. Poor selection of participants and subsequently high dropout rates were also noted. A handicraft trainer in the Woreda 2 site reported as *high as 25% dropout from a single batch of trainees and suggested a number of reasons including lack of interest and emigration to Arab countries*. A number of the graduates of vocational trainings were found to

be engaged in activities other than the skills for which they were trained. For example, in Woreda 4 a beneficiary was trained in tailoring but is currently engaged in tella brewing which she learnt from her mother. While this may be considered a waste of training resources, it is possible that in some cases, training provides transferable skills that can be employed in a different business. Some tended to engage in different businesses on a seasonal basis depending on the market.

From the researchers assessment of the organization working documents HIDO rarely undertake needs assessments or baseline studies to justify specific interventions. There appears to be an assumption on the part of some HIDO leaders that the problems of the country are obvious and therefore also the interventions in needed in assumptions that follows *an old and hard dying donors lexicon* during in early 2000s. As a result, beneficiaries get only a few choices of the type of activities they could be engaged in for income generation. The quality of training was also an issue. In some cases vocational skills training is theoretical and lacks the necessary inputs to enable beneficiaries to practice skills.

For example, a garment shop owner at Woreda 4 site who had employed dress-making trainees for several years indicated that the employees lacked some of the basic skills necessary to do the job. She forwards of an employee that she had to train on the job for about 10 months before the employee reached the required level of confidence and skill. Findings from the Woreda 7 site illustrate the problems associated with fair contribution of labor to the group work as well as that of dropping out from the group. A group of nine women were given training in embroidery for 45 days being paid Birr 30 per day for the duration. After completing the training, six of them remained and were organized as an embroidery group. Each member was given a sewing machine, and the group as a whole was initially given Birr 23,000 in as a start-up capital. However, the business failed to thrive. Some members diverted their attention to their own individual side businesses rather than contributing fairly to the group effort. This naturally discouraged others who felt they were being cheated by the free riders. As a result, the group had managed to felt they were being cheated.

Picture 4-2: Youth – Vocational Skill Training Graduates



Source: HIDA Evaluated Report December 2018

4.5.2.2. Basic business skills training

There are however issues to be addressed if BBS training is to make an effective contribution to economic empowerment. The research highlighted number of problems:

a mis-match between the capabilities and interests of the beneficiaries and the courses offered; a lack of continuity in some of the training offered and issues of the selection of appropriate candidates. The examples below illustrate these points. A 38 year old, illiterate woman in the Woreda 4, who sells tella, forwards that;

She took a three day Basic Business Skill training covering quality product control, customer selection and handling, advertisement, raw material supply and location selection. Indeed skill development training even in such small scale could be a help to the people if it helps to create some employment. In this context a question was asked the interviewees about the effectiveness of training, “Was the training component useful to the participants for enlarging their employment/income?” In Woreda 2, none of the training component become helpful to the people, as they could not introduce a new business or gets any new employment; however, 40 women got 3-month-long tailoring training and 9 women got 3-month-long dairy work training and other short-term training. The reasons according to the trainees based on the interview taken with *FHHs* are as follows:

- Duration of the training was not sufficient;
- there was not pan for generating income;
- Quality of the trainer was not much good; etc.

Picture 4-3; under its livelihood/economic strengthening program, HIDO has so far reached more than 15,000 target beneficiaries



Due to various reasons, organizing could not make the right choices to promote off-farming opportunities. Scope of work, quality of training, acceptability in the local context, sale ability of outputs and other supporting aspects such as entrepreneurship development, etc. are other

important aspects which were missing in the HIDO local training program and could not be useful to generate extra employment/income of the target population.

Case Study 02:

I am Dinke, age of 40 years. I am from a very poor family so I couldn't have no anyone to support. I had an early marriage. After some years of marriage, my husband was passed away. My husband's economic condition was not good; he did not left enough property that I can survive. I have five children. I was totally helpless and I hadn't had any help from others. Then I heard about HIDO'S micro-credit activities. I took loans from HIDO and training program. After taking loan I started a street vending business, and then I took entrepreneurial training from HIDO's. My business turned my life, it became profitable. It's helpful to me for surviving with my children send my children into school for education. Now I can take decision in every matter of my family .Now I am self-independent happy women and become more confident about my life. Also, I encourage others women and try to make them aware to have a self-sufficient.

Picture 4.4 FHH in SHG and in Street vending





Guardians Enrolled in SHGs and Engaged in IGA (Source HIDA evaluated report 2018)

From the above table one can deduce that HIDO as a local support to beneficiaries lasts for the last three years and according to the respondents; there are two main types of training offered: basic business skills (BBS) and vocational skills, although as Table 4.12 shows, the term basic business skills (also sometimes called livelihood skills or basic business management skills) may cover a variety of topics ranging from psych social skills to women rights. It is also the case that HIDO offer several different courses. Vocational skill training range from embroidery and pottery to traditional food preparations (See table 4.12) the major objective is to enhance women's involvement in income generating activities in income generating activities. Courses last between 3-6 months (relatively long when compared to BBS training) and may involve different implements ranging from simple hand tools to modern knitting machines.

Tale 4.12 HIDO Intervention

Item	Respondents	Frequency	Percentage
Number of years as beneficiary of the intervention in HIDO?	1.2	20	20
	1.3	120	80
	Total	140	100
What are the most pressing needs of your household?	Food	40	56
	shelter	22	30
	Health care services	12	17
	Education	16	22
	Clothing and bedding	10	14
	Total	140	100
How has HIDO help you in accessing your pressing needs	Trough short term training	24	17.1
	Vocational Skill training	45	32
	Giving formal employment	10	7.1
	Giving Loan	59	42
	Total	140	100
What else has HIDO been helping your income generating household with?	small business enterprises	58	41.43
	Training on saving	39	27.86
	Educational	12	8.57
	Food and nutrition	24	17.14
	Total	140	100

Source Field data collection on December 2019

From the above data most of the respondents are found 120 in 2-3 years as beneficiaries in the organization more over 20 of the beneficiaries are 1-2 years as in the beneficiaries in the organization. In relation to assessing their pressing needs of the beneficiaries food and shelter 40(56%) shelter 22(30) educational fees and other materials 16(22%) healthcare services 12(17%) and clothing and bedding 10(14%). In explain How Trough short term training, 24(17.1) Vocational Skill training, 45 (32) Giving formal employment 10 (7.1) Giving Loan 59(42%) Kabeer (2015) notes that low income populations engage in small and medium income

generating activities which include a blend of small businesses and low paid casual jobs.

Picture 4-5: Grandmothers of OVC engaged in IGA



Source: HIDO performance report 2018

In terms of direct economic gain, vocational skills training shows clear results, as observed in the Woreda 2, 3 and 6 sites. In the sub-city, two women (24 and 30 years old) undertook training on food preparation. As part of the training, they had the opportunity to join an apprenticeship program through the links the HIDO had created. After completing the three months apprenticeship they were finally employed in the hotel where they earned Birr 2,800 and Birr 2,600 a year respectively. This represented for them increases of 155% and 323% on their previous incomes. At Woreda 3 site, a 36 year-old beneficiary was trained in tailoring. Previously, she was entirely dependent on a small allowance from her husband. Now, with the profit from her business she earns Birr 500 per month, saves Birr 72 per month in an MFI and Birr 200 per month in Equb. Other household benefits stemming from her business include: the purchase of a bedcover (Birr 700), an electric stove (Birr 500) and renovations in her house costing Birr 600. In Woreda 4, two beneficiaries (27 and 20 years old) undertook a nine month training in dress-making and were subsequently employed in a garment shop. The former is now being paid Birr 600 per month, whereas the latter (who is recently employed) gets Birr 350 per month. Previously neither had their own source of income.

Notwithstanding the achievements registered, several challenges emerged which detract from the success of vocational skills training. Approach; training for skills was offered but without a link

to startup capital and as a result beneficiaries could not put into practice the skills they had learned. Lack resources to provide, links could be made to other organizations to create access to capital. From a total of 56 women who took different types of vocational skills trainings in the study sites, 25 were able to pursue businesses based on the skills they acquired through the training. While this may be considered a very good achievement, the remaining 31 (55.4%) could not embark on any business venture related to the training. There are a number of possible reasons for this: some participants may wish to engage in a different sort of business than that offered in the training; low confidence in the skills gained; lack of interest; absence of agreement in the case of group or co-operative ventures and lack of startup capital. These results indicate the need for investigation to ensure that the training offered has maximum impact. Poor selection of participants and subsequently high dropout rates were also noted.

Case study 3 Trained in weaving but engaged in ice selling

Zewede, a divorcee, lives in Akaki-Kaliti Sub-city with three other family members including her mother. She completed 10+1 in the new education system. For 3 years she has been a beneficiary of (HIDO working in the area). She underwent training on weaving for four months and spinning for a month. She also took BBS training so frequently that she sometime felt bored. The HIDO covered more than half of the price of the spinning and weaving machines but she is currently not using them. Instead, she makes ice to sell to students. She does not have a shop but sits at the gate of the school and waits for students may not be considered as permanent customers, as their tastes change quite frequently depending on what is popular.

When the researchers visited her house around 11 am, she was busy preparing and packing the ice in small plastic bags (aka“jelati”). When asked why she is not making use of the spinning and weaving machines and making clothes for sale, she responded that the while and focus on the ice business. She does not know for sure when she will come back to the weaving business. The research showed that HIDO rarely undertake training gap and need assessments or baseline studies to justify specific works. Under its livelihood/economic strengthening program, HIDO has so far reached more than 15,000 target beneficiaries.

4.6. Community Perceptions on the Role of HIDO

HIDOs have a huge presence in the sub city and are viewed by the community to be important actors in poverty reduction. However, for poverty reduction programs to have an impact within the area, eight of the ten respondents emphasized the need for greater participation of residents in program design and implementation, so that HIDOs are better aware of the precise nature of their vulnerability and deprivation.

Participant's categorized different actors with different roles in urban poverty reduction. HIDOs was perceived to be facilitators of poverty reduction programs, the government was perceived as service providers, and community members were viewed as implementers of the poverty reduction program. Government Social Affairs officer of the sub city agreed that:

NGOs should be implementers given their capacity to mobilize resources and expertise. NGOs were viewed more favorably than government given their independent status. Given that NGOs do not represent certain ethnic or political groups and penetrated communities in which the government has failed to deliver services, they have brought services to previously excluded communities. In relation to this HIDO are also regarded as more representatives and work with marginalized groups such as orphans and vulnerable children (OVC), single mothers, women's groups and the disabled.

Across all the Woreda residents, interviews, and my own researchers wider observations reveal that HIDOs are perceived to fulfill the role of the government in providing services to the community. Service provision was identified to be the primary role of HIDO, primarily in the field of social services of health and education. In their approach to service delivery, the organization has focused in mobilizing and sensitizing the community. Service delivery and advocacy were two basic areas that HIDOs focused in addressing poverty in Sub city, to different degrees. In service delivery, participants reported that HIDOs mobilized the community in HIV and health education.

Education and health were identified as two other services provided by HIDO. Reports from the organization and feedback from focus interview estimated that around 45 percent of were providing education inputs. Respondents emphasized the lack of government schooling in comparison with the rest of the city, however. Participants also suggested that educational programs could be improved by extending opportunities for vocational training. A greater number of skills training centers and partnerships with government were requested by respondents, to allow them to acquire necessary permits that enable them to legally register their

small business. Such programs were necessary, they reported, to improve livelihoods and income security. Interviews also identified HIDO provided free medical services.

In comparison, they noted, there was only one government health clinic in Sub city. This, participants emphasized, was disconnected from the community and too far away to address emergency medical needs. The provision of free medical health enabled households to spend more money on securing other basic livelihoods costs, namely food and other necessities, or monthly rent. HIDIO was also identified as the only organization that provided free anti-retroviral drugs to more than 66 HIV/AIDS patients, who are otherwise excluded from government programs. Moreover, it conducting free medical care was viewed favorably for offering follow-ups and home visits, unlike the government clinic.

4.7. Community Perceptions on the Effectiveness of HIDO

Although respondents noted a wide variety of NGO focal areas in the sub city, they estimated that only 2 percent of Female headed households are included the community in program design and implementation. Residents reported the fact that HIDOS followed a group-based approach to poverty reduction that was not considered to be inclusive, or to meet the needs of the needy community. Where HIDOS did interact with community members, respondents emphasized a conflict with, which were seen to operate with individuals who are ‘sensitized’ and easy to work with, and who often involve themselves with multiple organization. Participants also suggested that HIDOS have adopted workshops and training approaches that focus primarily on literate residents, thus excluding the poorest and most vulnerable within the community. As noted by beneficiaries 38, for example, ‘

My immediate neighbor is a disabled mother, single and with two children. She survives by selling sweets and cigarettes on her doorstep. I have never witnessed any HIDOs inviting her for training or meetings and yet they usually invite me. I am not sure why. Maybe HIDO don't know how to work with disabled people, or they feel it is a burden and cost to organize transport’.

All respondents emphasized that HIDOS utilize a top-down approach. While residents are involved in attending community activities, they are not involved in planning them. Respondents emphasized that HIDOS ‘owned’ poverty reduction programs, and that the community was involved in neither the planning nor design of program. Instead, their only participation was as a formality in implementation.

5. CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

This chapter is consisted of two sections. The first section presented conclusion and major findings of the study. The second section gave recommendations for concerned bodies who can contribute towards the contribution of civil society organizations towards alleviating poverty of female headed households.

5.1. Conclusion

The objective of this research was to assess the role of Hiwot Integrated Development organization in alleviating poverty of female headed households through income generating works. From the data collected and analyzed the following conclusions were forwarded.

The selection of target beneficiary was also not far from shortcomings. And there was no clear cut guidelines found in relation the selection criteria of the target group. Female headed households participation was also identified as integral to the success of urban poverty reduction programs operated by the organization, both in design and implementation. As promoted by the livelihoods framework, solutions cannot be imposed from outside but must be negotiated through partnership with the urban poor. Descriptive statistics for HIDO participants suggest that without access to the program (per capita family income minus program wages) the income-generating activities, on the other hand, produce fewer results for lack of holistic approach. These activities put more emphasis on distribution rather than developing human resource, entrepreneurial know-how and market. One positive indication was that people have been adopting saving habits after the introduction of HIDO programs.

However, a large part of such saving remains unutilized. This indicates that organization have not been successful to stimulate local initiatives. Though the catch-all approach taken by HIDOs helped them to generate more funding, it does not help to carry out all such activities in effective way. The skill development training such as tailoring and pottery work in Woreda 3 and livestock and agricultural training in Woreda 2 were not found much productive and beneficial to the target beneficiaries.

Program participants could not afford to be unemployed in the absence of the program; hence some income is forgone through program participation. It is this forgone income that is estimated by observing the incomes of nonparticipants “matched” to those of program participants

The social assessment uncovered a need for better technical assistance to HIDO and urban municipalities as well as greater publicity and transparency of information about the HIDO program. In the case of in-kind/cash transfers, interventions have resulted in commendable achievements particularly in helping female headed households. The research found that the type of women beneficiaries targeted through those interventions was poor women with uncertain socio-economic conditions. In the research founded that marginalized sections of the population are rarely targeted in practice through mainstream HIDO program interventions. These also benefit women by enhancing the savings culture, providing the facility for saving, making small loans available for income generation which have a direct result on increasing incomes and assets.

The findings show that education, start-up capital, direct support, loan size, and number of years as a beneficiary are the most important socio-economic variables which influence the likelihood of business being started, the size of savings and number and importance of asset holdings. The results showed that HIDO were successful in helping members to save for a variety of purposes, including investing or expanding business. Some problems in groups rules regarding lending and repayment, which deter business expansion, were identified and also some issues of governance and accountability were also hinder the works of HIDO.

In the case of in-kind/cash transfers, interventions have resulted in commendable achievements particularly in situations where they are integrated with skills training. However the social workers spent no more than a few hours in the home of female headed households and there is gap in monitoring and evaluations of the intervention programs. Lack of integration with other international government and governmental organizations were found to have a problem in handling the intervention programs of the organization; this type of intervention has the potential to successfully target illiterate poor women. The findings show that education, start-up capital, direct support, loan size, and number of years as a beneficiary are the most important socio-economic variables which influence the likelihood of business being started, the size of savings and number and importance of asset holdings.

5.2. Recommendations

From the data collected analyzed and concluded the following recommendations were forwarded.

Considerations should be given whether the women suggesting the activity have the required technical skills and, if not they can acquire them rapidly. The necessity of a minimum of professionalism should be emphasized to allow a minimum profitability of the activity (good quality and competitive goods should be produced). Once the skills of each individual or group have been identified, other prerequisites for a technically feasible operation have to be established, raw materials for handicrafts, feed for animal raising...) Management skills should not be forgotten since an IGA is an economic venture which needs specific skills in management.

In addition to being technically feasible, the IGA should be profitable, that is to say they should produce income or a surplus (profit) and work without subsidies (sustainability). A profit-making activity should be profitable, in other words, returns should be higher than costs so as to produce a profit. Potential market should be identified and involved risks considered. In this context, it can be fairly said that HIDO should be more selective to those activities, which are feasible both for implementation and meeting the livelihood need of the community.

The feasibility study is essential and should be conducted before starting any IGA (the results will allow to find out whether a proposed activity is a good idea or not. It is a simple exercise because at this stage it concerns only a very small scale activity run at local level in some Woreda (that is to say it is not necessary a feasibility study at national level for each IGA run at pilot level). But this does not mean anyway that the general socioeconomic context should be ignored. On the contrary the IGAs should be integrated in this context especially for some activities.

Products should be of good quality and competitive. Potential markets should be investigated. Since we are focusing, on profitable activities we should see the possibility of activities financed by the beneficiaries own funds and sources of potential forms of credit. It is important that the real costs are supported by beneficiaries. Nevertheless an initial grant to cover start-up costs can help the establishment of the IGA in specific cases (high poverty for example). Grants and

subsidies should carefully use because they distort the real costs and consequently the profitability of the IGA. In addition it can undermine the self-reliance of the beneficiaries.

Credit may be distributed in several ways and different sources may be explored HIDO have developed original systems of credit. as the following: funds provided at Woreda level are used to provide loans for families and repaid loans guarantee the continuity of the project; savings-credit Project executed by HIDO allows groups of women to turn their savings into loans for themselves) Traditional banks give credit through normal channels providing the beneficiaries have guarantee. Some projects give facilities which can be suitable for some women particularly women heads of households. The HIDO Project can help women to follow the procedures and apply for a credit and propose specific other ways of credit.

The different kind of loans (rotates, revolving or group) could be made according to the specific and the wishes of the different villages. The procedures advantages and drawbacks of the different kinds should be clarified. It is difficult at this stage to recommend one. Even in the projects relevant on the field of credit for IGAs have been recently implemented and are at an experimental stage. However the first results seem to show the effectiveness of the revolving loans. It is recommended to encourage savings although this is not popular. Indeed savings promoting should be made because they reduce the dependency of outsiders and increase the self-reliance of individuals and groups. Savings are the source of credit and consequently represent the heart of development.

Support to develop handicrafts at village level is the priority request of young women in all visited Woreda in manufacturing, knitting and sewing. These activities are traditional and integrated in the cultural context. Knitting and sewing development is firstly wanted to satisfy the household consumption. Consequently, these activities are within competencies of social services (welfare societies, women's union, etc.). There is a gap between domestic handicrafts and those aiming at marketing, which needs business skills and of course entrepreneurship development will not be appropriate for all women. This aspect should be emphasized by the Project in order to avoid the frustration of women who imagine that handicrafts are IGAs which are the easiest to come out.

There is a lack of clear direction for the functions in terms of nature of works, types of target

groups, coverage etc. that should be carried out through HIDO in the sub city. Incorporation of NGOs activities in income generation programs in the governmental plans and programs is also missing. The plans and programs of the NGOs often found not on the basis of need of the people deprived from the basic needs but on the basis of available funding and interest of the concerned NGOs. HIDO is guided by project approach rather than long-term approach having with enhanced institutional capacity because the livelihood problem is tackled adopting both short-term and long-term approach. Hence, it is naturally difficult to solve livelihood problem through a short-term approach. Co-ordination is one of the missing parts of HIDO landscape. It is difficult to find out the type of HIDO based on the nature of work, capacity, know-how and geographical coverage. Though the Social Welfare Council - a governmental co-coordinating body is responsible for co-coordinating both NGOs and INGOs, due to the lack of institutional capacity co-ordination function has become inefficient. There is severely lack of monitoring and evaluation of HIDO activities in the sub city.

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APPENDIX -A



ST. MARY'S UNIVERSITY

Department of Project Management

QUESTIONNAIRE

Dear respondents,

I am student at St Mary University and doing M.A thesis. The topic of my research is POVERTY REDUCTION OF FEMALE HEADED HOUSEHOLD IN THE SELECTED SUB CITIES OF ADDIS ABABA: THE CASE OF HIDO. As I understand, many of the governmental organizations, NGOs and private organizations are working in your localities. I have prepared this questionnaire to know the role of Hiwot Integrated Development Organizations local NGOs in meeting livelihood of the people. In this context, I request you to participate for filling out this form as your experiences would be valuable input to analyze and come into the conclusion. For your kind information any information given by you will be used only in the research purpose and maintained confidential.

Your cooperation in this regard will be highly appreciated.

With regards,

A QUESTIONNAIRE FOR BENEFICIARIES

Instruction: for each of the following questions please circles the number of alternative (s) that fit for your response.

S/N	Questions	Response category
Q1	Age	_____in complete year
Q2	Level of education	_____
Q3	Marital status	1. single 2. married 3. divorced 4. widowed 5. Others specify ,_____
Q4	Primary Occupation	_____
Q5	Sub city and Woreda	_____
Intervention profile		
Q6	Type of the specific CSO intervention that you are participating in	_____
Q7	Duration (no. of years) as a beneficiary of the intervention	_____
Q8	Type of support you obtained from the intervention	1. Loan 2. Startup capital/input 3. vocational training 4. basic business skills training 5. other ,Specify _____
Q9	Amount of loan obtained (in Br) as startup:	1. total_____; 2. round one_____; 3. round two_____; 4. round three_____;
Q10	Type and size (in Br) of startup capital obtained from the intervention.	Type _____&size _____
Q11	Type and duration of training: vocational	Type_____& content _____;

Q12 Type and duration of basic business skills training obtained Type_____ & content _____;

The Beneficiary's IGA and Income status

Q13 Amount of income (in Br) before participating in the intervention _____Birr

Q14 No. of years since she started IGA _____ year

Q15 Type of IGA she is engaged in:
1. before the intervention_____;
2. After the intervention_____.

Q16 How does the intervention help the IGA?

1. Initiating
2. expanding

Q17 Amount of annual income (in Br) generated from the IGA _____Birr

Q18 Amount of income (in Br) after participating in the intervention _____Birr

The Beneficiary's savings and assets

Q19 Amount of savings she has (in Br); monthly Monthly _____; total_____

Q20 Has she been saving before the intervention?
0. No
1. Yes

Q21 Assets bought from the income of the IGA:
1. Animal
2. housing (new or renovated)
3. utilities(toilet, water, electricity)
4. furniture
5. jewelry
6. Others specify _____

Status of the family

Q22 How many family members live in this household? _____ Give complete numbers

Q23 What is the major source of income and livelihoods?
1. Daily laborer
2. Formal employment
3. Business/ trading
4. Others, specify_____

- Q24 Which condition (s) qualifies your household as a beneficiary? (Multiple choices allowed)
1. Landlessness
 2. Widow/widowed
 3. Disability
 4. Orphanage
 5. Lack of food
 6. Lack of shelter
 7. Others, specify_____
- Q25 What are the most pressing needs of your household?
1. Food and nutrition
 2. Shelter
 3. Health care services
 4. Education
 5. Clothing and beddings
 6. Others, specify
- Q26 How many meals do you take a day?
- _____ Give complete numbers
- Q27 If less than two, why?
1. Lack of enough food
 2. Family norm
 3. Save food for another day
 4. Others, specify_____
- Q28 Have any of the household members suffered any illness necessitating any medical attention in the last two months?
1. No
 2. Yes
- Q29 If yes, did the household seek healthcare of any form?
1. No
 2. Yes
- Q30 If yes, who paid the medical bills?
1. Household head
 2. It was a government hospital
 3. NGO
 4. Others, specify
- Q31 If an NGO, which one?
1. HIDO
 2. Others, specify
- Q32 If HIDO, how long has it been supporting your household in accessing health services?
1. Five years ago
 2. Two years ago
 3. Bellow one year

- Q33 What else has HIDO been helping your Income generating household with? (Multiple choices allowed)
1. projects (IGA)
 2. Training in saving
 3. Educational
 4. Food and nutrition
 5. Shelter
 6. Health
 7. Legal and protection
 8. Others, specify
- Q34 If education, how many children does the NGO sponsor in your household? _____ Give complete numbers
- Q35 At what educational level does the NGO stop sponsoring your child?
1. Primary level
 2. Secondary level
 3. University
 4. Others, specify

Monitoring and feed backs

- Q36 Does the NGO call you for the meetings?
1. No
 2. Yes
- Q37 If yes, How often do you attend the meetings?
1. Once a week
 2. Once a month
 3. Twice a year
 4. Once a year
- Q38 What type of meetings do you normally attend? (Multiple choices allowed)
1. Planning meetings
 2. Consultative meetings
 3. General meetings
- Q39 Do you think your opinions are always considered by HIDO in the planning process?
1. No
 2. Yes
- Q40 If no, explain why you think so? Explain in details please _____
- Q41 In your opinion, do you feel HIDO is addressing the most critical needs of your household?
1. Yes
 2. No
- Q42 If no, which critical needs do you feel are left out by HIDO? (multiple Choices allowed)
1. Food
 2. Shelter
 3. Health care services
 4. Education
 5. Trainings
 6. IGA projects
 7. Others, specify

- Q43 How does the household cope with the unmet needs?
1. Household support
 2. Community effort
 3. Government
 4. Another NGO
 5. Others, specify
- Q44 Do you feel satisfied with the services HIDO is offering to your household?
1. No
 2. Yes
- Q45 If yes, why are you satisfied with its services? Explain in details please _____
- Q46 If no, why are you not satisfied with its services? Explain in details please _____
- Q47 Any other challenge you think is hindering HIDO to provide quality services to you? Explain _____
- Q48 In your opinion, how do you think HIDO can improve its support in your household? Explain in details please _____

APPENDIX -B

KEY INFORMANT INTERVIEWS (for facilitator)

Interview question Guide for Hiwot Integrated development organization Instructions: answer appropriately and in details

1. What is the main goal of HIDO as organization?
2. How does the organization achieve what it stands for? Particularly in alleviating poverty for women's poverty?
3. Do you feel HIDO is using appropriate measures to reduce poverty in Akaki sub city Addis Ababa? If so how?
4. Which category of beneficiaries does the organization normally deal with in the sub city Addis Ababa?
5. How many households headed by women in the sub city have benefited from HIDO support?
6. On average, how many members of the household benefit from HIDO support?
7. How does HIDO select these households for support?
8. Do beneficiaries contribute any money or item (s) for being considered as members to benefit from HIDO?
9. Do you invite the beneficiaries for the meetings? How often?
10. How do beneficiaries understand that HIDO has taken their decisions and opinions seriously?
11. On average, how much does HIDO budget on each beneficiary?
12. Who determines planning and implementation of HIDO programs?
13. How do you ensure that you are guided by government policies and district plans in reducing poverty at household level?
14. What are the major problems do you, as HIDO face in supporting the beneficiaries in the target areas?
15. How do you overcome these problems?
16. How do you harmonize your programs with other development partners and government program on poverty reduction?
17. How has HIDO's way of relating with the local governments affected your performance in reducing poverty?
18. Do local governments have control over what you do as HIDO in poverty reduction programs? If yes, how? If no, why?

APPENDIX -C

INTERVIEW QUESTION GUIDE FOR OFFICIALS

Instructions: answer appropriately and in details

1. What do you call poverty in the area context?
2. What does the sub city doing to reduce poverty?
3. To what extent have local NGOs like HIDO help the efforts of the district to reduce poverty?
4. How has the organization managed poverty reduction programs in your sub city?
5. How can you compare the state and quality of life of those households in sub-city that benefit from the organization and those households from sub-cities that do not benefit?
6. Why do you think poverty is still a problem in the sub city despite efforts by government and other development partners?
7. What are the approaches of Sub city in relation to reducing poverty in the district?
8. How well do these approaches guide the partners in its planning, implementation and evaluation of poverty eradication projects?
9. How did the sub city arrive at these approaches relating to poverty reduction?
10. Do HIDO and other development partners aware of these approaches for reducing poverty in the district?
11. How well is HIDO guided by the frameworks of approaches set up by the sub city in reducing poverty?
12. What are people's perceptions and attitudes towards these approaches in reducing poverty?
13. Does the sub city and HIDO expose work plans and budgets to each other regarding activities to be implemented? If not, how do you harmonize?
14. How do you ensure that HIDO and other NGOs do not duplicate projects that you plan or have implemented?
15. Do you monitor and evaluate poverty reduction projects implemented by NGOs in the Sub city? If not, why?
16. What are the major contributions of HIDO in poverty reduction in AKAKI sub city since its introduction in the district?
17. How do you assess and measure these contributions in poverty reduction mentioned above?
18. What are the major challenges of HIDO in reducing poverty in the sub city?
19. What are the general recommendations would you give on how HIDO can maximize their potential in reducing poverty in the Sub city?

APPENDIX -D

Observation check list (of female head households)

INTERVIEW QUESTION GUIDE FOR SUB CITY OFFICIALS

1. How far Loans are used for building household assets - e.g. livestock - increase incomes.
2. What has been observed in relation to loans taken form HIDO are provided to build small businesses?
3. How much are their Savings, which can be kept safely, are a buffer against major economic shocks.
4. How much are female headed households can access loans for trading and other activities – women have traditionally found it difficult to access credit because of their lack of collateral.
5. How far is HIDO Access finance to improve access to education and health in the female headed households?
6. Observing Improvements in economic circumstances and livelihoods of female households in the Sub city
7. Credit schemes can be targeted, for instance by setting a loan ceiling, which is only attractive to the poorest. When targeting the support, it is important to estimate the implications for women’s participation.

APPENDIX -E

Document Review Check list for the selected project documents of HIDO

1. How project documents are context specific?
2. Who wrote it in what considerations of the beneficiaries'?
3. What is track recorded of the project in the specified area in relation to alleviating poverty of female headed households?
4. What is taken for granted in relation with the poverty of the community?
5. What does the project writer seems to take for granted about the urban women headed poor?
6. Five Years Strategic Plan (2018-2022) documents how much is it relevant to poverty alleviation of the context
7. Observation of Financial and Accounting Policy documents in relation to the poverty reduction of women
8. Observation of Resource Mobilization Strategy of the organization of the organization.

APPENDIX -F

Interview Check list for HIDO project coordinator

- Do you make any Gender Analysis to make Women and men typically have different roles, responsibilities, needs, resources and interests?
- Do you make the project need assessment/ analysis based on the target group's needs and capacity?
- How much you assess the community existing resources, physical as well as human, and well-known technology in the area?
- Did you make any dialogue with the target group, ensuring that it is responding to a demand?
- Did you make any assessment of the costs in terms of the participants' time and money in view of the benefits expected from the activity
- Did you make analysis on traditional organizational patterns and group structures?
- Did you have any existing experience that indicates significant know-how of the area?
- How much are you close to monitor and follow-up the projects on the ground?
- How far are your organizations quite capable in giving professional advice and follow up?