



ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES
INVESTIGATING THE IMPACT OF PILLARS OF CHANGE PROGRAM
ON WOMEN'S ECONOMIC AND SOCIAL EMPOWERMENT: THE
CASE OF ORGANIZATION FOR WOMEN IN SELF EMPLOYMENT
(WISE)

BY
GENET ABEBE

JUNE, 2021

ADDIS ABABA, ETHIOPIA

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Chalachew Getahun. 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.

Name

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ST. MARY'S UNIVERSITY, ADDIS ABABA

ENDORSEMENT

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

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ABSTRACT

Evaluation of any program or intervention is vital to determine whether it works, to help refine program delivery, and to provide evidence for continuing support of the program. The aim of this study was to analyze the impact of a selected five-year program of women's economic empowerment, conducted by WISE. In this paper the researcher investigated if the five-year program of WISE was successful. The five-year program which this study has investigated is named Pillars of Change, a five-year women's economic empowerment program designed in line with the strategic plan of WISE developed for the period of 2015-19. The goal of Pillars of Change Women's Economic Empowerment Program was to contribute to the eradication of absolute poverty and vulnerability by economically empowering women and building their leadership capacity, increasing family resilience, and creating institutional capability to deliver services. Any program's success is measured by the impact it has. By way of this study assessed changes in the women's life as a result of the program. The study answered all of the research questions and met the listed objectives. To do so the study implemented, primary and secondary data sources. The survey used cross-sectional design. 8 Keble's; 6 from program areas and 2 from non-program areas were selected using stratified random sampling technique. A total sample of 171 women; 54 matured clients, 33 incoming clients and 26 dropouts, 16 and 42 non-clients in program and non-program areas respectively were selected from the 8 studied Keble's using random sampling technique. Primary data was collected through structured questionnaires, group-focused discussions, interviews and informal discussions; and the data was then analyzed using both descriptive and analytic methods. A binomial logit model was employed to identify the determinants of decision-making on large sales (as an economic empowerment indicator in the study) by comparing matured clients with three different control groups in three different scenarios. The study assessed the impact of Pillars of Change women economic and social empowerment program.

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Chapter One

1. INTRODUCTION

1.1. Background of the study

In order to get to the conclusion to say if any program is successful is not easy. Evaluation of any program or intervention is vital to determine whether it works, to help refine program delivery, and to provide evidence for continuing support of the program. Evaluation will not only provide feedback on the effectiveness of a program but will also help to determine whether the program is appropriate for the target population, whether there are any problems with its implementation and support, and whether there are any ongoing concerns that need to be resolved as the program is implemented. Information can be a powerful and vital tool for successfully implementing an enforcement program. Information about program activities and results can ensure that individuals responsible for pursuing enforcement are, in fact, doing so consistently and fairly using established procedures and strategies. Information can help managers adjust enforcement programs to changing conditions and lessons learned as the program is implemented. Periodic program evaluations to gather information about program activities and results serve many purposes. This study analyzed the five-year program of wise successfulness. The five year program which this study have investigated is named Pillars of Change, a five-year women's economic empowerment program designed in line with the strategic plan of WISE developed for the period of 2015-19. The goal of Pillars of Change: Women's Economic Empowerment Program is to contribute to the eradication of absolute poverty and vulnerability by economically empowering women and building their leadership capacity, increasing family resilience, and creating institutional capability to deliver services.

the program is all about empowering women's both economically and socially. Any program's success is measured by the impact it has. By ways the study analyzed changes in the women's life as a result of the program. Any program could be said it's successful if the goals are meat. This study analyzed if this goals are mate. The study made an impact assessment and use measure success by considering some parameters which goes with the paper motive.

The economic empowerment of women is a dynamic process involving the improvement of the economic opportunities and skills at their disposal, their access to economic institutions, their capacity to make decisions on their own and the degree of influence they have over key resources.

It is increasingly recognized that women's economic empowerment is necessary for both the realization of women's rights and the achievement of broader development objectives, such as economic growth, poverty reduction, health, education and welfare. A wide variety of organizations have dedicated

themselves to the objective of women's economic empowerment in the last decades. These organizations recognize that women's economic empowerment is a win-win that can help more widely, not just women, but society. It promotes the ability of women to achieve their rights and well-being, while at the same time reducing household poverty, growing productivity and economic growth, and increasing efficiency.

The Women's Economic and Social Empowerment Program (WISE) is one of these organizations working on empowering women's. WISE has produced a proposal called Pillars of Change for the economic and social empowerment of women and girls who are low-income and unemployed, was be implemented over a five-year cycle. The holder of the program is WISE and is intended to expand on existing efforts with outreach extension and greater emphasis on younger women. Target groups would be low-income women in general and young unemployed women in particular, self-employed women micro-enterprise operators, women migrant workers (aspiring and returning) and new graduate girls or dropouts in technical and vocational education and training. The program also aims to develop the institutional capacity of WISE as a whole and, in particular, of non-governmental organizations, the business unit and the Union of Saving and Credit Cooperatives, to improve the standard of action and to improve productivity and effectiveness.

Pillars of Change is a five-year economic empowerment initiative for women planned in line with WISE's strategic plan built for the 2015-19 period. A nation where total poverty is eradicated and women play an active role in growth is envisaged by the Organization. Working with women in their efforts for economic empowerment and family resilience is important so that they can contribute to the growth of Ethiopia and benefit from it. The key problem statement of the programs is that in most demographic indicators, women are among the deprived classes, 50 percent of the total households earn 1, 075.03 birr per year, which categorizes them as living below the poverty line, studies on jobs and unemployment stated that the overall unemployment rate of the population aged 10 years and above in Addis (CSA, 2009). The rate of male unemployment was 18.4% and the rate of female unemployment was 38.3%, and there are several more measures.

The overall structure used in the economic and social empowerment program for women on the basis of the economic empowerment framework for women by Golla et al (2011). The paradigm considers that a woman is economically motivated by: succeeding and advancing economically and having the capacity and agency to profit from economic activities, because she has both the opportunity and the power to make and act on economic decisions. The potential for enabling women's economic empowerment through social protection schemes is important, given that social protection schemes are mostly aimed at

female-headed households and place women as the primary receivers of transfers. The program aims to contribute to the eradication of absolute poverty by empowering women economically and by building their leadership ability, by growing family resilience and by creating women's economic capacity.

The goals of the program include the development of job opportunities, the strengthening of women's leadership capabilities, institutional capacity building, and the promotion of learning and strategic partnerships. The goal was to extend WISE's target area to three additional sub-cities, raising its presence in all parts of Addis Ababa. Accordingly, the direct focus groups would rise from 33,000 women and girls to 48,000 women. Increase the number of primary cooperatives by organizing 29 new SACCOs from 71 to 100. SACCOs Union expand its portfolio from the current 68 member cooperatives to 100 by hiring new primary cooperatives by educating 10,000 low-income community members, about 10 percent of whom could be male youths and adults. In addition, the program improves WISE, Meleket, and SACCO Union's operational capability, effectiveness and productivity by enhancing team work, staff leadership capacity, collaborative work and program integration.

The purpose of this paper was to analyze whether the program's target is accomplished or whether there is any impact in the program. This implies that the researcher need to review the curriculum and decide how best to perform the assessment. The evaluation concentrated on evaluating the degree to which the goals of the program have been met and may have one or more objectives. In this paper, an evaluation of the economic and social empowerment program for women is specifically aimed at deciding whether or not this program has improved women's economic and social empowerment or whether there is any effect as a result of the program.

1.2. Problem Statement

Women constitute about 50 percent of the Ethiopian population and they involve in different sectors of the economy. Although poor women are engaged in heavier and highly time-consuming workloads, they never obtain the commensurate earnings. This leads them to be highly dependent on their husbands. Due to cultural problems, un-participatory policies and lack of awareness, women continue to be burdened with back-breaking domestic chores Women in Ethiopia have not been exposed to the economic opportunities that would enable them practice alternative income-generating activities. This lack of alternative income sources constrains

women to be very much dependent on their husbands and to have low participation in household decision-making. Besides, most women have no access to networks to share experience of the world outside the home. Pillars of change which is a five-year program designed in line with WISE in order to make women empowered both socially and economically to play active role in the eradication of absolute poverty. Such program is bound to contribute towards the reduction of unemployment, underemployment and irregular migration of women. Evaluating its success is mandatory in order to correct what wrong. There are many Ngo's in Ethiopia and it is vital that they all do their part to contribute according to their oat. In our country there aren't many research in the area of measuring success in programs or projects overall. When I choose this research considered this research tittle I noticed there are many programs which their main concentration was women. But I haven't found any research which assess if this kind of programs contributed to the Environmental and social issue

It is not possible to establish a culture or nation while the majority of its inhabitants remain undeveloped. Women are half the world's population and what it entails to have this half of the world's population less developed. Although women are half of society, we should believe that if everyone works united instead of half the population being designated in the kitchen, society will grow better and faster. Women's liberation is a trenchant instrument for sustainable change and for eliminating poverty.

Women who have been trained and offered a chance have been seen to go beyond their occupations and careers. Skillful and educated women are able to help control their households, make communities tender and modernize nations.

The empowerment of women has a multi-dimensional orientation, which relies on the social environment. To this end, women's empowerment at the grassroots level requires a stable climate. Learning from state, national and foreign expertise and case studies is necessary to ensure women's inclusion in groups (Singh, 2009). According to the UNIFEM (2000), five important dimensions of women's empowerment and opportunity have been identified concerning global

patterns of inequality between men and women. These include; economic participation; economic opportunity; political empowerment; educational attainment and health and well-being.

The program aims at contributing to the eradication of absolute poverty by economically empowering women and building their leadership capacity, increasing family resilience, and creating institutional capability to deliver services. Program objectives include creation of employment opportunities, enhancement of women's leadership capacities, building institutional capacities, and promoting learning and strategic partnerships. In order to meet this paper's objective, evaluation of the program is important. Evaluation is a very critical part for any project. In order to evaluate the success of this Women empowerment program this study made evaluation.

The evaluation focused on assessing the extent to which the program objectives have been met, and may have one or more aims. In this paper an evaluation of women's economic and social empowerment program primarily be aimed at determining whether this program changed economic and social empowerment of women or not or is there any impact as a result of the program to determine whether it works, to help refine program delivery, and to provide evidence for continuing support of the program. Evaluation will not only provide feedback on the effectiveness of a program but will also help to determine whether the program is appropriate for the target population, whether there are any problems with its implementation and support, and whether there are any ongoing concerns that need to be resolved as the program is implemented. By evaluating this five-year program, the study answered the research questions and meet objectives.

1.3. Objective

1.3.1. General Objective

To Assess the impact of pillars of change program which is a five-year program on women's social and economic empowerment

1.3.2. Specific Objectives

- To examine the impact of pillars of change program on raising women's participation in decision-making.
- To assess the impact of the program in creating employment opportunity for low income women's.
- To assess the role of the program in developing transformational women leaders.
- To assess the role of the program in improving women's income by providing loans.

1.3.3. Research Question

Is there any significant impact on Women's Economic and social Empowerment as a result of pillars of change program?

1.3.3.1. Research sub questions:

- 1) Did the program help in providing loan and in creating employment opportunities to low-income women?
- 2) did the program contribute in developing transformational women leaders and women decision makers?
- 3) As the result of the program did the low income of the women's have been improved?

1.4. Scope and Limitations of the Study

The aim of this study is to analyze the impact of a selected five-year program of women's economic empowerment, conducted by WISE. This study tried to answer all of the research questions and meet the listed objectives. In order to do so Data was collected from the organization's employees and managerial, And the researcher visited in person to the women's house or shops and observe if the women's life changed for the better. There wear interviews designed to understand the assessment the women's have on the program. This paper also analyzed the organization itself by creating a questioner to get concrete and reliable data to say if the five-year program was a success or not,

1.5. Significance of The Study

Women inequality is entrenched in social, economic, cultural and political structure and thus closely intertwined with every development challenge ranging from the elimination of poverty to the promotion of Peace and democracy. The product of this research examines the program in which goals is to empower women economically and socially the significant of this study is that by point out the success or failure it plays major role of women's empowering that contributes for the faster development of socio-economic, political and cultural factors in relation to transformation of Ethiopia. A Needs Assessment can be useful for determining whether a problem or need exists within a community, organization or target group or in our case a program and then describing that problem.

Recommendations can then be made for ways to reduce that problem. This process typically involves interviews and consultations with stakeholders as well as document reviews and research of relevant information. The Needs Assessment is an ongoing process and is helpful for assessing whether a new policy/program/intervention may be necessary. Evaluation is not simply about assessing whether an initiative was a success or failure. Instead, evaluation is about creating the information and data about the initiative's success and why. Evaluation findings can lead to more effective and efficient program delivery. Government of Newfoundland and Labrador's Policy on Evaluation defines Evaluation as the systematic collection and analysis of information on the performance of a policy, program or initiative to make judgments about relevance, progress or success and cost-effectiveness and / or to inform future programming decisions about design and implementation. Implementation of this Policy over time will build a public sector culture of continuous improvement and learning. Women and girls' economic empowerment should result in women attaining better decision-making power over the economic areas of their lives – and so must include processes that free women from control, coercion and violence. Likewise, better incomes and economic stability/security can enable women to live independently from abusive men. However, evidence from this review suggests that economic interventions alone are not sufficient to economically empower women (though they may increase their income). This implies that an integrated approach to programming may be very important. It is also important to reflect more about 'the complexities of people's lives' – for instance, female-headed households may still be beholden to or dependent on male partners in various ways, positive and negative.

The study has the following significances.

- Enhancing the chance that the initiative's goals and objectives of the program have been achieved.
- Determining value for money (i.e., allocated resources are yielding the greatest benefit for clients and stakeholders).

- Identifying what components of an initiative work/ do not work and why.
- Identifying areas that need improvement in order to provide the best service possible.

there are many ways for a program to fail to produce the intended benefits without unanticipated negative side effects, or to do so in a sustainable, cost-effective way. Good intentions and a plausible program concept are not sufficient. If they were, most social programs are effective at delivering the expected benefits without conducting any evaluation of their theories of action, quality of implementation, positive and adverse effects, or benefit-cost relationships. Unfortunately, that is not the world we live in. When programs are evaluated, it is all too common for the results to reveal that they are not effective in producing the intended outcomes. If those outcomes are worth achieving, it is especially important under these circumstances to identify successful programs. But it is equally important to identify the unsuccessful ones so that they may be improved or replaced by better programs. Assessing the effectiveness of social programs and identifying the factors that drive or undermine their effectiveness are the tasks of program evaluation.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1. A theoretical framework

The Capability Approach (CA) is not a complete theory with a clearly defined way of operationalizing its ideas, and there are various interpretations of this incomplete approach. The CA is better understood as a framework which enhances this way of thinking of development (Robeyns 2003: 64). As such, the CA is used here for two purposes: to rest on a critical

perspective on development and to gain philosophical insights in order to propose a theoretical and methodological framework for measuring women's empowerment.

There are four interrelated reasons for choosing the Capability Approach to assess women's empowerment at a meta-level. First, CA's ethical individualism is a guiding principle for a gender perspective (Robeyns 2003, 2005). Second, the CA enables us to define development as empowerment of disadvantaged groups (Alkire 2005; Ibrahim/Alkire 2007; Keleher 2007). As such it becomes possible, and this is the third reason, to propose an alternative understanding of development and criticize gender-specific results of growth strategies. Fourth, the CA's guidelines allow us to triangulate different perspectives on social change (Kabeer 1999: 452-3; see also Flick 2010: 136-37; Maxwell 2004: 258-259), for instance a gender perspective as well as the target group's perspective.

2.1.1. Measurement of Women's Empowerment – A theoretical-methodological framework

Empowerment is not a unit measurable in quantities. Measurement of empowerment cannot be separated from understanding the different subjective definitions of empowerment. The research on women's empowerment therefore must take place in a process that considers, contests and aims at changing different actors' views. I identify three possible views on empowerment: (1) the target group's perspective, (2) a gender perspective focusing on changing the subordination of women, and (3) the perspective of those who implement the project that aims at women's empowerment. By "translating the CA into sociology"⁷ and comparing my extensive field work data with feminist ideas and frameworks, I propose measuring women's empowerment in several steps and in three main levels of analysis. This iterative approach is inspired by the guiding principles of qualitative research and by Grounded Theory (Strauss/Corbin 1990) in which the theoretical points of departure are continuously compared with the data gathered in the field. Employing this methodology enables us.

2.1.2. Identifying "valuable" changes from women's perspective

At this juncture I propose a descriptive system consisting of five types of changes in daily lives which are related to empowerment experiences of the target group. They were developed in a process of “abductive reasoning” (Reichertz 2003). This process of adductive reasoning started with the axiomatic contention that for a change to qualify as empowerment it would have to be a type of change that participants (in my case participants in the microcredit scheme) deemed positive, important and valuable. In addition, change had to be the result of participation. Hence, only those changes ought to be considered that participants themselves in their statements associated with their participation. As a result, the identified changes in conduct of daily.

Theory of change

Most of the highest-scoring evaluations and studies had a well-articulated theoretical framework and/or theory of change. This enabled the evaluators to demonstrate where and how change would happen as a result of the intervention – and thereby to frame their evaluation around that change process. The best theories of change showed dynamic and multifaceted change processes that reflected transformational changes in women’s agency and economic advancement, and the relationship between them. Mixed methods evaluations were the most effective in terms of measuring change and outcomes, and also provided good material for learning and improving future project design. They were effective in various ways: they captured change in more diverse ways, exploring not only what change occurred but why and how it occurred; they also added understanding to quantification on complex gender dynamics and added confidence about causality. A good mixed methods approach means that qualitative and quantitative data can complement each other, so that the whole is more than the sum of its parts. It also allows for effective triangulation of data. In low-resource cases, qualitative or quantitative data alone would be useful as long as the evaluation design was robust. From the mixed methods evaluations, those that scored higher used both the quantitative and qualitative data to complement and reinforce each other, and each component of data collection was effectively sequenced.

2 Types of evaluation

Evaluation may take several forms, and one or more may be appropriate, depending on the aims of the specific program to be evaluated.

Process evaluation

Rather than measuring change in outcomes, this aspect of evaluation examines whether the program was carried out as planned. This involves creating a list of indicators that need to be measured, depending on the aims of the program. The results help to identify the strengths and weaknesses of the program, and where improvements may be made

Conceptual framework

2.1.3. Gender and Women empowerment in Ethiopia

The problems of gender inequalities discussed above are very much prevalent in and relevant to Ethiopia. Ethiopia is a patriarchal society that keeps women in a subordinate position (Haregewoin and Emebet, 2003). There is a belief that women are docile Submissive, patient, and tolerant of monotonous work and violence, for which culture is used as a justification (Hirut, 2004). The socialization process, which determines gender roles, is partly responsible for the subjugation of women in the country. Ethiopian society is socialized in such a way that girls are held inferior to boys. In the process of upbringing, boys are expected to learn and become self-reliant, major bread winners, and responsible in different activities, while girls are brought up to conform, be obedient and dependent, and specialize in indoor activities like cooking, washing clothes, fetching water, caring for children, etc. (Haregewoin and Emebet, 2003; Hirut, 2004). The differences in the ways in which individuals are treated through the socialization process, due mainly to their sex status, leads to the development of real psychological and personality differences between males and females.

For instance, a female informant in Arci stated that a man is a big person who has higher social position and knowledge, who can govern others and think in wider perspectives; while a woman is a person who can serve a man, who is like the husband's object transferred through marriage, and to whom he can do anything he wishes to do (Hirut, 2004). These socially induced differences between males and females result in discriminatory rewards, statuses, opportunities and roles as shall be discussed below. Low educational level is one of the causes and consequences of females low socio- economic status. In spite of the fact that significant progress has been realized in girl's education during the last decade, gender gap is still Gender Inequality and Women's Empowerment is observed. According to various statistical abstracts of the

Ministry of Education, the share of female students has increased from 21% to 25% between the years 1998/99 and 2002/03.

Nevertheless, the sex disaggregated Gross Enrolment Ratio (GER), the ratio of total enrolment at primary or secondary education to the corresponding school age population, shows disparity between the two sexes. Though female GER in primary education has increased from 41% in 1999/2000 to 54% in 2002/03, the respective figures for males are 61% and 75%.

2.1.4. **Women empowerment**

Empowerment of women is essentially the process of uplift of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure. Deepa Narayan in her edited book *Measuring Empowerment* (www.oup.com) takes — Empowerment as the expansion of assets and capabilities of poor people to participate in, negotiate with, influence control and hold accountable institutions that affect their lives Women's empowerment is very essential for the development of society. Empowerment means individuals acquiring the power to think and act freely, exercises choice and fulfil their potential as full and equal members of society. As per the United National Development Fund for women (UNIFEM), the term women's empowerment means:

- Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- Gaining the ability to generate choices exercise bargaining power.
- Developing the ability to organize and influence the direction of social change, to create a more just Social and economic order, nationally and internationally.

Thus, empowerment means a psychological sense of personal control or influence and a concern with actual social influence, political power and legal rights. It is a multilevel construct referring to individuals, organizations and community. It is an international, ongoing process centered in the local community, involving mutual respect, critical reflection, caring and group participation, through which people lacking an equal share of valued resources gain greater access to the control over these resources. The literature on female empowerment largely follows two approaches. The first set of studies considers the determinants of female empowerment. The second set of studies examines different proxies for female empowerment. Female empowerment is measured by a woman 's ability to make household decisions, relative to her husband 's ability to make household decisions. Since this ability cannot be explicitly measured, economists study whether variables such as education, contraceptive use, and asset-ownership are correlated with high female empowerment. These self-reported variables reflect the wide variety of choices and decisions at stake in the household bargain: employment, fertility, and resource allocation. Empowerment itself has been measured by a woman's relative physical mobility, economic security, decision-making ability and freedom.

2.1.5. Empowerment of Women: A Conceptual Framework

Since empowerment is an unobservable latent variable, economists use its observable characteristics as proxies for empowerment. Women with high values of the proxies, such as a greater spousal age ratio, access to outside employment or a high level of political participation, are also likely to have greater bargaining power. Thus, the indicators of a high level of empowerment include (1) access to outside employment, (2) physical mobility, and (3) political participation (Anderson and Eswaran, 2009; Hashemi, Schuler and Riley, 1996; Rahman and Rao, 2004). The corresponding dependent variables this study used to reflect is high levels of female autonomy are (1) the ownership of identification cards for the national government's rural employment guarantee scheme, which proxies for access to outside employment, (2) the ability to leave the household without permission, which reflects physical mobility, and (3) participation in weekly village council meetings, which measures political participation. This study choose these variables because they represent a diverse set of ways in which the Mahila Samakhya program can potentially empower women. With the exception of analyses of credit extension

mechanisms, the studies discussed above focus on interventions targeted at the individual. Only a small number of papers look at community-level interventions. For instance, Imai and Eklund (2008) use survey data on women 's community-based organization in rural Papua New Guinea to assess the effectiveness of autonomous women 's groups compared to those that receive external support. Their analysis— using a Heckman Selection Model as well as Propensity Score Matching— shows that the autonomous groups are more effective in improving child welfare. Thus, community-level interventions targeted at women can generate significant benefits to children 's well-being. One of the few analyses of Mahila Samakhya uses data from the state of Bihar to evaluate the program 's effect on community-level trust and social capital (Janssens, 2010). The paper uses Propensity Score Matching to calculate Intent-to-Treat estimates of the program. Matching women from treated villages to those from untreated villages, results suggest that the program significantly increases trust and engenders social capital. Participants are more likely to contribute to local educational and infrastructural community projects. Significant spillovers also exist with nonparticipants; non-participant households in program villages exhibit higher levels of trust and are more likely to engage in community building activities than households in non-program villages. Other work examines allied aspects of the program without explicitly evaluating it: Kandpal and Baylis (2013) ask whether participation affects the diversity of participants 'peer group, while Kandpal and Baylis (2011) examine whether friends ' participation improves female bargaining power and child welfare outcomes. None of these studies considers the causal model behind the mechanisms of community-level interventions. Next, this study presents a model that decomposes the effect of program participation in a community-level intervention.

2.1.6. Education and work as determinants of women empowerment

Many studies that have been dedicated to this subject consider the formal education and organizational work as the effective factors of women empowerment. When women have formal education and enter universities and then start doing part time or full time jobs in organizations, they can have a better control over their lives. Studies show that in developing countries, education and employment strengthen the situation of women in society, and increase their authority and power (Mason, et.al 2002). Also, according to the researches done in western

countries, education and working empower women and increase their effectiveness in their personal, social and organizational life (Connel, 1987). In the contemporary world, knowledge is one of the sources of power. The contemporary world has witnessed those powers of force and money (military and economic power) have been replaced by the power of knowledge. Gaining knowledge leads to power and lack of knowledge for women leads to their poverty. When women gain the required knowledge for having skill and power, the feeling of psychological enablement strengthens in them (Spreitzer, 1996). Lots of studies have considered illiteracy of women as the main cause of their problems and literacy as the cause of their freedom (Stromquist, 1997). Therefore, it is necessary for women of each society to gain the required knowledge for being involved in decision-making.

2.1.7. Women Psychological Empowerment

Empowerment means to grant or delegate power to someone (Conger and Kanungo 1988: 474). Empowerment refers to —the process of influencing over events and important conclusions for an individual or a team (Fawcett et al., 1994:471). The term power means the capacity to obtain a desirable result (Russell, 1962). Empowerment is a process whereby an individual believes in his or her efficacy. Empowerment tends to be more talked about at the cognitive level than realized in practice. It is not a personal characteristic but it is a dynamic process that reflects an individual ‘s opinions about person-environment relationship (Mishra and Spreitzer, 1998:579; Siegall and Gardner, 1999:705). Thus the true benefits of empowerment will not be discovered unless people first perceive themselves as being powerful (Siegall and Gardner, 1999: 705). Empowerment of women means acquiring the power to think, acting freely, developing a sense of self-worth, a belief in one ‘s ability to make desired changes and the right to control one ‘s life, exercise choice, bargaining power, and fulfilling their potentiality as equal members of society. Trait-oriented research is characterized by exploring the preconditions of control and power, trust and inclusion, accountability, honesty, and risk taking (Anfuso, 1994; Foster-Fishman and Key, 1995). The psychological empowerment model has six dimensions: Impacts / self-determination, being meaningful, Professional growth, independence/decision-making, Competence/self-efficacy and Trust. These components all contributed to a person sense of empowerment.

Impact / self-determination, which refer to an individual, are perceived degree of influence over outcomes in one 's work and family environments. People must believe that their behavior will influence on what happens around them. In other words, an individual must have the opportunity to exert influence in order to have an impact on outcomes at work (Spreitzer, 1995). The term Choice for women means providing women with genuine opportunities to have not only their voice heard, but giving them real power to control and influence over work processes and results. Self-determination refers to everyone 's internal need to control the environment (Conger and Kanungo, 1988). It is also defined as women 's need to choose, to initiate and regulate actions or to choose the process and work behaviors at work; and should be perceived as an opportunity to make a choice.

- Being meaningful, if a work is going to be done by women managers or employees they should feel that it is a valuable work. They evaluate the job based on their own values and feel that they are doing something meaningful.
- Professional growth refers to personal development in job and profession. Empowered women feel more professional growth in their career as employee or managers.
- Independence/ decision-making, Empowerment is related to independence. Empowered women are expected to be independent and make decision on their own. The argument of the empowerment supporters is that women should be empowered to make more decisions about their own lives.
- Competence and self-efficacy points at one 's work role efficacy or personal mastery; women must feel that they are competent to engage in the behaviors required by the organization or family. Empowerment is about self-actualization and competence. Competence and self-efficacy refer to enable the women to be confidence in their capacity to make the choices. The useful exercise of every other kind of power depends on competence. Competence is acquired through formal training or education (Forrester, 2000). Self-efficacy construct is an aspect of empowerment that combines intention and belief in one's ability into a personal outcome expectation (Bandura, 1982; Mischel, 1973). It reflects the extent to which women have been both personally engaged by the organization and mobilized sufficiently to project expectations for themselves into the future.

Trust, Empowerment is connected with trust. Trust creates an atmosphere for empowerment and grows in such an atmosphere. Trust requires values like solidarity and maturity. Empowerment

cannot be installed like software but must be grown. This study can ‘t empowers women, but this study can create an environment in which they can empower themselves (Willis,1999: 73). Economic empowerment is a process whereby women and girls’ lives are transformed from a situation where they have limited power to a situation where their power is enhanced in the following areas (VeneKlasen and Miller, 2002)³ (change outcomes):

- The knowledge, individual capabilities (e.g. business skills or financial literacy), sense of entitlement (understanding and recognition of their own subordination and their own sense of rights), self-esteem, and self- belief to make changes in their lives, including learning skills to get a job or start an enterprise (power within).
- Economic decision-making power within their household, community, and local economy (including markets) not just in areas that are traditionally regarded as women’s realm but extending to areas that are traditionally regarded as men’s realm (power to).
- Access to and control over financial, physical and knowledge-based assets, including access to employment and income-generation activities (power over).

The ability to organize with others to enhance economic activity and rights – including cooperatives, unions, group-based financial services, marketing and learning opportunities (power with).

Empowerment is thus a process of change that transforms women and girls’ lives in these four areas and interacts with resources (pre-conditions), agency (process), and achievements (outcomes) (Kabeer, 1999). Economic empowerment will only be possible and sustainable if there are changes at different levels: within the individual (capability, knowledge and self-esteem); in communities and institutions (including norms and behavior); in available resources and economic opportunities; and in the wider political and legal environment (Golla et al., 2011). This study define this as a ‘holistic’ approach to WGEE because it is not just looking at whether they have increased their access to income and assets, but also whether they have more control over them and are able to use them to have greater control over other areas of their life.

2.1.8. Definition of women and girls’ economic empowerment

economic empowerment as a process whereby women's and girls' lives are transformed from a situation where they have limited power and access to economic assets to a situation where they experience economic advancement and their power and agency is enhanced in the following areas (VeneKlasen and Miller, 2002)¹ (change outcomes): Economic empowerment will only be possible and sustainable if there are changes at different levels: within the individual (capability, knowledge and self-esteem); in communities and institutions (including norms and behavior); in markets and value chains; and in the wider political and legal environment (Golla et al., 2011). This study define this as a 'holistic' approach to WGEE because it is not just looking at whether women and girls have increased their access to income and assets, but also whether they have more control over them and are able to use them to have greater control over other areas of their life.

2.1.9. Evaluation landscape

For empirical evaluations and studies were found to have an analysis (to varying levels of depth) of economic empowerment of women and girls. Out of the 254 reports of empirical research the majority (117) were of financial services projects. In many cases these were mixed with other thematic areas. The area of financial services is well evaluated. Business development services, skills training, social protection and trade and access to markets all had around the same number of evaluations (between 28 and 37 each). Only six evaluations were found to focus exclusively on unions and fair employment and one on regulatory and legal frameworks.

The ILO had commissioned the highest number of evaluations (17), with other evaluations coming from Oxfam, USAID, DFID, World Bank, Care, USAID, Population Council, IFPRI and the Fairtrade Foundation. There were few reviews exploring WGEE found commissioned by key donors such as DFID and the World Bank. There was a fairly even spread between quantitative (77) and mixed method (71) evaluations, with a higher number of qualitative evaluations (97). South Asia had the highest representation of evaluations (35%), followed by sub-Saharan Africa (30%) and Latin America and Caribbean (11%) and East Asia and Pacific (9%).

The main gap in coverage in relation to evaluation areas was the limited number of reports looking at the economic empowerment of adolescent girls – with hardly any evaluations disaggregating data by age. In addition, there were very small numbers of evaluations of projects working on legal and regulatory frameworks, unions and fair employment and asset provision. Quite a large number of evaluations were of low quality – with just under half of them lacking any evaluation questions. It is also important to note that only 70 reports were assessed as having both enough detail in their evaluation or research methodology and a minimum quality standard in the methodological approach used to make it to the review stage; that is only 28% of the reports initially identified.

Evaluations that demonstrated a holistic approach to women and girls' economic empowerment included the following: Ahmed, et al (2009), Garikipati (2008), Arif et al. (2010), Baden (2013), Bureau of Applied Research in Anthropology (2013) and Jones and Shaheen (2013). However, there are varying levels of sophistication of the WGEE frameworks used. Evaluations assessed as 'good' measured changes in the individual's decision-making power within the household as a measure of women's agency. The measurement of change in norms and attitudes was generally not done at institutional level or at the level of the legal and policy enabling environment. Gender differences, gender-related norms and behaviors, gender roles and gender relations differ in every context, and assumptions about these should be scrutinized when designing an evaluation. In some cases, an evaluation did aim to measure women's economic empowerment but there was a lack of understanding of the importance of the multiple gender inequality dimensions present, and how they related to the intervention's achievements, and its evaluation.

Outcome evaluation

This is where the outcomes are measured to see if the program was successful. Are less people now drinking and driving than before? Have road crashes involving alcohol been reduced? Are fewer injured drivers/riders admitted to hospital with high BAC levels? Measuring a change in

outcomes is probably the most common form of evaluation as it provides information as to whether the program or intervention has actually made a difference.

Measuring success

Success can be measured in two basic ways. One way involves setting goals or targets (for example: a certain number of inspections should be conducted each year), and then comparing actual activity to the goal. The second way involves tracking results, i.e., looking for trends and changes in activities or results over time (for example, Tracking can either be routine (e.g., annually) or periodic. Tracking can be applied to any of the success measures described below. The goal-setting approach works only when realistic goals can be set; this is possible and appropriate for only some of these measures, as described below.

2.2. Empirical Framework

Different statistical techniques have been used by the researchers to find out the determinants of women's empowerment. Most of the researchers preferred to use descriptive statistics and multivariate regression analyses. Khan and Maan (2008) in a study conducted in Pakistan used a descriptive statistic (viz., Somer's d, Chi-square, and gamma statistic) to assess the association between the study variables. Multiple linear regression models using stepwise regression was applied to observe the contribution of sociocultural factors affecting women's empowerment. Nayak and Mahanta (2009) in a study, analyzed the determinants of women's empowerment in India by using descriptive method by taking into account its different dimensions: decision making power within family, economic autonomy, independence of mobility, political involvement, recognition of unjust gender role, media exposure, access to education, experiencing fierceness at home.

Acharya et al. (2010) in a study in Nepal found the positive association between household's status of women and their decision making autonomy by using multivariable logistic regression. Khan and Awan (2011) explicated the sociological and economic bargaining determinants of

women's empowerment. Ordinal logistic regression was applied to assess the relative vitality of the determinants of the study in frameworks of both economic decision making of women within family and family planning. Haque et al. (2011) in a study in Bangladesh used multiple linear regression analysis to scrutinize the impact of diverse socio-demographic variables on women's empowerment in major dimensions: economic decision making, decision making within the household, and physical mobility. Sheikh et al. (2015) used both descriptive and Ordinary Least Squares to find out the factors affecting women's empowerment in Pakistan. Parveen and Leonhauser (2005) conducted a study in three separate villages of Bangladesh. The effects of variables of the study were evaluated by using tabular and multiple regression analyses.

To analyze the effect of household ownership of mobile phones on the status of women in India, Lee (2009) used four proxies for the dependent variable (women's status): domestic violence, autonomy, son and total children preferences, and economic independence. Lee used simple regression technique for continuous dependent variables, the linear probability model for binary dependent variables, and ordered Probit models for the ordinal multinomial distribution of the dependent variables, where multinomial responses were ordered. Rahman et al. (2009) explained the determinants of women empowerment at domestic and non-domestic levels in Chapai, Nawabganj District of Bangladesh. A logistic regression model was used to predict the decision making the power of women at homes as a dependent variable. Aslam (2013) studied the determinants of women's empowerment in Pakistan, India, and Bangladesh to explain the role of education. The empowerment indicators comprised women's control over resources, lives, mobility, contribution to public life and attitudes, and insights and beliefs. Descriptive analysis of the data followed by logit models was used to analyze the relationship between women's labor force participation and variables: completed levels of education and other independent variables.

Chapter Three

3. RESEARCH DESIGN AND METHODOLOGY

The methodology employed to assess the impact of pillars of change program on women's economic empowerment utilizes different approaches. In this study, in order to evaluate the impact of pillars of change program on women's economic empowerment, the methodology used by Amin et al (1998) is employed. According to these scholars, comparing clients with non-clients in nonprogrammer areas with respect to women's economic empowerment is used to examine whether or not a variation in economic empowerment could be explained by a variation in membership. Similarly, non-clients from pillars of change program areas are used to compare with non-clients from no program areas in order to look at the diffusion effect of microfinance membership on women's economic empowerment among non-clients. In addition, incoming-

clients are compared with matured-clients, in order to analyze the effect of the duration of microfinance membership on women's economic empowerment.

Schuler and Hashemi (1994) used combining and comparing participants and non-participants with residents of villages without the programs, in order to look at village-level effects. In addition, a membership duration variable is used to test the effect of pillars of change program on women's economic empowerment; whether this increases over time. Despite its popularity, the "before" and "after" evaluation approach has great limitation when used to assess the impact of this program on women's economic empowerment (SEEP network, 2001). It depends only on client self-reports; and the lack of a comparison group makes it impossible to know whether the changes described by clients exist because of the program, or if they simply represent general trends in the area. Also, it is indicated that the method of making comparison between clients and non-clients (control group) is the most common cross-sectional design used in evaluation research. Even though this approach represents an improvement relative to "before" and "after" method of impact assessment because of its controlling group, this method also has its own limitations i.e. the responses of clients are compared to those of non-clients through a with/without framework.

Therefore, it is believed that the method of comparing matured and incoming clients with respect to empowerment is the most promising and useful tool and is the most valid of the cross-sectional approaches. Accordingly, in order to avoid the above limitations, this study used both "Matured versus Incoming Clients" and "Matured versus non-Clients". The justification of using "Client versus non-Client" and "Matured versus Incoming Clients" approaches is to control for the respondents' demographic and socioeconomic characteristics in the regression model.

This research describes and justifies the qualitative research methodology to provide answers to the research questions. To achieve the objectives of the study and as the nature of the problem at hand is mainly descriptive; the researcher used mainly qualitative approach. This methodology is appropriate to the focus area in order to acquire reliable and accurate information, to have a better understanding on the issue of investigation and gain well-structured information about the organization under study. Through the study used both primary and secondary sources of data, in

order to address the objectives of the study. The qualitative research techniques which the study used to gather primary data in depth be BBC interviews and the researcher's personal observation. Secondary data was also reviewed to get better understanding and pertinent information about the organization. The collected data was then analyzed qualitatively using descriptive method of analysis. It must be noted that empowerment is a messy concept and not easily measured so there are inherent weaknesses in any study trying to harness an empirical measure of empowerment. An important issue in measuring empowerment is causality. In empowerment studies, it is difficult to distinguish whether empowerment is a goal in itself or it is a means of achieving other goals. Such distinction is necessary though. In case of empowerment of women in my study being viewed as a means to socio economic outcomes.

3.1. Research Approach

In this research both Explanatory and descriptive approach was used, the Exploratory research approach helped us to investigate a problem which is not clearly defined and to have a better understanding of the existing problem, , re- searcher started with a general idea and used this research as a medium to identify issues, that can be the focus for future research. And also Descriptive research approach was used in order to help aim to accurately and systematically describe a population, situation or phenomenon. It answered what, where, when and how questions. A descriptive research design can use a wide variety of research methods to investigate one or more variables.

3.2. Research design

The methodology employed to assess the impact of the POC program on women's economic and social empowerment utilizes different approaches. In this study, in order to evaluate the impact of POC program on women's economic and social empowerment, this study used metrology by Amin et al (1998). According to these scholars, comparing clients with non-clients in non-program areas with respect to women's economic empowerment is used to examine whether or not a variation in economic and social empowerment could be explained by a variation in membership. Similarly, non-clients from program areas are used to compare with non-clients from non-program areas in order to look at the diffusion effect of microfinance membership on women's economic empowerment among non-clients. In addition, incoming-clients are compared with matured-clients, in order to analyze the effect of the duration of microfinance membership on women's economic and social empowerment

Despite its popularity, the "before" and "after" evaluation approach has great limitation when used to assess the impact of pillars of change on women's economic empowerment It depends only on client self-

reports; and the lack of a comparison group makes it impossible to know whether the changes described by clients exist because of the program, or if they simply represent general trends in the area.

Also, it is indicated that the method of making comparison between clients and non-clients (control group) is the most common cross-sectional design used in evaluation research. Even though this approach represents an improvement relative to “before” and “after” method of impact assessment because of its controlling group, this method also has its own limitations i.e. the responses of clients are compared to those of non-clients through a with/without framework.

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3.3. Research Methods

The data needed for this research was collected using both primary and secondary sources of data. In depth interviews with administrators The interview schedules contained mostly open ended questions to get elaborated information about the organizations role and the ways used to ensure women’s social and economic empowerment and fight against poverty.

3.4. Sampling techniques and sample size

In this research Probability sampling was used Probability sampling is a sampling technique where a researcher sets a selection of a few criteria and chooses members of a population randomly. All the members have an equal opportunity to be a part of the sample with this selection parameter. Any types of probability sampling techniques Systematic sampling was used Researchers used the systematic sampling method to choose the sample members of a population at regular intervals. This method will be used to pick the participants in the research which are in the program. And the ones which are not in the program. This sampling technique is the least time-consuming. And the researcher interviewed issues related to employees and management staff.

3.5. Data collection techniques and procedure

This research used both primary and secondary data collection methods. but mainly primary data gathered by means of a structured questionnaire responded to by women's in the program, and women's which are not in the program In addition, separate interviews was conducted from WISE, Meleket and SASSOs employee at different levels for primary data collection this study uses qualitative data collection method which includes interviews, questionnaires, observations, case studies, etc. This used both quantitative and qualitative data. As argued in the literature, quantitative analysis cannot always reveal the views and opinions of people involved in a program. Thus, the quantitative analysis of the survey data in the present study was also complemented by qualitative data gathered from focus group sessions, selected interviews with women who have case histories, and other relevant bodies.

3.6. Data analysis techniques

The empirical analysis of the study is conducted using both descriptive statistics and regression analysis. Result discussion based on descriptive statistics is made by using measures of dispersion like mean, standard deviation, variance and the like. In addition, ratios, percentages, and tables. The regression analysis is based on binomial logit model, one of the models to deal with dichotomous dependent variables.

Logit model

The Logit model is applied in determining women's economic and social empowerment since the empowerment indicator, i.e., the dependent variable (women participation in decision making) is dichotomous. The observable variable, women participation in decision making, is used as a proxy to judge whether or not economic empowerment actually exists that is unobservable to the researcher. If the researcher state, the regression equation as:

$$Y_i^* = \beta X_i + \mu_i \dots\dots\dots(1)$$

Where Y_i^* is the unobservable variable, which is estimated by the dummy variable Y , which takes a value equals 1 (thus Y_i^* exists), otherwise 0 (thus Y_i^* does not exist); β is the parameter

to be estimated; X_i is the independent variable; and μ_i is the unobserved error term. With this formulation, for the independent variables (most of them are dummy in this case) which are not normally distributed, the Logit maximum likelihood estimators are consistent and more robust (Maddala, 1999:27). In qualitative response models the dependent variable is an indicator of a discrete choice (Greene, 2003). Women participation in decision making, as dichotomous dependent variable, takes the value of 1 if the respondent says ‘I can decide to participate in social or political organization like kebele, or say I can decide to start my own business otherwise, 0.

The probability of women clients to be empowered (P_i) can be given as:

$$P_i = \Pr (Y=1) = E (Y/X_i) = 1 / (1+e^{-(\beta_1 + \beta_2 X_i)}) \dots (2)$$

if $y = 1$, women clients make decision (economically empowered); and if $y = 0$, then the women clients do not participate in decision making or decide (not economically empowered); $E (Y/X_i)$ is the expectation that a woman client make decisions (economically empowered) given the values of exogenous variables (X_i), where betas are the parameters to be estimated.

The value of β (the coefficient) determines the direction of the relationship between the explanatory variables X_i and the dependent variable Y_i . When β is greater than zero, larger (or smaller) X_i values are associated with larger (or smaller) of Y_i . Conversely, if β is less than zero, larger (or smaller) X_i values are associated with smaller (or larger) of Y_i (Peng et al, 2002). However, the parameters of the model, β are not marginal effects as is the case in linear regression models. In discrete choice models like the logit model, where most of the explanatory variables are dummy, it requires to calculate the marginal effects of the variables separately. The calculated marginal effects must not be also interpreted as ‘a small change’ of X_i , since it is rather the effect of change in a dummy variable (say from 0 to 1) or change of state (Greene, 2003).

The Logit model is based on the logistical curve, for all values of the repressor’s.

This is a more realistic pattern of change in the probability compared to other Qualitative Dependent Variable Models like the Probit, for two reasons. First, the odds ratio, which is a measure of the strength and direction of relationship between the two variables, has a special property of not requiring variables to be normally distributed. Second, a mathematical

transformation of the odds ratio is the logit model. This mathematical transformation removes the problem of asymmetry existing in the odds ratio and in turn makes this a superior method (Peng et al, 2005).

Participation in Decision making on household, employment opportunities, income improvement is the dependent variable used to study the economic empowerment of women clients. It is hoped to capture empowerment in practice (as opposed to rhetoric) as expressed through their role in the decision to market transaction in larger asset. This indicator (decision making on household large scale) is one of the eight selected empowerment indicators in the 1996 study by Hashmi et al. For the purpose of the present study, “large sales” indicates “market transaction in larger asset, decision-making on market transaction in larger asset is considered as a reasonable indicator. The question of decision-making on household large sales is expressed in dichotomous form for different scenarios. Thus, a “women alone decision” is assigned a value of 1, otherwise 0.

Table 1: Definition of Variables

Maximum Likelihood Estimation estimates the above model and the qualitative analysis is carried out using the statistical package, STATA 9.0.

DEPENDENT VARIABLE

WOMEN ECONOMIC AND SOCIAL EMPOWERMENT			
DEPENDENT VARIABLES	CORE INDICATORS	METHOD OF DATA GATHERING	DATA ANALYSIS
WOMENS PARTICIPATION IN DECISION MAKING	Number of women participating at leadership positions in their local communities.	Document review, interview, FGD, Survey	Quantitative and qualitative analysis, level of participation, decision making
	Percentage of women reporting increased decision making at home and outside and self confidence.	Interview, FGD, Survey	qualitative
	Types of changes observed due to their leadership	Document review, FGD, Survey	
EMPLOYMENT OPPORTUNITIES	Percentage of women with increased income	Document review, case studies, FGD, Survey	Quantitative analysis
	Number/percentage of women with sustainable livelihood activities.	Document review, case studies, FGD, Survey	Qualitative analysis
	Proportion of women who report improved quality of life	Case study, document review, project staff observation, FGD, Survey	Qualitative analysis, areas and level of improvement

	Number of women who report improved self-care .	Observation of project staff, case studies, FGD, survey	Qualitative analysis, disaggregated by type of care
	Proportion of trained young women engaged in gainful activities (IGA & employment	Interview, observation, document review	IGAs disaggregated by type of activity, qualitative and quantitative analysis

Variable Name	Definition of Variable	Expected Sign
<i>Dependent variable</i>		
DMLS	Decision making on large sales (dummy, if yes=1)	
<i>Independent variables</i>		
BCPP	Being Client of pillars of change program (dummy, if matured=1)	+/-

RLE	Respondent's Level of Education (categorical, illiterate=0, read and write=1, G 1-4=2, G 5-8=3, G 9-12=4)	+
HHHEAD	Household head (dummy, if woman is household head = 1)	+
SBA	Small business activity as an alternative occupation (dummy, if yes = 1)	+
AYHI	Average yearly household income of respondents (continuous)	+
LOS	Loan from other sources other than PCP (dummy, if yes=1)	+/-
PCS	Existence of personal cash savings (dummy, if yes=1)	+
HO	Home ownership (If no=0, yes = 1)	+

Table 2: definition of Variables and Expected signs.

3.7. Ethical Considerations

3.7.1. Informed consent

any party participating in the evaluation is fully informed about the evaluation being conducted. Participants was aware of the purpose of the research and how the findings wear used, for potential adverse impacts of their participation and who will have access to the findings. This informed consent helped the participant to be able to make an informed decision as to whether they will participate in the evaluation or not. Additional information was also provided in the event where the participant becomes distressed in any way during their participation.

3.7.2. Voluntary participation

The people participate in the evaluation free from coercion. Participants are free to withdraw their participation at any time without negatively impacting on their involvement in future services or the current program and relationships with any of the researchers or research bodies involved. It can be challenging to encourage high risk youth to become engaged in a program and it is therefore difficult when participants choose not to continue in a program. It is the right of participants to leave at any time, therefore no pressure was placed on those who choose not to continue. Explanations are also not required. It is imperative that the evaluation process does not in any way harm (unintended or otherwise) participants in any way.

3.7.3. Confidentiality

The research also respected Confidentiality ensures such identifying information is excluded from any reports or published documents. Given that there are often small numbers in peer based programs, Researcher ensured that there is no opportunity for people to be identified even though names are not used. Anonymity is a stricter form of privacy than confidentiality, as the identity of the participant remains unknown. The research only assessed those components that are of relevance to the program/initiative being conducted. High risk populations are sometimes being used as guinea pigs or a captive audience to ask all sorts of questions in evaluations that are of interest to groups conducting the research but not relevant to the program nor was the group who are involved in the program. And evaluations was as simple as possible and to remain focused on the intention of the evaluation .

Chapter Four

4. DATA ANALYSIS, RESULTS AND DISCUSSION

4.1. Characteristics of Sampled Respondents

4.1.1. General Characteristics

PCP has approximately 5115 clients, as stated in chapter three. A total of 171 women were chosen at random for this study. From six Keeble's where PCP was actively implemented, 54 matured (existing) clients, 33 incoming (new) clients, 26 drop-outs (ex-clients), and 16 non-clients were sampled. Non-clients from two non-program areas made up the remaining 42 respondents.

31.5 percent of the total respondents are between the ages of 41 and 50, according to the sample results. The respondents' average age is 41, with a minimum and maximum age of 17 and 80 years old, respectively. When looking at the age distribution of mature clients separately, 41% are between the ages of 41 and 50. Respondents in this category are on average 46 years old, with a minimum and maximum age of 20 and 76 years old, respectively. The average age of matured clients is higher than the other sample categories' average age. (For more information, see Table below) 121 (71%) of the total 171 respondents are widowed or divorced women, while the rest are married women. Seven married women, four of whom are mature clients, one of whom is an incoming client, and two of whom are drop-outs, are the heads of their respective households (ex-clients). Because they made the majority of major household decisions, all of the mature clients who were married and also headed their respective households said they considered themselves household heads. This, they claim, occurred as a result of their participation in the program, which aided them in generating revenue and accumulating wealth in the family.

Marital Status Vs Head of Family	Matured Clients		Incoming Clients		Non-Clients				Dropouts		Total
	Female Headed	Male Headed	Female Headed	Male Headed	In Program Areas		In Non-program Areas		Female Headed	Male Headed	
					Female Headed	Male Headed	Female Headed	Male Headed			
Married	4	8	1	9	-	6	-	11	2	9	50
Widowed	11	-	5	-	2	-	6	-	6	-	30
Divorced	31	-	18	-	8	-	25	-	9	-	91

Sub total	46	8	24	9	10	6	31	11	17	9	171
Total	54		33		16		42		26		171

Table 3: description of responders by marital status and family Head.

The average family size of each category of respondents was four people, according to descriptive statistics (See table). The largest and smallest family sizes among the total respondents were ten and one, respectively (See Table). In terms of educational attainment, the vast majority of respondents (61%) were illiterate, with none having completed high school. 65 percent of matured clients, 49 percent of new clients, 50 percent of non-clients, 71 percent of non-clients in non-program areas, and 58 percent of dropouts were illiterate in program areas.

The majority of those polled (88%) were Ethiopian Orthodox Christians, with the remaining 12% being Muslims. The Ethiopian Orthodox Christian faith was followed by 86 percent of the 87 PCP clients, while the Islamic faith was followed by 14 percent (See Table). The study found that neither of the two religions appears to be a barrier to women's participation in the program; 80% of the women are Ethiopian Orthodox Christians, while the remaining 20% are of other faiths.

In terms of primary employment, 82 percent of respondents are housewives, with 13 percent selling enjera, vegetables, and coffee." Domestic workers made up the majority of the participants. Micro business activities, such as food, batten, and retail, were used as a supplementary occupation by 35% of all respondents. Small businesses account for 33% of matured customers and 30% of new customers in this regard. Only two non-customers, on the other hand, are involved.

Source of Family Livelihood Vs. Main Occupation	Matured Clients	Incoming Clients	Non-Clients		Drop-outs	Total
			In Program Areas	In Non-Program Areas		

House wife	41	33	15	41	26	156
Retail/Micro-Business	13		1	1		15
Total	54	33	16	42	26	171

Table 4: Description of respondent by main occupation

4.2. Characteristics of Each Sample Category

4.2.1. Matured and Incoming Clients

Of the total number of mature clients who responded, 26 (48%) have been actively participating in the program for at least a year. Seven women had been a part of the program for four years. The majority of mature clients, 40 percent (74 percent), take a total loan of Birr 2,001.00 to Birr 30,000.00. Sixty percent of those surveyed have been a part of the program for at least two years. Three of the seven clients in the fourth-year cycle, on the other hand, each take a cumulative loan of more than Birr 35,000.00. The first cycle's minimum loan amount is Birr 500.00, while the second cycle's minimum loan amount is Birr 800.00. The minimum loan amount in the third cycle is Birr 600.00, and the minimum loan amount in the fourth cycle is Birr 700.00. In all cycles, the maximum loan amount that can be granted to any client at any given time is Birr 3,000.00. (For more information, see Table below.)

The variation in minimum loan amounts across loan cycles is due to the fact that the minimum amount is determined by the individual borrower's demand, whereas the maximum amount is determined by the program policy in all cycles (1st - 4th cycles), making it uniform for all participants, i.e. the maximum amount allowed for clients at any given time in each cycle is Birr 3000.00.

The descriptive statistics shows that the average loan size tends to increase with increment of loan cycles.

Loan Cycle Vs. Cumulative Loan Size	No. of Clients	Cumulative Loan Size (in Birr)								Min., Max., and Average Loan Size of Each Cycle		
		2001- 4000	4001- 6000	6001- 8000	8001- 10000	10001- 12000	12001 - 14000	14001 - 16000	Above 16000	Min.	Max.	Average
		1 st cycle	26	15	9	2						500
2 nd cycle	8	6	2							600	3000	1296
3 rd cycle	7	6	1							600	3000	1709
4 th cycle	1			1						700	3000	1838
Total	54	27	13	4	3	2	1	1	3			

Table 5: description of matured client by their Cumulative loan size

In different loan cycles, 24 respondents reported some dissatisfaction (the approved money was less than what was requested) with the amount of loan requested and the corresponding amount of money approved for clients. As a result, the majority of them, about 13 in the first loan cycle, 4 in the second loan cycle, 4 in the third loan cycle, 2 in the fourth loan cycle, and 1 in the fifth loan cycle, were granted smaller loan amounts than they had requested.

Clients use the money for three main things: to buy animals for breeding and fattening, to buy oxen for farm work, and to start micro-businesses like making local beverages and processing food. Clients of micro finance programs choose to engage in these types of business ventures because they are familiar with the types of artisanal skills required for such work, as well as the potential for profit.

In terms of loan diversion, 17 of the total number of matured clients have had loans diverted. Nine of them diverted loans during the first loan cycle, and four of them diverted loans during the second loan cycle. Despite the fact that there are a variety of reasons for loan diversion, including consumption smoothing, child school expenses, and home construction, the majority of respondents, particularly in the first and second cycles, cite the inadequacy of the approved loan amount to carry out the intended purpose.

Six (11%) of all mature clients who responded said they had difficulty repaying their loan within the participation time period. Two of them stated that their oxen died, while four of them stated that they were having difficulties with group issues. 2 of them had to sell household assets to repay their loans, and 4 of them had to borrow from relatives to repay their loans.

In terms of loan groups, incoming clients, 10 (30%) of the respondents fall into the Birr 601 – Birr 800 loan group, while 9 (27%) of the respondents fall into the Birr 801 – 1000 loan group. Clients' minimum, maximum, and average loan sizes are Birr 500.00, Birr 2000.00, and Birr 1078.00, respectively, which is an improvement over the loan sizes experienced by matured clients during the first cycle, which were Birr 300.00 (min.), Birr 1200.00 (max), and Birr 644.00 (average). (See Table below). This could be due to two factors: improved program procedures and/or increased confidence among women in taking out large loans. 12 (36%) of the incoming client respondents said they were given less money than they had requested. Incoming clients' intended borrowing purpose is similar to mature clients' borrowing purpose, with the exception that most incoming clients who proposed to practice animal rearing and fattening have only focused on goats and sheep, so their loan amount is insufficient to purchase cattle. 8 (24 percent) of all incoming clients deviated from their intended purpose of borrowing. When it comes to the number of clients in a group, mature clients have an average of four, while new clients have an average of five.

4.2.2. Non-Clients in Program and Non-Program Areas

Non-clients in both programs me and non-program areas do not participate in any of PCP's micro-finance service programs, and among the 16 none-clients in program areas, 6 (37%) have never

heard of the PCP. 10 (63%) of them were aware of the program but chose not to participate for a variety of reasons, including fear of loan risk, health issues, and a lack of awareness. On the other hand, out of 42 non-clients in non-program areas, 27 (65%) have received no information, while the remaining 15 (35%) have received information about the PCP micro-finance program. If program service had been available, approximately 87 percent of the 42 non-clients in non-program areas expressed an interest in participating in the program.

4.2.3. Dropouts

Thirteen (50 percent) of the total 26 dropouts surveyed had left the program after one year. In the current year, 16 (62%) of the total dropout respondents left the program (1999 E.C.). In general, group-related issues are the leading cause of dropout for about half of the total respondents. Other reasons for withdrawal mentioned by respondents include client health issues, staff mistreatment (poor client service), and relatively small maximum loan amounts (capped) for matured clients (Birr 3000.00 is the maximum amount of a loan with a one-year repayment period). In this regard, active clients have also expressed their dissatisfaction with the payment deadlines. “It is not possible to buy and sell animals in the same year,” they claim.

Thirteen respondents stated that they left the program after establishing their financial capacity and accumulating the initial capital necessary to start their own businesses. In terms of withdrawing from the program, 18 people did so on their own initiative, while the remaining 5, 2, and 1 people withdrew as a result of decisions made by the program, their husbands, and the group, respectively.

4.3. Assessing the Impact of PCP Micro-finance on Women’s

4.3.1. Economic Empowerment

Respondents' current average yearly household income, asset possession, personal voluntary cash savings, and participation in household decision-making were all taken into account when evaluating the impact of PCP intervention in the study area.

4.3.2. Effect on Income

The current average yearly household income of respondents was recorded to determine the program's impact. As a result, a higher proportion of matured clients (18%) fall into the income range of Birr 1,500 – 2,000 birr, whereas 64 percent of total matured clients earn yearly household incomes of more than Birr 1,500.00. 42 percent of new clients, 31% of non-clients in program areas, and 12% of non-clients in non-program areas have annual household incomes of more than Birr 1,500.00. Only 2% of non-clients in non-program areas earn an income of more than Birr 4,000.00, whereas 13% of matured clients earn more than Birr 4,000.00. On the other hand, the majority of them, 43 percent of non-clients, have an annual income of less than Birr 501.00, whereas only 6% of mature clients have such an income. When compared to the other clients, the data shows that the majority of matured clients are in the high income range (relatively).

category of respondents, whilst only a few matured clients are in the lower level income range

Level of Income in Birr Vs Percentage of Respondents	Below 501	501-1000	1001-1500	1501-2000	2001-2500	2501-3000	3001-3500	3501-4000	Above 4000	Total
Matured Clients	3	9	7	10	4	7	2	5	7	54
Incoming Clients	2	4	10	5	3	6	-	-	3	33
Non-Clients in Program Areas	5	1	5	-	-	1	2	-	1	16
Non-clients in Non-Program Areas	18	11	8	2	2	-	-	-	1	42

Table 6: Average Yearly Household Income of Respondents

The mean average annual income of each category was calculated for a more accurate comparison. In program and non-program areas, the mean income of matured clients, incoming clients, and non-clients was Birr 2,476.57, Birr 1,776.70, Birr 1,339.44, and Birr 810.39, respectively. As a result, matured clients' average annual income is higher than that of incoming clients and non-clients; the mean difference of Birr 1,666.18 between matured clients and non-

clients in non-program areas is particularly large. The Wilcoxon-Mann-Whitney test is used to determine whether there is a difference in income between mature and non-mature clients.

1. Income comparison test between matured clients and non-clients in non-program areas

Rank sum income, by(Matured clients)

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

Scenario		obs	rank sum	expected
Non clients in non-program areas (NCNP)	42	1265	2037	Matured
clients (MC)	54	3391	2619	combined
	96	4656	4656	

unadjusted variance 18333.00

adjustment for ties -3.61

adjusted variance 18329.39

Ho: income (MC == NCNP) = income (MC == MC)

z = -5.702

Prob > z = 0.0000

The result indicates that there is a statistically significant difference between the income for matured clients and non-clients in non-program areas (P= 0.0000).

2. Income comparison test between matured clients and incoming clients.

Rank sum income, by (Matured Clients)

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

Scenario		obs	rank sum	expected
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Incoming clients (IC)	33	1294	1452 Matured
Clients (MC)	54	2534	2376 combined
	87	3828	3828

unadjusted variance 13068.00

adjustment for ties -1.43

adjusted variance 13066.57

Ho: income(MC==IC) = income(MC==MC)

$z = -1.382$

Probe > z = 0.1669

The above test result shows that it's difficult to reject the null hypothesis that there is no income difference between the groups. That is with p value 0.1669 in comparing income difference between matured clients and incoming clients

3. Income comparison test between matured clients and incoming clients.

Rank sum income, by (Non clients in program areas)

Two-sample Wilcoxon rank-sum (Mann-Whitney) test

Scenario	obs	rank sum	expected
Non clients in non-program areas (NCNP)	42	1153	1239
Non clients in program areas (NCP)	16	558	472
combined	58	1711	1711

unadjusted variance 3304.00

adjustment for ties -2.24

adjusted variance 3301.76

Ho: income(NCP==NCNP) = income4(NCP==NCP)

z = -1.497

Probe > z = 0.1345

The above test result shows that it's difficult to reject the null hypothesis that there is no income difference between the groups. That is with p value 0.1669 in comparing income difference between matured clients and incoming clients. Income comparison test between non clients in program and non-program areas.

The above test result (3) also shows that there is no income difference between the groups. That is with p value 0.1345 which is insignificant to reject the null hypothesis which says income of non-clients in both program and non-program areas is similar.

The extent of change in their household income over the previous 12 months was asked of mature clients. As a result, 45 (83%) matured clients reported an increase in income, while 5 (17%) matured clients reported a significant increase in income over the previous 12 months. Among the 50 mature clients whose incomes had increased, 48 (89 percent) said their income had increased as a result of the program, which allowed them to expand their existing productive activities and/or assist them in starting new businesses.

The program has had a positive impact on improving the income of women clients, particularly mature clients who were able to significantly increase their household income after receiving a series of loans. Increases in women's income and control over their earnings lead to greater economic independence. As a result of their contribution to increasing overall household income, these women are able to participate in household decision-making regarding expenditure and other issues. It's a sign of women's economic independence. To that end, mature clients' perceptions of the impact of PCP on improving their income levels and exercising control over their income were evaluated. As a result, 39 (72%) of total matured clients rate the PCP program's impact (as assisting them in improving their income levels and gaining control over

their income) as "very high," while 11 (20%) of total matured clients rate the impact as "high." Only two mature clients believe the PCP has a "very low" impact on their ability to improve their income.

Level of Impact Vs Frequency	Very High	High	Medium	Low	Very Low	No Impact	No Idea	Total
On Increasing Income and Control Over Income	39	11	2	2	-	-	-	54
Impact on Access to and Control Over Assets	33	16	4	-	1	-	-	54
On Improving Saving Habit and Control Over Saving	38	10	1	1	-	2	2	54
On Household Decision Making	40	10	4	-	-	-	-	54

Table 7: Distribution of matured client by the response on impact of pillars of program

4.3.3. Effect on Asset Possession

Some of the respondents' household assets of significant price and value were registered in order to determine the impact of the POC program on asset possession. As a result, approximately 83 percent of the total matured clients own at least one asset; 39 percent own a small business; 15 percent own a tape/radio player, TV, and 30 percent own frame-beds. Similarly, 33 percent of all new clients have at least one asset, 33 percent have at least one small business, 18 percent have a tape/radio player, and 12 percent have frame beds.

4.3.4. Effect on Savings Habit

Savings can be used to finance major purchases, investments or to smooth consumption in the event of an emergency. Of the total number of customers surveyed, 50% have reached maturity; 45% have entered into the surveys; 13% have voluntary personal cash savings in programs, while only 12% of non-customers in non-program areas have voluntary personal cash savings (See Table). 16 of its retirements indicated that its cash savings source is profit from loan-financed business operations, while 5 incoming clients confirmed that it is possible to maintain cash spares from loan-financed activities, among the 27 retired customers and 15 incoming customers', who have voluntary personal cash savings.

Level of Cash Saving Vs. No. of Respondents	Below 200	201-400	401-600	601-800	801-1000	1001-1200	Total No. of Respondents	Percentage
Matured Clients	10	2	4	3	4	4	27	50
Incoming Clients	6	3	2	1	2	1	15	45
Non-Clients in Programme Areas	1					1	2	13
Non-clients in Non-programme Areas	1		1		1	2	5	12

Table 8: distribution of respondent by level of volunteer personal cash saving

As far as the depository, 10 of the matured customers and 2 of the incoming customers have kept the saved cash in their savings accounts with the PCP subsidiary. Before participating in the PCP Program, none of these women had savings accounts. The remainder of mature and incoming customers and non-customers kept their money in the form of ikube and kept it at home.

The main reason why many matured and incoming clients save their personal cash is the level of

exposure that the program provides for their participants' training. This helps to raise awareness of the need to keep saving. Similarly, the compulsory saving process of the program provides the customers with the necessary experience in voluntary saving. In addition, customers can save money easily with PCP offices where they are already aware of them and customers can save money from loan-financed operations. Saved money will therefore help women customers expand their businesses and invest in new activities to increase their income. Women can also make big purchases for the household with the saved money. This contribution and contribution of women to household income will improve the financial independence of women within the household, thus increasing the participation of these women in the decision-making process.

The program therefore improves women's savings habits and makes them economically more independent. 38 (70%) of the overall matured customers rated the AC SAP micro-finance as "very high" to help enhance their savings habits and control their savings; and 10 (19%) of matured customers rated the program's impact on their savings habits "high." The program had no effect on its savings habit, only two respondents stated.

4.3.5. Effect on Household Decision-Making

Women's participation in household policy is the main indicator of women's economic empowerment. The PCP Program has asked respondents to indicate their decision making status within the family for various activities, including sale of animals and the purchase of household items, clothing, women's clothing and ornament and decision-making on school expense, in order to examine the impact on decision-making in households in PCP. Accordingly, 15 percent of the clients who matured or are widowed reported that, without consultation with male relatives, they took independent decision selling and all the clients who matured, married women confirming that, in consultation with their husbands, they took their decision and that it was a mutual decision. On the other hand, most of the non-clients who were married women did not play a significant role.

In this case, their husbands only decided and only informed them. Similarly, when it comes to

purchasing household clothing items, women's garments and ornaments, and school expenses, matured female clients make better decisions than incoming clients and non-clients. On the other hand, there is no discernible difference in decision-making regarding household utensils because these are typically the domain of women's housekeeping activities. As far as the decision-making on the sale of goats and sheep is concerned, it is 43 (80%) of matured customers; 16 (48%) of incoming customers; 6 (38%) of non-customers in program areas and 15 (36%) non-customers who can take independent decisions without consulting other parties.

As a result, when compared to the other categories of respondents, PCP matured clients make better decisions on household large sales and handling expenses. This improved decision-making position of women appears to have resulted from the overall impact of the program, which has assisted in improving the income and asset possession status of female clients within the household. Women's contributions to household income and family welfare lead to a more general improvement in attitudes toward women's roles in the home and in the community.

Regarding the impact of the PCP program on women's household decision-making, 40 (74 percent) of matured clients rated the impact of the PCP program as "very high," indicating that it had helped to improve their status on household decision-making. Similarly, 10 (19%) of them rated the impact as "high," while 4 (7%) rated the PCP program as having a "medium" (moderate) impact on their household decision-making status.

In addition to active clients' observations, dropouts were asked to rate the impact of the PCP micro finance program on their lives. As a result, 15 (58 percent) of the 26 dropouts rated the program as having helped their family immensely (a lot), while 7 rated the program as having helped their family a little. On the other hand, three respondents said the program did not help them at all, and one said the loan was even a burden on her.

Estimation of the Logit Model and Analysis of the Result

Estimation of the Model

Table.8. Binomial Logit Estimates for Decision-Making on Large Sales in Three Different Scenarios

Variables	Coefficient	Marginal Effect	P> z	
First Scenario (Matured Clients Vs Other Respondents)				
BCA	1.593 (.437)	.361 (.086)	0.000***	Log pseudo likelihood = -81.874049 Number of obs = 145 Wald chi ² (7) = 29.69 Prob > chi ² = 0.0001 Pseudo R ² = 0.1806
RLE	.236 (.288)	.0581 (.071)	0.414	
HHHEAD	1.231 (.526)	.297 (.117)	0.012***	
SBA	1.024 (.469)	-2.66e-07 (.000)	0.029**	
AYHI	-1.08e-06 (.000)	.233 (.096)	0.988	
LOS	-.479 (.531)	-.119 (.131)	0.367	
PCS	.0481 (.446)	.0111 (.109)	0.914	
Constant	-1.566 (.572)		0.006	
Second Scenario (Matured Clients Vs Incoming Clients)				
BCA	1.412 (.729)	.274 (.122)	0.053**	Log pseudo likelihood = -38.521434 Number of obs = 87 Wald chi ² (7) = 15.42 Prob > chi ² = 0.0309 Pseudo R ² = 0.2952
RLE	.695 (1.102)	.126 (.174)	0.528	
HHHEAD	2.917 (.895)	.615 (.154)	0.001***	
SBA	.585 (.672)	.101 (.097)	0.384	
AYHI	.001 (.001)	.001 (.000)	0.144	
LOS	-1.233 (1.158)	-.271 (.259)	0.287	
PCS	.757 (.751)	.128 (.102)	0.312	
Constant	-4.002 (1.746)		0.022	
Third Scenario (Matured Clients Vs Non-Clients in Non-Programme Areas)				
BCA	1.648 (.555)	.374 (.117)	0.003***	Log pseudo likelihood = -50.620928 Number of obs = 96 Wald chi ² (8) = 25.78 Prob > chi ² = 0.0011 Pseudo R ² = 0.2194
RLE	-.187 (.256)	-.043 (.059)	0.464	
HHHEAD	1.085 (.766)	.262 (.184)	0.157	
HO	.195 (.301)	.045 (.069)	0.518	
SBA	1.456 (.709)	.287 (.107)	0.040**	
AYHI	-.000 (.000)	-6.81e-06 (.000)	0.649	
LOS	-.457 (.667)	-.109 (.163)	0.493	
PCS	.180 (.583)	.041 (.132)	0.757	
Constant	-1.675 (.922)		0.069	

4.4. Analysis of the result

Estimates for the Binomial Logit model were made in order to determine factors that influence

large sales decision making. The estimation was made by presenting three different scenarios, with matured clients serving as the intervention group and the other client categories (incoming clients and non-clients in program and non-program areas) serving as alternative control groups. The scenarios developed included the following: first, a comparison of matured clients versus incoming clients, non-clients in program and non-program areas combined. The second comparison was between matured and new clients. Finally, in non-program areas, matured clients were compared to non-clients.

Before estimating the model, the problem of heteroscedasticity, which is common in cross-sectional data, was checked, and corrections were made with respect to heteroscedastic ally consistent standard errors. As a result, the reported overall significance of the model, as determined by the pseudo R2 and chi square, is significant.

In all three scenarios, the three variables: being an PCP client, being a household head, and engaging in small business are positively related to decision-making on large sales (decision-making on selling goats and sheep). The coefficients of these three variables are significant in the first scenario at the 1%, 1%, and 5% levels of significance, respectively. The coefficients of the first two variables are statistically significant.

The latter variable is statistically insignificant in the second scenario, despite being significant at the 5% and 1% levels of significance, respectively. The coefficients of the former and latter variables (being a client of the POC program and engaging in small micro business activities, respectively) are statistically significant at the 1% and 5% levels of significance, but the coefficient of the household head variable is statistically insignificant in the third scenario. As seen in the first scenario, the variable, being a client of the POC program, is critical in determining large sales decision-making. The loan fund, income from loan-financed activities, and POC program training on how to handle and control loan-financed activities provide an opportunity for women clients to acquire their own assets and gain confidence in making important decisions on large sales and purchases over time. As a result, the possibility of matured female clients having to own and exercise control over assets within the household (which reduces women's dependency) will lead to economic empowerment This implies that matured female POC program clients are more empowered than new clients and non-clients. The situation is similar in the third scenario, where the coefficient of the variable, being a client of the POC

program, is also highly significant (at the 1% level of significance) in determining decision making on large sales, implying that matured clients are more empowered than non-clients in non-program areas due to the availability of loan services provided by the micro-finance institutions.

Being a client of POC, the coefficient of the variable is less significant (at the 5% level of significance) in the second scenario than in the first and third scenarios. However, this does not imply that the variable is ineffective in aiding decision-making on large sales; rather, this may have occurred due to the nature of the control group, which also includes POC program clients. Though these clients are incoming (having only been in the program for less than a year), and thus the program is not expected to have any appreciable impact on them as matured clients, the program does have an effect on them. As a result, the relative decline of the variable's coefficient indicates that the POC program has an impact on both matured and incoming clients, allowing them to make independent decisions on large sales. At the same time, it is indicated that the program's effect on matured clients, which enables them to make large sales decisions, is greater than the effect on incoming clients, making the matured clients more economically empowered than the incoming clients.

In the first and second scenarios, the coefficient of the variable, household head, is statistically significant at the 1% level of significance and has a positive effect on large sales decision-making. Female heads of households may have already had some exposure to making large sales decisions on their own without being dominated (or influenced) by a husband or close adult male relative.

At the 5% level of significance, the other variable, ownership of small business activities, positively influences decision-making on large sales in the first and third scenarios. According to the findings, matured clients make better decisions than the other respondents. This is due to the fact that the possibility of matured female clients engaging in small business activity is very high, as these activities are the primary intended purposes of the POC program. The availability of loan funds and income generated from loan-financed business activities, as well as the training

provided to clients to help them know how to carry out such activities, will undoubtedly assist women in starting their own businesses, accepting responsibility for making it work, and making the independent decision to manage this business. As a result, they have more economic power than non-clients of the micro finance program.

The remaining variables hypothesized to influence decision making on large sales are found to be statistically insignificant. These are the respondent's level of education, average yearly household income, loans from sources other than MFIs, and personal cash savings.

CHAPTER FIVE

5. Conclusion and Recommendations

5.1. Conclusion

Women in Ethiopia are excluded from economic, social, and political empowerment for a variety of reasons. Microfinance, as a viable approach to poverty alleviation and development, is intended to assist the poor, particularly women, in achieving economic empowerment around the world, though the Ethiopian experience remains open to further study and investigation. As a result, the current study examines the impact of the POC program on women's economic empowerment in the context of WISE.

To implement the study, primary and secondary data sources were used. The survey used cross-sectional design. 8 Kebeles; 6 from program areas and 2 from non-program areas were selected using stratified random sampling technique. A total sample of 171 women; 54 matured clients, 33 incoming clients and 26 dropouts, 16 and 42 non-clients in program and non-program areas respectively were selected from the 8 studied Kebeles using random sampling technique. Primary data was collected through structured questionnaires, group-focused discussions, interviews and informal discussions; and the data was then analyzed using both descriptive and analytic methods. A binomial logit model was employed to identify the determinants of decision-making on large sales (as an economic empowerment indicator in the study) by comparing matured clients with three different control groups in three different scenarios.

According to the study's findings, micro financing has had a positive impact on women's economic empowerment. The majority of PCP's matured female clients have increased their access to and control over assets. Women now own and control economic assets such as livestock and better housing. Clients' households have also improved as a result of the income generated by loan-financed activities provided by the program. When compared to incoming clients and non-clients in the same category, matured clients' asset possession was found to be higher.

Participation of women in the PCP has also significantly improved their income. When compared

to incoming clients and non-clients, matured clients were found to have a better socioeconomic status in terms of increased income levels and control over their earnings. The program assisted clients in diversifying their sources of income by engaging in income-generating activities such, which are useful indicators of large-sale decision making in the regression model. Similarly, the program improved women clients' saving habits and the control they now have over their savings. The majority of matured clients, 50%, now have personal cash savings, which is a significant difference when compared to non-clients.

The impact of PCP intervention on women's participation in household decision-making is substantial. Women clients' decision-making power has grown over time. As a result, the majority of matured clients can now make decisions on large sales, such as the sale of oxen, cows, goats, and sheep, as well as expenses for household items such as clothing and garment, self-ornaments and other items of adornment, and school expenses. It was also discovered that matured PCP clients were better at making decisions in the household, which was the typical economic empowerment indicator used for the study.

Although both descriptive statistics and regression analysis indicated that PCP microfinance service intervention improved women's economic empowerment status, some questionable points on the results have been observed, which have implications for some basic variables used to determine economic empowerment. According to the study, the intervention of the PCP program is positively related to an increase in average yearly household income, personal cash savings, and asset possession. In the descriptive analysis, it was argued that women's contribution to household income and family welfare increases women's participation in major household decisions. Interestingly, the coefficients of these three variables in the regression model are rather insignificant when used to determine large sales decision making.

The regression analysis revealed that an increase in women's income, savings, and asset ownership is not a sign of women's economic empowerment unless women control and make decisions about the resources they have generated. To that end, some respondents who had been in the PCP program for a long time (matured clients) and now have a better income status, savings, and assets did not make decisions on the sale of goats and sheep, which is the empowerment indicator used in this study.

In general, this study found that decision making on large sales is positively correlated with the

micro-finance service program as an indicator of women's economic empowerment. Thus, the study's implication is that, while more efforts are needed, the program which is implemented by WISE has contributed positively to improving women's socioeconomic status and has impacted women's economic empowerment in the study area.

5.2. Recommendations

Based on the study's results, the following recommendations can be made:

A. In order to meet the women who, need micro-finance, PCP) should extend its service scope to areas where it currently does not exist. This study discovered a market for such services in areas where PCP does not yet have a presence. Considerable progress in women's economic empowerment would be made if the majority of disadvantaged poor women had access to supportive Microfinance services. In addition to the recommendation to expand service scope and coverage, PCP should provide the service in nearby Kebeles to increase the number of women participating in the program, since women face transportation difficulties while traveling long distances to access the service. PCP should increase its ability in terms of human resources and finance in order to serve a greater number of clients. The organization should improve its network with various concerned bodies and devise strategies to raise additional funds for the primary purpose of housing a large number of poor people.

B. PCP should develop strategies for diversifying women's income-generating activities, as well as raise awareness about how women can gain more control over their earnings. It is critical to develop directives that women can effectively enforce on their own in order to effect significant change. The provision of PCP micro-finance services to support small business was an important means of assisting women in achieving income diversification, which was a significant factor in improving women's economic empowerment.

C. PCP should reconsider its current unspoken policy of marginalizing landless women and denying them access to the program. Even though PCP has not yet established a rule or regulation requiring collateral security guarantees in microfinance services, women who do not own land are indirectly excluded from the program through loan group formation. Landless women are not admitted to the group by the members. As a result, options for incorporating other responsible bodies, such as development-oriented institutions, to collaborate with MFIs to

address this problem should be devised.

D. In addition to financial assistance, the contribution of microfinance services to women's economic empowerment should be enhanced through a combination of more effective MFI support services, or linkages should be established with services provided by other agencies, including organizations that work directly to improve gender mainstreaming and challenge women's marginalization and subordination by 1.

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Appendix A

Questionnaire Survey Questions



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

MASTER PROGRAM IN PROJECT MANAGEMENT

QUESTIONNAIRE

DEAR SIR/MADAM,

The purpose of this questionnaire is to collect data for the study entitled Perceived Investigating the impact of pillars of change program on women's economic and social empowerment: the case of organization for women in self-employment (wise). for partial fulfillment of M.A in Project Management. The genuine responses you forward will be used as input for the study and have great contribution to the success of the study. Your privacy will be kept anonymously and, therefore, no one knows who provided the information. Furthermore, any information you provide in the questionnaire will be kept confidential and only used for the purpose of the study. Therefore, you are kindly requested to provide your genuine responses to different questions listed below.

Thank You in advance for your cooperation!

If you have any question concerning this questionnaire, please feel free to contact me: Genet Abebe; Tel.0924158299; E-mail: Gelilaabebe24@gmail.com.

The questioner has five sections. Here, I kindly request you to give honest and genuine answers to all the questions without which the research will not succeed. It will take maximum of 20 minutes to answer all the questions.

General Instruction: Please, tick “√” in the appropriate columns for your response for closed -ended questions among the provided alternatives but write your response in the space provided for open-ended questions.

Impact of Micro Financing for Women Economic Empowerment: the case of PCP Institution

(PCP) in Selected Woedas

I General Information

Region _____ Zone _____ Name of MFI _____
Woreda _____ Kebele _____ Name of Sub-branch _____
Respondent Address 1/ 2/ Center _____
Specified place of survey _____ Date of the Interview _____

II Demographic Information

1. Respondent's I.D. No./Name _____
2. Sex M F
3. Age _____
5. Religion 1-Orthodox 2-Muslim 3-Catholic 4-Protestant
5-Traditional faith 6-others /specify _____
6. Marital status 1-Single 2-Married 3-Widowed 4- Divorced
7. Education status 1-Illiterate 2-Read and write 3-grade 1-4 4-grade 5-8
5-grade 9-12 6- grade 12 complete 7- grade 12 +
8. Main Occupation 1-Farmer 2-Military 3-Theacher 4-Merchant
5-Student 6- others/specify _____

III Household livelihood information

9. Number of household members _____
10. Head of the Household
1-My Self 2-Husband 3- Father 4-Mother
5-Son 6-others/specify _____

11. What is your family source of livelihood? (more than one response is possible)

Source of livelihood	Mark (√) the source	order the source according to their contribution to your household income (1 st , 2 nd ..)
Micro business		
Wage labor		
Monthly salary		
Remittance		
Food for work program		
others/specify		

VI Loan and repayment information

12. When did you first join PCP's program? Month _____ year _____ E.C.

13a. Have you ever taken loan from other source other than PCP? 1=yes 0=No

13b. If yes, from where? _____

1- Neighbors, Relatives, Friends (cost free)

2- Village money lenders (at cost) 3- Bank

4-Other development programs

5- others/specify _____

14. How did you take the loan from PCP?

1- In group 2-Individually 3. others/specify _____

15b. Was the loan sufficient to undertake your intended purpose?

1=yes 0=No

15c. Did you spend the entire loan on your intended purposes (specified above) only?

1=yes 0=No

15d. If no, state those non-intended purposes and amount spent on them.

15e. Did the above, non-intended, purposes were specified in the agreement document?

1=yes 0=No 99 = Don't know

16. When you are deciding to undertake business, what factors do you consider? (Multiple answers possible.)

- a. Work I am familiar with
- b. Whether the product or service appears to be profitable because there seems to be a high demand
- c. How much working capital is needed/ Whether I have enough money
- d. Whether I can do it and still take care of my family and other responsibilities
- e. To diversify overall business and/or income
- f. Other (specify) -----
- g. Don't know

Hypothesis Based Information

Part One

Hypothesis to be tested: Women Participation in the program changes their access to and control over assets. Survey Questions:

18a. Did you have a house before you joined the credit program?

1=yes 0=No

18b. How much was its construction cost in birr? _____

18d. How much is it's estimated value in birr? (with its appearance at the time you joined the program)_____

18e. Is there any improvements or additions made for your house which cost above 100 birr at a time during your program period?

1=yes 0=No

18f. If yes, indicate the type of improvement (more than one answer is possible)		Year of improvement	Amount of expense in birr	What was the source of funds for these improvements or additions? Mark (√)		
Type	Mark (√)			1.borrowed money itself	2.income from business financed by the loan	3. if other sources ,specify
House repairs or improvements (improved existing roof, floor, or walls..)						
House expansion (built new room, shed, attic, or fence..)						
Additional House built						
Improved water or sanitation system (new well, drainage/sewage system, or showers-latrine-wash Basin..)						

Lighting/electricity						
Others/specify						

18g. If you did not have house before the program, do you bought or built after the program?

1=yes 0=No

18h. How much was its construction cost in birr? _____

18i. How much is it's estimated value in birr? _____

19. Please indicate your assets before and after joining the program.

Asset type	Acquired		Where the asset is used?(mark√)				How the expense was covered?(mark√)				
	Number of assets owned before joining program	Number of asset owned after joining program	Before the program		After the program		Before the program	After the program			
			for house	For business	for house	for business		Specify the sources	borrowed money itself	income from activities financed by the loan	3.if others, specify
Plate											
Glasses											
Kitchen material											

(fork, spoon)										
TV										
Radio										
Sofa										
Table & Chair										
Bed & closet										
Satellite TV										
Matt & household accessories										
Refrigerator										
Hoes										
Washing machine										
Cooking utensils										
Stoves										
Machinery										
Pushcart										
Bicycle										

Chair										
Table										
Radio										
Tape player										
Bicycle										
Frame bed w/ mattress										
oven										
Kitchen machinery										
Granary										
Stock room										
Kiosk										
Shop										
Motorcycle										
Car/pick-up truck										
Tractor										
Please list if she has any personal										

asset she can mention										

21a. How do you evaluate the impact of PCP program to improve your access to and control over assets?

- 1-very high 2-high 3- medium 4- low 5-very low
6-no impact 7-negatively affect 99-Don't know

21b. If negative, please explain;

Part Two

Hypothesis to be tested: *Women Participation in the program* increases their source and level of income.

Survey Questions:

22a. Would you please State the sources of income and the average amount of yearly income for your house hold?

Before the program		After the program	
	Amount of income		

Source of income	in birr per year	Source of income	Amount of income in birr per year
Average yearly income		Average yearly income	

22b. If the sources of income are increased, do you think that it is because of the program? 1 = Yes 0 = No 99 = don't know

22c. If the amount of income is increased, do you think that it is because of the program? 1 = Yes 0 = No 99 = don't know

23a. Over the last 12 months, has your overall household income ...?

1 = Decreased Greatly 2 = Decreased 3 = Stayed the Same

4 = Increased 5 = Increased Greatly 99 = Don't Know

23b. If your household income increased at all, is that because of the program? 1 = Yes 0 = No 99 = don't know

24a. Over the last 12 months, has your personal income you have been able to earn..?

1 = Decreased Greatly 2 = Decreased 3 = Stayed the Same

4 = Increased

5 = Increased Greatly 99 = Don't Know

24b. If decreased at all, why did your income decrease? (*Multiple answers possible*)

1. Household member has been sick/died

2. I have been sick

3. Natural disaster (flood, earthquake..)

4. Poor agricultural season

5. Poor sales

6. Could not collect credit sales

7. I did not take loan

8. Other (specify) _____

99. Don't know

24c. If increased at all, why did your income increase? (*Multiple responses possible*)

1. Expanded existing enterprise

4. Sold in new markets

2. Undertook new enterprise
demand/sales

5. Increase in

3. Good agricultural season

6. Other (specify)

99. Don't know

25a. Did you invest any of the last loan you took from the PCP program into an income-generating activity?

1 = Yes

0 = No

99 = Don't know

25b. If yes, in which activity did you invest the last loan you took from the PCP program? (Multiple responses possible)

1. Commerce/ trade/ retail (includes petty trade)
2. Manufacturing (includes food processing, textile production, crafts, leather work)
3. Service (includes hairdressing, restaurants, food stalls, cleaning services)
4. Agriculture (includes food or other crop production, animal raising)
5. Business inputs (Machinery, fertilizer..)
6. Did not invest the loan in an income-generating enterprise 99. Don't know

25c. If not, did you use any portion of your last loan to ..? (*Multiple answers possible*)

1. Buy food for your household
2. Buy clothes or other household items
3. Give or loan the money to your spouse or someone else
4. Keep money on hand in case of an emergency or to repay the loan
5. To repay other debt
6. For house/land improvement or purchase
7. To spend on a celebration, like a wedding, etc.

26a. How do you evaluate the impact of PCP program to increase your source and level of income?

1-very high 2-high 3- medium 4- low 5-very low

6-no impact 7-negatively affect 8-Don't know

26b. If negative, please explain;

Part Three

Hypothesis to be tested: *Women Participation in the program* develops their saving habit.

Survey Questions:

27a. Did you have saving account before your participation in PCP program?

1=yes

0=No

27b. If yes, where do you save? _____

27c. what was your estimated monthly saving in birr? _____

27d. If not, what was the reason?

1-lack of money 2-lack of awareness 3-absence of nearby institution to save

4-others _____

99- don't know

1=yes

0=No

28a. Specify the average monthly saving amount in birr

1-compulsory _____

2-voluntary _____

28b. How much is your total current saving amount in birr? _____

29e. If yes, how did you manage compulsory saving difficulties?

1- Sold household assets

2- Borrowed from relatives, friends, neighbors (cost free)

3- Borrowed at cost from village money lenders

4- I did not pay

5- others/specify _____

30a..Did you save regularly before you joined this program?

1 = Yes 0 = No 99 = Don't know

30b. How do you evaluate the impact of PCP program in improving your saving habit?

1-very high 2-high 3- medium 4- low 5-very low

6-no impact 7-negatively affect 8-Don't know

32b. If negative, please explain;

Part Four

Hypothesis to be tested: Women Participation in the program raises their participation on household decision makings.

Survey Questions:

33. Indicate the decision maker of each activity in the following table (mark (√) if yes).

Please choose the decision makers from the least. multiple answers are possible)

1 = mostly my Self 2 = myself and spouse equally 3 = mostly spouse

4 = Female relative (mother, sister, aunt, grandmother, mother-in-law)

5 = Male relative (husband, father, brother, uncle, grandfather, father-in-law, brother-in-law)

	No.1	No.2	No.3	No.4	No.5	No.1	No.2	No.3	No.4	No.5
The use of loan										
The use of savings										

Buy house hold food										
Buy house hold clothing										
Buy My garments, ornaments...										
Pay school Expenses										
Cooking utensils										
Pay health-related costs.										
Fee for Equb, Eder, Mahber, wedding...										
Buy items for the house										
Reinvest in my enterprise										

34a. How do you evaluate the impact of PCP program to improve your decision making role in the household?

1-very high 2-high 3- medium 4- low 5-very low

6-no impact 7-negatively affect 8-Don't know

34b. If negative, please explain;

IV. About overall program

35. Name three things you like most about the PCP program.

1 = Lower interest rate than other informal sources of credit (informal lenders)

2 = Steady source of working capital

3 = Group solidarity and/or group dynamics

4 = Training or technical assistance

5 = Other financial services, such as savings or insurance

6 = Efficiency, compared to banks or other sources

7 = Easier guarantees than loan alternatives

8 = Other (specify) _____

99 = Don't know

36. Name three things you like least about PCP program. 1 = High interest rates or commission

2 = Size of initial or subsequent loans too small

3 = Loan cycle too long or too short

4 = Problematic group dynamics (with leaders or at meetings)

5 = Meeting frequency too often or meetings too long

6 = Meeting place / office not convenient

7 = Repayment policies (frequency, amount)

8 = Guarantee policies

9 = Transaction costs for client (such as slow disbursement or have to cash checks)

10 = Dislike behavior/ attitude of loan officer or other program personnel

11 = Lack of grace period

12 = Forced savings or insurance

13 = Other (specify) _____

14 = Nothing

99 = Don't know

37. If you could change something about the PCP program to make it even better, what would you change?

Interviewer's Name _____

Signature _____