



ST. MARY'S UNIVERSITY
SCHOOLS OF GRADUATE STUDIES
FACULTY OF BUSINESS

**ASSESSMENT OF WOMEN ECONOMIC EMPOWERMENT
INTERVENTION BY SELECTED NGOS IN KORE AREA,
ADDIS ABABA**

BY: NETSANET LAKEW

MAY, 2022

ADDIS ABABA, ETHIOPIA

**ASSESSMENT OF WOMEN ECONOMIC EMPOWERMENT
INTERVENTION BY SELECTED NGOS IN KORE AREA,
ADDIS ABABA**

By: NETSANET LAKEW

ID: - SGS/0502/2013A

ADVISOR: MOSISA KEJELA (PhD Cand.)

**A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY,
SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
MASTERS OF BUSINESS ADMINISTRATION.**

JAN 2022

ADDIS ABABA, ETHIOPIA

ST. MARY'S UNIVERSITY
SCHOOLS OF GRADUATE STUDIES
SCHOOL OF BUSINESS

**ASSESSMENT OF WOMEN ECONOMIC EMPOWERMENT
INTERVENTION BY SELECTED NGOS IN KORE AREA,
ADDIS ABABA**

By: NETSANET LAKEW

APPROVED BY BOARD OF EXAMINERS

Dean,

Signature

Advisor

Signature

External Examiner

Signature

Internal Examiner

Signature & Date

DECLARATION

I declare that the research entitled “ASSESSMENT OF WOMEN ECONOMIC EMPOWERMENT INTERVENTION BY SELECTED NGOS IN KORE AREA, ADDIS ABABA” is my original work, prepared under the guidance of Mosisa Kejela (PhD Cand). All sources of materials used for the research have been duly acknowledged.

Name: _____

Signature: _____

St. Mary’s University,

ENDORSEMENT

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

Advisor: _____

Signature: _____

St. Mary's University,

Addis Ababa, May, 2022

Acknowledgement

First, I thank God; this work comes to an end with the help of GOD that made me strong to go through all the difficult times.

I owe my deepest gratitude to Mosisa Kejela (PhD), my thesis advisor for his invaluable and constructive comments and suggestions. Without his professional assistance and guidance this study would not be realized. I also thank my beloved husband Ato Feker Bikes for the deep concern he showed and massive support he delivered. My special thanks also go to the NGO managers and workers for their generous support and cooperation Also I would like to thank the department and all respondents.

Table of Content

Page

Chapter One

1. Introduction

1.1. Background of the study	1
1.2. Statement of the problem.....	3
1.3. Basic Research Questions.....	5
1.4. Objective of the study	5
1.5 Significance of the study	5
1.6 Scope of the study.....	6
1.7 Limitation of the study	7

Chapter Two

2 Related literature review

2.1 The concept of women’s economic empowerment	9
2.2 Government policies, programs and commitments	10
2.3 The Women Inequality Indicators	12
2.4 Positive impact of civil society	13
2.5 The role of microfinance.....	13
2.6 Empowerment theory	14
2.7 The Role of women Empowerment	15
2.8 Five major components of women’s empowerment	16
2.9 Empirical review	19

Chapter Three

3.1 Research Methodology	23
3.2 Description of the study area	24
3.2.1 The selection criteria of NGOS	25
3.3 Research design	25
3.4 Study Population	26

3.5 Sampling	26
3.6 Data collection tools	27
3.6.1 Source of research data	27
3.7 Data interpretation & analysis	28
3.8 Reality & validity of data	28
3.9 Ethical consideration	29

Chapter Four

4 Result and discussion

4.1 Introduction	30
4.2 Questionnaire & Focus Group Discussions	30
4.3 Interview	32
4.4 Document Analysis	39
4.4.1 Mechanisms Employed to lift the economies of women	40
4.5. Challenges of NGOs to increase women economic power	41

Chapter Five

5. Conclusion and Recommendations

5.1 Summary of findings	44
5.2 Conclusion	45
5.3 Recommendation	46
5.4 Reference	47

Acronyms and abbreviations

BBS - Basic business skills

CBO - Community based organization

CEDAW - Convention on the Elimination of All Forms of Discrimination against Women

CLA - Cluster level association

CSO - Civil society organization

FGD - Focus group discussion

FAL - Functional Adult Literacy

IGA - Income generating activity

IWEP - Integrated women empowerment program

GTP - Growth and Transformation Plan

MDG - Millennium Development Goals

MFI - Micro-finance institution

MSE - Micro and Small Enterprises

NAP-GE - National Action Plan on Gender Equality

PASDEP - Plan for Accelerated and Sustained Development to End Poverty

REFLECT - Regenerated Ferrarian Literacy through Empowering Community Techniques

SACO - Savings and credit cooperative

SHG - Self-help group

SILC - Savings and internal lending communities

WEE - Women's economic empowerment

List of tables	Page
Table 3.1 Distribution and collection of questionnaires'	23
Table 4.1 Percentage of questionnaires distributed and returned; and response rate	29
Table 4.2 presentations on the demographic characteristics of the respondents	30
Table 4.3 Percentage of questionnaires distributed and returned; and response rate	32
Table 4.4 presentations on the demographic characteristics of beneficiary women respondents.....	32
Table 4.5 Kind & duration of supports for the women under the selected NGOs	33
Table 4.6 the economic indicators Organizational profile from the selected 10 NGOs'	35

List of Figures	Page
Fig.2.1 Conceptual framework	19
Fig. 4.1 Gender of the respondents	30

Abstract

This study was aimed to assess the Intervention of selected NGOs' and government for Women Economic empowerment around Kore area. Kolfe Keranyo and Lafto sub city in Addis Ababa. The study employed mixed research approach (both qualitative and quantitative methods). A sample of 72 managers and workers of NGOs and 25 beneficiaries were taken as a population for the study using non-random sampling. Data were collected through questioner and interview with key informants. The results of the study explicitly described the basic merits and demerits of NGOs in their effort to women economic empowerment. The research also assessed that the education, saving and training on the destitute women has a major challenges of women economic empowerment. Regarding the government support services, the study figured out Training and consultancy support, financial support and the provision of other needs of the NGOs are the dominant supports that were given by the government though it is not enough. When it comes to the constraints for the implementations of NGOs in improving the economies of destitute women, there are many crucial constraints specifically dependency, men subordination and the like are the major barriers in this regard. Based on the major findings, recommendations were forwarded to existing and potential NGOS and respective stakeholder in Lafto and Kolfe Keranyo sub cities.

Key word: *destitute women, women economic empowerment*

Chapter One

1. Introduction

1.1 Background of the Study

Women's economic empowerment is a prerequisite for sustainable development. At the same time it is about rights and equitable societies. NGO'S and the self-help groups (SHG) play a very vital role towards women empowerment by providing basic education, vocational training, training for self-employment, legal aid, protection for women and self-awareness programs. Thus they are mainly concerned with the upliftment of the women in the society. Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. (Taylor and Pereznieta, 2014).

Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. Economic empowerment about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

From her birth, an Ethiopian female in most families is of lower status and commands little respect relative to her brothers and male counterparts. As soon as she is able, she starts caring for younger siblings, helps in food preparation, and spends long hours hauling water and fetching firewood. As she grows older, she is valued for the role she will play in establishing kinship bonds through marriage to another family, thereby strengthening the community status of her family. She is taught to be subservient, as a disobedient daughter is an embarrassment to her family. Low status characterizes virtually every aspect of girls' and women's lives. Given the heavy workload imposed on girls at an early age, early marriage without choice, and a subservient role to both husband and mother-in-law, girls and women are left with few opportunities to make and act on their own decisions.

Ethiopia is one of Africa's fastest growing economies, and recent political and economic reforms have recognized the importance of empowering women and increasing their participation in the labor force. Yet women remain overrepresented in lower-skilled jobs while carrying out the bulk of unpaid care work. Because gender inequality remains prevalent across the world, women's empowerment and gender inequality are frequently highlighted in development agendas of different nation states (Bayeh, 2016). In Ethiopia, women still experience significant gender inequalities as well as economic marginalization (IDRC, 2020). They have limited or restricted access to and control over productive capital resources, such as land, as well as financial, extension, and training services needed to increase and improve their economic capabilities and participation (Lynch, 2020; IDRC, 2020).

In Ethiopia, most of women suffer from economic poverty, social discrimination, political disenfranchisement, and cultural subjugation. Poverty and urbanization are highly gendered, with women constituting the poorest of the poor in most developing countries. Women's participation in economic, social, political, and cultural agendas remains a challenge. Women are not encouraged to deal with the above stated activities. Basically, our cultures tend to ordain them to be very dependent as we are favoring the patriarchal society. Having this problem as a basic foundation for the low level of women influence in the economy of the country, they are not economically empowered like that of their counterparts. Economic empowerment is the capacity of women to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. "Legovini, Arianna. 2005. Measuring Women's Empowerment and the Impact of Ethiopia's Women's Development Initiatives Project. World Bank, Washington, DC. © World Bank.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

Women's economic empowerment is the process of achieving women's equal access to and control over economic resources, and ensuring they can use them to exert increased control over other areas of their lives (Taylor and Perezniето, 2014). Its achievement is now a global policy priority in light of its potential contribution to the Sustainable Development Goals (SDGs). This focus can support Agenda 2030 ambitions around growth and decent work, poverty reduction, well-being and human development.

The SDGs contain a range of targets relating to gender equality and women's empowerment, including in the economic domain. Yet there is no automatic 'win-win' between wider development outcomes and gender equality. While the latter is clearly good for growth, a gender-equitable distribution of the economic gains of growth does not happen automatically (Duflo, 2012; Kabeer and Natali, 2013; ILO, 2016). And growth does not necessarily translate into gains in women's well-being (Graham and Chattopadhyay, 2012). It follows that realizing women's economic empowerment requires concerted, targeted efforts that prioritize women's needs and preferences and recognize their heterogeneity.

The economic empowerment of women is a prerequisite for sustainable development and pro-poor growth. Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men. Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. However, at the same time, we need to be mindful that women are in some contexts bearing the costs of recovering from the crisis, with the loss of jobs, poor working conditions and increasing precariousness.

As my thesis paper stick with the pros and cons of NGOs intervention in economic empowerment of women around Kore area it is very vital to just give some clue about the village. The village of Kore began more than 80 years ago when the first leprosy hospital, ALERT Hospital, opened.

1.2 Statement of the Problem

As discussed in the background section of this paper, women economic empowerment efforts have been made over many by governmental and non-governmental development actors all over

the world. Research evidences ascertain that about 36% of inhabitants of Addis Ababa are living below poverty line, less than US \$1/day. (Hope for Korah, 2020). Poverty is rampant especially among female heads of families and their dependents. Female headed families have been suffering from low income due to low income generating capacities and low saving practices of the family heads.

Different government and non-governmental organizations have been taking measures to curb this situation of women by putting their efforts in empowering those using different models. In countries like Ethiopia where the capacity of the government is limited due to financial resources, NGOs intervention for filling the gaps in different areas takes a huge role. NGOs provide the basic needs that beneficiaries should have in order to survive. They provide basic needs like foods, sanitary materials and the like. They have a very important role in the society. But still we can see that women are not changing their lives using the support provided for them. It is very questionable to see the resources that the village have and the old living styles of the people without change.

Despite these all efforts, however, the gender gap indexes in Ethiopia both in educational and employment parameters indicate that there is much to be done yet in empowering women. Therefore, intervention of development support program in general, and on women empowering in particular will have significant contribution. The NGOs who works on economic empowerment are one of the indigenous non-governmental charity organizations working with poor, un-employed urban women, beggars and women with different problems in Addis Ababa around Korah.

Thus, the purpose of this study was to fill the gap on NGO'S vital role towards women empowerment by providing basic education, vocational training, training for self-employment, legal aid, protection for women and self-awareness programs. Thus, they are mainly concerned with the up liftmen of the women in the society. And why they cannot fill the gap. Also to show the governments and other stakeholders' role in economic empowerment process at NGOs. So it is very interesting to see the intervention of NGOs really have in economic empowerment of women around the Kore village. This thesis research targeted women who have been leading life of absolute poverty and who have been recruited by different NGOs who made their intervention in Kore area.

1.3 Basic Research Questions

This study has tried to give answers for the following basic questions:

1. How do the NGOs support women in the economic empowerment process?
2. What are the economic benefits of women who were engaged in women empowerment program of the selected NGOs?
3. What are the mechanisms and techniques NGOs using to empower and make women independent?
4. What are the challenges faced by NGOs in empowering the economies of women in the study area?

1.4 Objective of the study

1.4.1 General Objective

The main objective of the study was to assess women economic empowerment intervention and challenges faced by Selected, Kore area, Addis Ababa

1.4.2 Specific Objectives

- ❖ To assess the support of NGOs in the economic empowerment of women.
- ❖ To assess feasible changes brought in the lives of women who were engaged in women empowerment program of the targeted NGOs.
- ❖ To evaluate the mechanisms and techniques of NGOs are using to empower and make women independence.
- ❖ To identify the challenges faced by NGOs in empowering the economies of women in the study area.

1.5 Significance of the study

This study has been provided a practical value to NGOs that are working to empower women around the village of Kore in terms of evaluating the compliance of their efforts to empower women and to come up with holistic change and independence around Kore. These findings may highlight certain gaps in the current NGOs intervention in empowering women economically.

The study would help how to enhance the NGOs economic intervention to empower women to solve problems they face in the empowerment process, this study will further help the NGOs, the government and other stakeholders in revealing what pros and cons the NGOs have in

empowering women around the village of Kore. The study also assumed to be significant in indicating challenges and best practices faced for all NGOs and the leaders of programs as well as to all women economic empowerment institutions.

1.6 Scope of the study

NGOs intervention in economic empowerment of women is a broad area which needs special attention. The area is close to the trash dump and most of the beneficiaries spend their time by going to the trash dump and collect fire wood and some food. The study was concentrated on NGOs found in Addis Ababa, specifically the village of Kore.

Geographically, the village of Kore began 80+ years ago when the first leprosy hospital, ALERT Hospital, opened. King Hale Selassie has given land, but it was only land that was far from the town and in the forest to keep the people with leprosy separate from everyone else. People from the countryside would walk for days and weeks seeking treatment. They came alone to the city because their family members believed they were cursed when they contracted leprosy. In fact, some of these individuals were put into a separate hut when their disease was discovered. Later, their family would light the hut on fire. The family members were so convinced that the leprosy was a curse that they were even willing to kill their own children. Once they reached Addis, those with leprosy weren't welcome because of their disease. They lived near the hospital, around the trash dump. For years, the trash from these five million people has been dumped in Kore. This is how Kore was born. Over eighty years later, Addis Ababa has grown. The trash dump is still in Kore.

Conceptually, the study assessed NGOs procedures, mechanism and supportive operations to empower women. It assessed whether the intervention the NGOs are playing in empowering economies of women is to the required level of the empowerment or not. In addition, the study was concerned with identifying the major challenges facing NGOs in the process of economic empowerment of women. So, the scope of the study tends to be concentrated on the working NGOs whose basic goals are to empower women in their economic stance. In this regard, to this there are lots of NGOs that are working around Kore with the above vision. This research assessed 10 NGOs who have intervention in KolfeKeraniyo sub-city of Woreda 01 and Nifas

Silk Lafto sub-city Woreda 02 (Kore area). Methodologically, the study applied descriptive research design and pertinent data were gathered through questioner and interview.

1.7 Limitation of the Study

Due to the confidentiality policy of NGOs, access to basic information of women beneficiaries might be a headache, for this reason the study was not employed personal documents of beneficiaries to analyze the NGOs economic empowerment process practice. Additionally, it was difficult to get previous similar studies on the issues of NGOs intervention on economic empowerment of women in particular with the facets used in the study area. So, testifying its consistency was not possible. Taking respondents from different backgrounds was aimed to ensure wide representation of opinions. Yet if I had more resources at hand I would reach out to wider audiences Studying experiences of those target groups represents avenues for future research that would ensure a more representative distribution of population. In the view of time constraints, the participants were interviewed once only.

Operational Definition of Terms

Empowerment - is the process by which a person gains the ability to make strategic life choices. It can be individual or collective and can take place in different spheres of life, including: (webster.com/dictionary/empowerment. Accessed,7 Jul. 2022).

Economic empowerment – when women gain the ability to make/influence and act on decisions about their participation in labor markets, their share of unpaid work and in the allocation and use of their own/their household's assets. Issues paper on Women's Economic Empowerment (April 2011)

Women's empowerment - is a process of personal and social change through which they gain power, meaningful choices and control over their lives. (Kabeer 1999; Luttrell et al., 2009; Eyben,(2011).

Women economic empowerment - it is the capacity of women to participate in contributes to and. benefit from growth processes in ways that recognize the value of their contributions, respect. Their dignity and make it possible to negotiate a fairer distribution of the benefits of

growth. International Monetary Fund,(2018). *Pursuing Women's Economic Empowerment*

Organization of the research report

This study contains five chapters. The first chapter deals with background of the study, statement of the problem and research question(s), objective of the study, significance of the study, scope and limitation of the study and organization of the study. The second chapter reviews, literature review related to NGOs economic empowerment and its process. The third chapter focuses, research methodology. The fourth chapter deals with data presentation analysis and interpretation, and the fifth chapter presents summary of finding, conclusion and recommendation.

Chapter Two

2. Related Literature Review

2.1 The concept of women's economic empowerment

The concept of empowerment has a long history with its roots in the Afro-American movement in the 1960s. Since then, the concept has gradually evolved in its definition, largely as a result of Paulo Freire's theory of critical consciousness (Freire's theory) , popular women's and feminist movements in Latin America and the Caribbean, and the development of modern thought such as the entitlements approach of Amartya Sen. The Beijing Conference marked the emergence of the concept of empowerment as a key strategy for development by suggesting: (Amdissa 2008) "the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of equality.

There is no universally accepted definition of empowerment and economic empowerment, but, there are in any case commonalities among the different definitions of the concept. While some define empowerment as the process of acquiring "power" individually and collectively that enables people to make their own decisions regarding matters that affect their life and society, others suggest that the notion of empowerment forms part of the vision to acquire power, to control one's life and make choices. An interest in women economic empowerment suggests, therefore, that we are not only concerned about whether women are economically active or not, but also about the quality of their economic involvement. The issue of quality draws us towards an examination of women's ability to become employed or start and grow businesses; of whether women earn enough to allow them to satisfy basic needs and access services, and their ability to take decisions about wider matters, for instance, about how they spend their earnings and other household decisions. Organization for Economic Co-operation and Development (OECD) (2011) Retrieved June 2011.

Women's empowerment is a process of personal and social change, taking place over interlinked and mutually reinforcing psychological, political, social and economic domains, and through which women individually and collectively gain power, meaningful choices and control over their lives (O'Neil et al., 2014). It is not a linear, uncontested process but instead a journey characterized by negotiation and compromise, and uncertain outcomes (Cornwall and Edwards,

2016). Although it has attracted increased attention in recent years, there is no universally agreed definition of women's economic empowerment. Women's ability to succeed and advance economically and the power to make and act on economic decisions is core to the understanding of a number of development institutions (Golla et al., 2011). Others emphasize the need to examine the terms on which poor women enter the labor market, the way women's contributions are valued and women's ability to negotiate a fairer deal for themselves, including in relation to the benefits of growth (Eyben et al., 2008 cited in OECD, 2012a; Eyben, 2011).

Empowerment may be defined as a process attaining power or capability by someone to do something by his or her authority. (Oxford, 2010).

Women empowerment has been defined from two angles. One form of definition addressed or emphasize on the entire process of eradicating the gender inequality factors, and the other 16 angle of literature considered empowerment as a process of promoting their financial strength and knowledge bases. According to the Beijing Declaration and Platform for Action (1995), empowering women defined as "Removing all the obstacles to women's participation in all spheres of public and private life through a full and equal share in economic, cultural and political decision making." While the National Policy for Empowerment of Women in India (2001) emphasizes on creating the conducive environment for promoting the advancement, development and empowerment of women which enable them to realize their full potential. Tanmoyee, (2012). In this study, therefore, women empowerment meant to address the process of delivering economic and knowledge acquiring support to women to have the power and capacity to do things as they wish and could.

To sum up, women empowerment may generally be defined both as a process of eradicating the women inequality factors and prevail the favorable constraint free environment for them to be empowered; or to empower the marginalized women through the relevant mix of program packages which enable them to own economic and skill capabilities.

2.2 Government policies, programs and commitments

The Ethiopian Government has demonstrated its commitment to resolve gender inequalities and thereby enhance women economic empowerment through various public policies and strategies. At an international level, it is a signatory to several important international conventions, aimed at

supporting women's empowerment in general, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), Beijing Platform of Action, Cairo Declaration on Population and Development, and the Millennium Development Goals. At a national level, the Government has attempted to create an enabling environment through, among other measures, the 1995 Constitution and several policy frameworks, which explicitly emphasize the need for gender equality and women's empowerment. The most relevant policies include: (i) the Health Policy (Development and social welfare policy 1996), (ii) the National Policy on Ethiopian Women (1993) (which aimed at ensuring democratic and human rights of women and creating an enabling environment for the participation of women in the decision-making process at all levels on equal footing with men), (iii) the Educational and Training Policy (1994), and (iv) the Development and Social Welfare Policy (1996).

The Government's commitment to prioritize gender equality and women empowerment is also manifested in the integration of the National Action Plan on Gender Equality (NAP-GE) into the Plan for Accelerated and Sustained Development to End Poverty (PASDEP) and the Growth and Transformation Plan (GTP) (where a potentially positive force towards its success is expected because it addresses issues of different segments of the society and women in particular). NAP-GE provides for addressing poverty reduction and women's economic empowerment through increasing rural women's access to agricultural land, employment opportunities, agricultural inputs and extension services, improved crop and animal husbandry, among others (Sosena and Tsehai, 2008). The land certification drive carried out in the different regions of the country has also been a reflection of the government's commitment to enforce the policy of improving women's access to land and acquisition of property thereby enhancing their economic capacity. NAP-GE (2002-06) clearly specifies an objective to increase female participation in education and training. This is in line with attaining the Millennium Development Goals (MDG) II by 2015 and the Education Sector Programs I, II, and III.

Despite this favorable policy environment and efforts to close the gender gap in education, studies indicate that gender disparities still persist in the education system of the country (Amdissa, 2008). Such disparities are worse at higher levels of education. At lower levels too, gender disparities are manifested in the form of higher school dropout rates among girls due to early marriage, abduction, threat of rape and unexpected pregnancy (Sosena and Tsahai, 2008).

This implies that the gender gap in net enrolment rate is even more alarming. Women's level of education affects their ability to take advantage of various programs in support of economic empowerment, as was found during this study. Studies show that increasing attention is being paid towards the provision of alternative income generation and diversification activities for women in order to address economic empowerment. A case in point is the Government's Productive Safety Net Program, which has mainstreamed the participation of women with the aim of enhancing their income and productivity (Workneh, 2008).

2.3 The Women Inequality Indicators

The women empowerment intervention actors and donors primarily need to identify the nature and magnitude of the women inequality problems before getting in to the implementation. Different writers and schools have identified the inequality indicators depending on the nature of the studies and the specific features of the target g area. Some international standard models are also in place which used to identify the most common women inequality indicators. The two major models are the Harvard Analytical Framework and the Women's Empowerment Framework, which is also known as the Longwe Framework.

1. The Harvard Analytical Framework. The model developed at the Harvard Institute for International development in the USA in 1985. The model identified three main components to study the prevalent of inequalities between men and women in the study area.

- The first is Activity Profile, which deals with the nature of economic activity, or productive activity which includes the place and time schedule of the activity, the employment status and earning; and the reproductive activity, which includes indicators like the marital status, age at first marriage and fertility preference.
- The second is Access and Control Profile. It deals with access to resources which include indicators like the educational level, access to media and exposure to family planning awareness levels.
- The third is Influencing Factors. Addresses the opportunities and constraints which address the determining factors to meet different opportunities and possible constraints of gender basis, which includes control over resources, whereby decision making power on household and sexual matters. ESPS (2012)

2. The Women's Empowerment Framework. The model also called the Longwe Framework after a Zambian woman Sara Hlupekile Longwe who developed the model between 1997 and 2003. The Longwe's gender equality analysis underlines equal participation on the development process and equal basis control over the factors of production, which includes the five levels of equality, namely

1. Welfare: Equal material wealth (income, food supply, health care) for men and women.

2. Access: Equal access for women and men to the factors of production (land, credit, labor, training, marketing facilities, and public services) and equal opportunities in life. Usually this is achieved, at least in part, by abolishing discriminatory laws.

3. Concretization: Both genders understand the concept of gender and how it affects lives. The gendered division of labor should be fair and equal and have the approval of both men and women.

4. Participation: Women participate equally with men at all levels, including in development projects.

5. Control: Women and men reach a fair balance of control over resources. This is achieved through women's concretization and mobilization

2.4 Positive Impact of Civil Society

Despite these difficulties and others, NGOs represent an important element in the political and economic transformation of Ethiopia sought by its people and government and supported by the international donor community. In an immediate sense, NGOs provide relatively efficient mechanisms for addressing poverty alleviation through myriad programs and activities being launched in vital sectors of society. As important, they provide channels for involving self-motivated groups and skillful individuals in the nation-building and societal development processes. These are the actors who can serve as anchors for civil society in a pluralistic system of governance.

2.5 The role microfinance for women economic empowerment

Across the developing world in the past decade, microfinance has been one of the key means of promoting women's economic empowerment. However, this type of support is conspicuous by

its absence in our research, despite the fact that CSOs in Ethiopia provide different types of startup capital support and support locally managed savings and loans schemes. The absence is due to the regulatory framework for microfinance in Ethiopia. The regulatory framework is overseen by two major proclamations: on banking business; and on a micro-finance operation. Proclamation No. 84/1994, which relates to the licensing and supervision of banking business, does not allow foreign investment in banking. It stipulates that the banking business is reserved for Ethiopian nationals and other Ethiopian ‘legal personalities’. This makes CSO involvement (if there is any external funding) difficult. In addition, Proclamation 40/1996 on licensing and supervision of micro-financing business, and the subsequent amendment - Proclamation 626/2009 on micro-financing business - have empowered the National Bank of Ethiopia to regulate and supervise micro-finance operations. The Bank has issued at least 17 separate directives that aim to facilitate the functions, finance and protect public money and interest from risks. Essentially, the impact of these Proclamations and directives mean that microfinance services must be delivered through a share hold company that needs to be established and approved by the National Bank of Ethiopia. The legalization does not in any way preclude a CSO from involvement in microfinance. However, the restrictions, and the complexities of establishing a share hold company and meeting all the requirements set out in directives mean that no CSO which we contacted has involved itself in this area. However, there are other approaches that can be adopted more readily by CSOs. For example, a CSO is entitled to channel its funds through a local micro-financing institution. Indeed, it can even earmark the funds it provides for a specific beneficiary group it intends to support. It can also demand a separate portfolio analysis and conduct regular monitoring on the status of the fund. Another approach, regularly adopted in Ethiopia is distribution of assets in kind as startup capital. For example, it is permissible for a CSO to provide 10 sheep or a couple of milk cows to a woman beneficiary – this is not seen as microfinance, as it does not involve providing a loan.

2.6 Empowerment theory, social work involves using intervention methods to guide people toward achieving a sense of control.

People may feel helpless in their lives for any number of reasons, but empowerment theory focuses on how oppression contributes to this experience. It centers on helping marginalized people at individual, group and community levels gain the personal, interpersonal and political

power to improve their lives. Additionally, the model seeks to challenge systems that prevent or hinder people from having their needs met.

Empowerment is both a value orientation for working in the community and a theoretical model for understanding the process and consequences of efforts to exert control and influence over decisions that affect one's life, organizational functioning, and the quality of community life (Perkins & Zimmerman, 1995; Rappaport, 1981; Zimmerman & Warschausky, 1998). A distinction between the values that underlie an empowerment approach to social change and empowerment theory is necessary. The value orientation of empowerment suggests goals, aims, and strategies for implementing change. Empowerment theory provides principles and a framework for organizing our knowledge. The development of empowerment theory also helps advance the construct beyond a passing fad and political manipulation

2.7 The Role of women Empowerment

The women's empowerment programs play a significant role to enhance the overall capabilities of individuals, promote the socioeconomic status of the micro communities and strengthen the national economy of the nations. In the context of poor nation, where the government commitment and capacity to address such activities is limited, the empowerment programs undertaken by various non-governmental organizations help to fill the development gap. Thus, in the last few decades poor countries like Ethiopia have benefited much from such economic, educational and health related women-focused program interventions.

Some of the program interventions have direct impact on the disadvantaged women and girls in promoting their overall status and shaping up their future. Others have an indirect impact of facilitating the missing ground that enables the women empowering activities to take place. Interventions in line with infrastructure development like roads market areas are some of this nature.

The women empowerment programs also help to promote their participation in the productive avenues and thereby to contribute to the socioeconomic feature of the nations. Relevant studies indicate that if the female/male participation ratios increase by 10% in India, the GDP could rise by 8%. In Africa as well, if women's access to agricultural imputes managed to be equal to men's, the total agricultural output of the continent could increase by 20%. (OECD, 2012)

On the other hand, some researchers have basic doubts on the relevance of such program interventions and addressed them as often confused or having some hidden intentions. The article entitled Logics of Empowerment (2008) clearly addressed that, “Whether radical or main stream NGO or state implemented, projects that aim to empower subalterns are intrinsically political interventions and sites of condensation and, therefore, full of risks for the various actors involved.” DANIEL SEYOUM June, (2015).

2.8 Five major components of women’s empowerment

The following are the components of women empowerment; By Dorcas Tshuma November (2016)

- i) Women’s sense of self-worth;
- ii) Their right to have and determine choices;
- iii) Their right to have access to opportunities and resources;
- iv) Their right to have the power to control their own lives, both within and outside the home; and
- v) Their ability to influence the direction of social change to create a more just social and economic orders, nationally and internationally. `

The above five components are applicable to the economic sphere, where women’s economic empowerment can be achieved by targeting initiatives to expand women’s economic opportunity; strengthen their legal status and rights; and ensure their voice, inclusion and participation in economic decision-making.

2.8.1 The Women Empowerment Components

The common understanding among researchers is that the gender disparity in education, employment, health and decision making power tend to be larger in countries of very low national economy. Thus the commonly stated women empowerment components are economic, educational or skill upgrading trainings and health and family planning areas. However, some argue that such interventions would not deliver the required multi-dimensional comprehensive

empowerment. The ESPS (2008) report suggest that the interventions of such direct variables reversed by recent scholars, and instead, maximizing the autonomy of women to take direct measures considered as a vital tool of empowerment. These indicators, according to the report are “Different dimensions of autonomy, such as access to and control of resources, participation in economic and child-related decisions, self-esteem, mobility, freedom from domestic violence, and political awareness and participations.” (ESPS, 2008, p.36)

The OECD’s holistic approach to women’s economic empowerment emphasize on the significant influence that that social and political factors have on women’s ability to participate in the economy, which includes:

- Culture and Tradition- interpreting and changing the cultural and gender norms
- Education and Training- providing women with the knowledge and skill which in effect will equip them with the confidence to participate in economic endeavors
- Reproductive and Sexual health- creating access to reproductive and sexual information and services to improve their health.
- Sharing the care- balancing maternity and family responsibilities. (OECD, 2012)

The other aspect of empowerment components by Banerjee and Gosh (2012) underlined on the three interrelated dimensions of women’s empowerment processes to be attained in the course of changes. These are

- Resources- the conditions under which choices are made
- Agency- the vital process by which choices are made , which includes control, awareness, power and voice aspects
- Achievements- which are the outcomes of these choices.

In the context of Ethiopia, the economic and educational empowerment programs are often suggested by various academics. However, as regards to the country’s context peculiarities, the suggested dimensions of empowerment include areas of gender violence, attitudes towards domestic violence and harmful practices, and access to information.

2.8.2 Empowerment Measurement Components

Different evaluation methods have been in practice to measure the performance of development programs in general and women empowerment zones in particular. The technique employed may be different according to the purpose of the evaluation and the nature of the programs. Some methods may focus on the organizational structure and the capacity of human resource management. Others may emphasize on the attainments of some common variables of the civil society programs like the accountability, governance, program transparency or financial performance.

In most cases however, the performance assessment on such development support programs often made upon the attainments of the program objectives in practical terms. Salhudine Ahemed and Rafi M. (1999) on their article on the evaluation of poverty alleviation program in Bangladesh addressed that the goals and objectives of the programs determine what should be the indicators for observations in the evaluations.

Besides, the article insisted that program sustainability needs to be considered as an evaluation variable which used to measure the organizational capabilities of the program to gradually reduce dependence on donors and secure self-sufficiency. Some of the program sustainability indicators the writers suggested were, extension of credits, creating opportunities for employment, offering trainings, and utilizations of credits in productive sectors.

Therefore, in this women empowerment program assessment study therefore, the evaluation made upon the practical impacts that the program objectives deliver to the beneficiaries in line with economic and non-economic empowerment.

Finally having discussed the prevailed economic and capacity constraints on the Ethiopian poor women and the viability of the women empowerment programs as global solution, the program implementation performance of WISE is to be assessed within the globally accepted women empowerment frameworks. Having discussed the global and national scenarios of gender inequality problems the significance of women's empowerment, the performance assessment of the organization in this research will take place against the following globally accepted basic empowerment frameworks. These are:

1. The economic empowerment indicators.
2. The decision making power indicators.
3. The level of media exposure.
4. The level of legal right awareness and the political participation indicators
5. The capacity building attainment indicators of the training packages.

2.9 Empirical review

Many studies have recognized the importance of economic empowerment in improving the status of impoverished women. (Lennie, 2002) states that “the most straightforward vehicle to ‘empower’ poor women is to increase their productivity in home and market production and the income they obtain from work.” (Kishore, et al, 2004) has proposed various strategies to combat these problems, such as increasing women’s access to land and other assets. (Kabeer, 2005) contends that providing security of tenure will encourage more women to use their domestic space for income-generating activities. Other recommendations include investing in human capital such as training for productive employment, providing financial resources with a focus on credit, expanding wage employment opportunities, improving social protection for female workers and empowering women through greater organization. Income-generating activities are seen as “entry points for channels of communication and vehicles by which women can meet their needs” (Gabriel, 1991). They provide effective ways to address inequalities in the areas of health, education and poverty alleviation. Many researchers have recognized that women can only sustain improvements in health care, nutrition and education with an increase in household income and greater control over financial resources (Evans, 1985).

The Women’s Empowerment Program in Nepal, conducted a study that showed an average of 89,000 out of 130,000 (68 percent) women in its program experienced an increase in their decision-making roles in the areas of family planning, children’s marriage, buying and selling property, and sending their daughters to school – all areas of decision making traditionally dominated by men (Kabeer, 2005). Study by Burkey, S. (1993) point out that the impact of the financial cooperatives on women empowerment, four dimensions to evaluate the empowerment among women participating in cooperatives: more than half (76.2%) stated that they control their own resources, 76% state they participate in family decision making, 40.2% consider they have

increased their participation in community activities and 80.2% declared that they have increased their interaction with other women entrepreneurs. However, other literature suggests that some women are worse off with loans. In some cases because of loans and/or activities in which they are invested, women face increased tension and violence in the home, male economic withdrawal and even abandonment. Although a study in Bangladesh concludes that violence against women is pervasive and that it is unclear if overall credit makes matters better or worse. Although there have been a few studies that have asserted that women's participation in microfinance leads to an increase in domestic violence, most practitioners have reported the opposite experience (Lennie, 2002) Women comprise approximately 65% of the informal sector (ADB, 2004).

In addition, they form the core of the family and household, they work longer hours than men and do more of the total work than men and contribute more to the development of society. Despite their contribution, women have not been enjoying the fruits of development equally with their male counterparts due to the multi-faceted, gender-based problems they face. Women also lack decision-making power in the household and community as well as access and control of productive resources. In addition, women are subject to multiple harmful traditional practices such as female genital mutilation, early marriage and rape (ADB, 2004, World Bank, 2005). Likewise women continue to have fewer rights, lower education and health status, less income, and less access to resources and decision-making than men. Nevertheless, women's critical roles in food production, income generation, and management of natural resources, community organization and domestic responsibilities are essential for sustainable development. Culturally, women do not have power as compared to their husbands. They cannot take decisions on their own without the consultation of their husbands and they have controlled over household productive activity. However, these women usually contribute to productive activity such as service, business and handicraft production, which are controlled by men. Meanwhile, these urban women have multiple household welfare needs such as buying of kerosene, paying children's school fees, clothing the children, buying drugs, household provisions, among others to provide. Once these women are married, have no financial independence but have a duty to find the resources for the upkeep of the family. This therefore means that depending on the good will of their husbands to be able to fulfill their household welfare needs likewise their gender-based responsibilities.

Women take on a triple role as producers, reproducers and community organizers in an urban environment, with the gendered division of work placing them at the greatest risk for environmental hazards, such as exposure to smoke from cooking fires, pesticides from home sprays and cross infection from children. Women are also affected by high rates of gender-based violence (Burkey, 1993). It might be expected that urbanization would improve the status of women; various studies have shown that impoverished urban women face many of the same constraints as their rural counterparts. Like rural women, they are affected by low socio-economic status, lack of property rights, environmental degradation and limited health and educational resources. Rapid urbanization also leads to increased unemployment and underemployment in urban areas, expanding the informal sector and intensifying the shortage of urban social services, which can no longer meet the needs of a growing population (Evans, 1985). Attaining equal opportunity between men and women is a long process and cooperatives in all parts of the world still have a long way to go before they are able to claim that they are truly gender responsive (Ishengoma, 2004).

However, the very fact that cooperatives, as opposed to other types of enterprises, have to pay attention to the needs and interests of their members, give them a special role to play. Members, clients and customers very often perceive co-operatives as having a high regard for business ethics, therein-included equality issues. So in order to attract new members and loyal clients and customers, cooperatives should take advantage of this. The empowerment of women is an essential precondition for minimizing of world poverty and the upholding of human rights in particular at the individual and household level, it helps building a base for social change. The World Bank study in Ethiopia highlights that women constitute about half of the total population, but their status has been ranked the lowest in the world on the basis of twenty indicators related to health, marriage, children, education, employment and social equality. The assessment of role of micro finance institutions like saving and credit cooperative is a daunting task. Still its application with respect to the empowerment of women makes it more complex.

But literature points out that the empowerment of women could be analyzed in terms of the role of SACCO on income, consumption, decision on various elements like consumption, health education, small and large purchase, access to children's facilities, effect on the savings they make, etc. Control methodology is one of the methodologies for impact assessment in

microfinance institutions. It requires before and after credit comparison of member and identical population that did not participate in the program. However, it is a daunting task to assemble control groups that are perfectly similar to beneficiaries group. In other word it is difficult to find allocation at which the control group's economic, physical, and social environment coincide with the beneficiaries group, or the loan to these group may be transferred to the control group and create a problem for role analysis based on such groups (Ishengoma, 2004). In addition to being costly and time consuming, establishing a perfect control group is totally impossible. Because of these difficulties with the control group, the role analysis was done by studying the before and after situations of participants. Despite a few limitations like the difficulty knowing the situation of women before being the member of the cooperative, this method has been used by many scholars in the field of microfinance for assessing the impact of SACCOs on their members. In this connection, the Wilcoxon Signed Rank Test (WSRT) was used to analyze the role of the SACCOs on members based on before and after joining the cooperative.

Chapter Three

3.1 Research Methodology

The methodology chapter will discuss and explains the research design and methods, the target population, sampling size and techniques, as well as the data collection procedure which includes the questionnaire design and measurement of the tools. The study has been designed by using mixed method (the appropriate mix of qualitative and quantitative methods). The researcher has chosen this method because it has appeared to be the most suitable way for addressing the research questions of the study. Even though the researcher has predominantly focused very much on qualitative method due to the nature of the study which needs acquiring deep information from the informants and some case analysis by using interpretive (qualitative method) so as to assess the effectiveness. The study has focused on NGOs' intervention in empowering women economically who live in Kore area and the tangible life changes acquired during and after the intervention.

Qualitative data will be collected from the government and those NGOs who have made intervention on women for the time of 6 months and above. Some quantitative method has also been used specially to acquire and analyze some quantifiable practical related information so as to come up with comprehensive findings. The data collected shall be analyzed using appropriate statistical tool and the result shall be compared and contrasted with the findings in the literature. In the final analysis, conclusion shall be drawn and shared with the concerned government leaders (Kolfe Keraniyo and Nifas silk Lafto Sub City leaders and Woreda leaders) and research participant NGOs. This research aims to assess The NGOs' Intervention for Women Economic Empowerment in Kore area.

Qualitative methods of social research were used to examine existing development interventions and policy environment on women's economic advancement as well as to explore grassroots experiences of women in their empowerment by NGOs. Since this involves exploring people's experiences and behaviors and implies interpretation of social reality of individuals, qualitative approach is considered as the most relevant for the aims of this research. Findings from this research can be of interest to public officers responsible for local and national policy planning, as

well as private and third sector organizations running women's empowerment initiatives as this study is the first of its kind to explore practices of economic empowerment of women in NGOs around Kore area and elaborate recommendations for designing respective policies in partnership with the third sectors.

3.2. Description of the study Area

As my thesis paper stick with the assessment of NGOs intervention in economic empowerment of women around Kore area it is very vital to just give some clue about the village. The village of Kore began 80+ years ago when the first leprosy hospital, ALERT Hospital, opened. This hospital was established by Dr. Ross, from the U.S, and a Dutch doctor named Chris Dorman. After hearing about the rampant spread of leprosy, these two men approached King Haile Selassie to request land to establish a hospital specifically for the treatment of leprosy. King Hale Selassie was willing to give land, but only land that was far from the town and in the forest to keep the people with leprosy separate from everyone else. People from the countryside would walk for days and weeks seeking treatment. They came alone to the city because their family members believed they were cursed when they contracted leprosy. In fact, some of these individuals were put into a separate hut when their disease was discovered. Later, their family would light the hut on fire. The family members were so convinced that the leprosy was a curse that they were even willing to kill their own children. Once they reached Addis, those with leprosy weren't welcome because of their disease. They lived near the hospital, around the trash dump. For years, the trash from these five million people has been dumped in Kore. This is how Kore was born. Over eighty years later, Addis Ababa has grown. The trash dump is no longer on the outskirts, but surrounded by the city. Generation after generation has been born here, and Kore is now home to 200,000+ men, women and children. Many of these people carry the scars of leprosy, battle HIV, wear the stigma of being born here, or are simply struggling to survive in this community due to the rampant sickness and disease.

These 200,000+ people directly or indirectly benefit from the trash dump. They either depend on it for food, or they spend their days scavenging through the trash collecting recyclable items to sell for a living. The dump is a dangerous place; children have been run over by garbage trucks in their hurry to get to the "freshest" trash first. Often, children are kept out of school so they can help dig in the dump.

In the last six years, the government started closing the dump with the intention of moving it further outside the city. This isn't good news for the residents of Kore because they depend on it. Fewer and fewer garbage trucks frequent there these days. Where piles of trash once stood piled high, an energy plant is built, which fueled naturally by the decomposing trash. They say there is enough energy for many years to come.

3.2.1 The selection criteria of the NGOs

- ❖ NGO which is located Addis Ababa around Korah.
- ❖ NGO who focuses working on women economic empowerment.
- ❖ NGO who prioritize on support of women headed family.
- ❖ Both national and international NGOs can be part of it. If they are located around Korah and works in women economic empowerment.

Based on the above criteria's Kore Great hope, Hope for korah, out of the ashes, strong heart, Heart for Korah, Korah kids village, My sisters, Faith living, Child care fund and Adera Foundation. Those selected NGO's are who are working on the women empowerment program to empower them.

3.3 Research Design and approach

This study applied descriptive research design. More ever, the study used mixed research approach (the appropriate mix of qualitative and quantitative methods). The researcher has chosen this method because it has appeared to be the most suitable way for addressing the research questions of the study. Even though the researcher has predominantly focused very much on qualitative method due to the nature of the study which needs acquiring deep information from the informants and some case analysis by using interpretive (qualitative method) so as to assess the effectiveness. The study focused on NGOs' intervention in empowering women economically who live in Kore area and the tangible life changes acquired during and after the intervention. Qualitative data was collected from both the empowered women and those NGOs who have made intervention on women for the time of 6 months and above. Some quantitative method has also been used specially to acquire and analyze some quantifiable practical related information so as to come up with comprehensive findings.

The data collected was analyzed using appropriate statistical tool and the result shall be compared and contrasted with the findings in the literature. In the final's analysis, conclusion shall be drawn and this shall be shared with the concerned government leaders (KolfeKeraniyo Sub City and Nifas silk Lafto Sub City leaders and Woreda leaders) and research participant NGOs.

3.4 Population of the study

The target population implied to the entire group of people that the researcher preferred to address. In this research therefore, the target population includes 200 members of the two sub city who are the beneficiaries' of the 10 NGO's who works on women economic empowerment program. Moreover, the researcher interviewed top managers of NGOs that are currently working around sub cities of Lafto in woreda 02 which is neighbors with expertise implementing women's empowerment initiatives in predominantly.

3.5 Sampling techniques

The sampling technique employed in this research is convenience sampling technique. The women empowerment program runs in two sub-cities in Addis Ababa, and they are Kolfe keranio and nefas-selk sub city selected as a sample site for being the long serving program area.

Women members of this program have half day a week schedule to pay their debts and savings in all selected collection centers. Thus 10 are selected upon the convenience of the facilitators and collection centers working schedule. These are Kore Great hope, Hope for korah, out of the ashes, strong heart, Heart for Korah, Korah kids village, My sisters, Faith living, Child care fund and Adera Foundation. Those selected NGO's are who are working on the women empowerment program to empower the women.

Proportional sampling is a method of sampling in which the investigator divides a finite population into subpopulations and then applies random sampling techniques to each subpopulation. Chang-Tai Chao **January** 03, 2018

$$n_b = n \frac{N_b}{N}$$

Table 3.1 Distribution and collection of questionnaires'

No	Collection center	Population	Distributed	Collected	Percentage
1	Kore great hope	89	10	8	80
2	Hope for Korah	54	8	6	90
3	Out of the ashes	100	11	7	70
4	Strong heart	80	9	6	60
5	Heart for Korah	96	11	9	90
6	Korah Kids village	67	8	6	60
7	My sisters	55	8	7	70
8	Faith living	86	10	8	80
9	Child care fund	135	15	7	70
10	Adera foundation	93	10	5	50
		855	100	72	72%

3.6 Data collection tools

There are many different tools for collecting quantitative and qualitative data. For this research the researcher used Questionnaires, focus groups, and interviews to collect pertinent data.

Questionnaires, focus groups, and interviews are conducted with the managers of the selected NGO' and some women beneficiaries from those selected NGO'.

3.6.1 Source of research data

Data for the study was gathered both from primary and secondary sources. The primary data was gathered through questionnaires from the employees of the selected NGO's in kore area.

Secondary sources of the study are different published books, internet websites, journals, previous research papers and some other documents were reviewed. Published books were reviewed to review related theoretical literatures to interpreted research findings. Journals and research papers were used for empirical study and will used as a base for conducting this study to attempt adding some new finding on the existing knowledge. The primary data involved conducting Focus Group Discussions (FGDs), gathering information through interview and administrating a questionnaire to the project beneficiaries and selected NGO officials. The

primary data was used to collect information about the economic impact created by the NGOs on the intervention for women economic empowerment on the selected groups.

3.7 Data Interpretation and analysis

All the data from interview and FGD were collected in Amharic language by using hand written notes. After the completion of the data collection, notes were organized and translated into English. After having made some checks on the validity of the data that gathered through all techniques, themes related to research questions were selected and the analysis was made. In the process of organizing the gathered data under each category, proper representation of information was made to identify from which source it is identified and to know who said what.

The quantitative analysis was triangulated with data from FGDs, interviews and organizational document review. The study used both descriptive and statistical analysis methods to determine the impact of WEE intervention of the ten NGOs on the economic empowerment of their target groups. The descriptive result was presented using frequency tables“ percentage and graphs.. In addition to this, a narrative analysis was used to examine the missing components in WEE intervention, assess knowledge of beneficiaries and analyzing organizational WEE framework of those two NGOs.

3.8 Reliability and validity of data

Ensuring validity in quantitative research is very important but it is a complicated and challenging exercise. Validity is important in determining whether the statements in the questionnaire instrument are relevant to the study. Content validity was used for measuring the validity of the questionnaire of this research. For this purpose, the content of the questionnaire of this study was prepared by referring to texts, theories and models relevant to the subject and the questions of the research.

Reliability refers to a condition in which similar results was achieved when an instrument designed for measuring variable is used in different places or at different time under similar condition.

3.9 Ethical Considerations

Key ethical principles of social research are integral to my dissertation: respect for privacy, informed consent, safeguarding confidentiality of data, voluntary participation and independence of research (Gilbert 2008). Prior to the interview, participants were informed on the research details and voluntary nature of the interview. When seeking informed consent, I explained the wider benefits of participation in the interview such as enrichment of the research field through new case studies, opportunity to leverage and scale best practices and contribute to state-wide dialogue on the subject. For this purpose, participant information sheet and consent form were provided prior to the interview where participants could choose if they wish to have their names included or withdraw at any stage of the research. Confidentiality principle which is widely regarded as akin to privacy (Gregory 2003; Oliver 2003) was treated with due care. Data privacy of the participants was guaranteed to be observed and no private information will be disclosed to third parties. None of the informants chose to be known so one of my key concerns on safeguarding the confidentiality of data was proper storage and dissemination of findings so that transcripts and personal data are stored safely with restricted access. Because of the nature of my research I had to be highly conscious of any gender stereotyping and tried to stay ultimately neutral while working with informants and secondary data to avoid any conflict of interest. Open questions were asked so that respondents could answer in their own terms without being forced into response choices or researcher's opinion. Self-reflection and self-discovery were vital for me to avoid biases and cognitive limitations that are widely recognized as critical for qualitative research (Brown 1996; Bryman 2012; Gregory 2003).

Chapter Four

Data presentation, Analyzes and interpretation

4.1 Introduction

This chapter deals with the analysis and discussion of the data gathered from the questionnaire survey. It includes the analysis and discussion of both qualitative and quantitative method. The analysis was measured and presented the result on assessment of NGOs intervention for women economic empowerment in Kore area. To make the analysis a total of 100 questionnaires were distributed to those managers working in different NGOs residing in Kolfe Keranyo and Lafto sub cities in Addis Ababa. Out of the total questionnaires 72 respondents were properly filled and returned back to the researcher, which means the overall response rate of the study was 72%. This shows the response rate result is enough to make the analysis.

4.2 Demographic characteristics of survey respondents

4.3 Mechanisms by NGOs to ensure the economic empowerment of women.

4.4 Challenges faced by NGOs to ensure the economic empowerment of women.

4.5 Discussion (here you should discuss your research findings in comparison to the finding of prior studies conducted in relation to the subject matter.

4.2 Questionnaire & Focus Group Discussions

Focus Group Discussion

There were 3 FGD groups and 2 groups were from employees' of NGOS and one group was from beneficiaries. The beneficiaries were one from each.

And focus group discussion from employees presented by table as followed:-

No	Variables	Parameters	Frequency	Percentage
1	Age	18-30 years	5	62.5%
		31-40 years	2	25%
		41-50 years	1	12.5%
2	Education	Diploma and below	1	12.5%

		First Degree	6	75%
		Master's Degree and Above	1	12.5%
3	Experience	Less than 3 years	2	25%
		3 – 5 years	4	50%
		6 – 10 years	2	25%

FGD with the beneficiaries was presented by table as followed.

No	Variables	Parameters	Frequency	Percentage
1	Age	25-30 years	2	18%
		31-40 years	8	73%
		41-50 years	1	9%
2	Education	No formal schooling	6	54.5%
		Primary school	5	45%
		Secondary school	0	0%
3	Beneficiaries work	Jobless	2	18%
		Daily labor	4	36.4%
		Begging	5	45%

Data collection using a structured questionnaire has been conducted to get information about beneficiaries' knowledge of the NGOs WEE framework and the impact of their intervention. For this purpose, questionnaire is both open-ended and close ended. The questionnaire was first tested then; the necessary amendments were made such as translation in to Amharic, making some questions open ended and others close ended and shortening some sentences in to clear and concise sentences. Afterwards, selection of enumerators was done and a half day orientation was provided. Finally, the questionnaires were administered by the selected enumerators. Kingry, Tiedje and Friedman define a focus group as a carefully planned discussion designed to obtain perceptions on a defined area of interest in a permissive, non-threatening environment. They say

that, the purpose of focus group discussion is to produce qualitative data and to provide insights into the attitudes, perceptions and opinions of participants (Kingry et al, 1990). So that the focused group discussion takes place around the NGO's which are selected.

In the focus group discussion the basic issue which was raised is that are they now changed in economically or not after they joined the NGOs. And most of them had explained that they don't have change and if they are going to be out from the organization they will go for begging. And they don't have any moral to start their own business or be independent. Also three of them had raised that if they are out from this NGO they would like to join another NGO which is found around them and they know that the NGO will accept them without any hesitation. So knowing this makes them more dependent.

4.3 Interview

Interview is one of the most widely used methods in qualitative research for its flexibility, openness and space for reflection and insights by the participant (Bryman 2012; Kvale 1996). For the purpose of my research preference was given to semi-structure interview over unstructured because of greater opportunity for subsequent categorization of finding as well as opportunity to obtain rich data not available elsewhere. Another important criterion was consistency of the interview flow due to time limitation: since the participants were mainly top managers their availability for interviews was very limited and some preferred having an overview of topics in advance. Yet the richness of the data uncovered the major challenges of processing it to avoid "analytical interrupts" (Lofland 1971:18).

As research tool an interview guide consisting of 16 open questions was designed which allowed for a more participatory process. Many of the questions were factual and informant factual questions where respondents were asked about experience and behavior of themselves and group of people. Questions about normative standards and value were included as well. The questions were slightly updated for most cases according to the background of the participant to keep the conversation relevant. In many cases the order of questions was changed without compromising the integrity of the topics to allow participants elaborate on the questions in more detail.

Key informant interview is conducted with officials of the Nefas selk Lafto. Sub city finance and economic development office and the ten NGOs community workers and leaders.

The Economic Empowerment Indicators

The economic empowerment indicators in this research deals basically with the trends or practices of empowerment systems and the values it deliver to the beneficiaries. Here the things the researcher finds out through the FGD are the number of businesses the respondents currently having and the average daily income are the variables selected as indicators of the economic empowerment. Besides, the respondents' personal attitude upon their own empowerment level also assessed as compared to their previous life status or before joining the program

No	Variables	Parameters	Freq.	Percentage
1	Business	Self employed	2	8%
		Hired (cleaner & Guard)	6	24%
		Still begging	2	8%
2	Daily income	50-100	9	36%
		101-200	1	4%
		Above 200	0	0%
3	Life status	Previous is better	0	0%
		The same as before	5	20%
		Better now	2	8%

The daily average income of the respondents assessed in order to have the general picture of their by associating with other relative variables, the number and type of businesses they are currently undertaking. Most of the types of businesses are low level homemade foods and drinks where Enjera and Vegetables selling are the most common ones. A few individuals are also hired as a cleaner and guard for the daily bases. Regarding the number of businesses they are running, 8% of them are having one to two types, about 24% of them are hired and 8 % of them are still begging and receiving support from the NGO. The range of their daily average income goes from 50 to 200 birr per day. In order to manage the data in a better way the daily income segregated in to four income groups shown in the table. Thus, the result indicates that 36% of them are getting below 100 birr per day, 4% are getting between 101 and 200birr, birr daily in average.

Table 4.1 Percentage of questionnaires distributed and returned; and response rate

	No of respondents	% percent	Cumulative
Returned	72	72%	72%
Not returned	28	28%	28%
Total	100	100%	100%

4.1 Demographic characteristics of the respondents

The demographic characteristics of respondents are discussed under gender, age, educational qualification and work experience in the NGO sector. This was analyzed to ascertain the demographic characteristics of the respondents used for the current study. The various findings relative to the respondents’ demographic characteristics are presented and discussed with the aid of figures and tables shown below:

Figure4.1

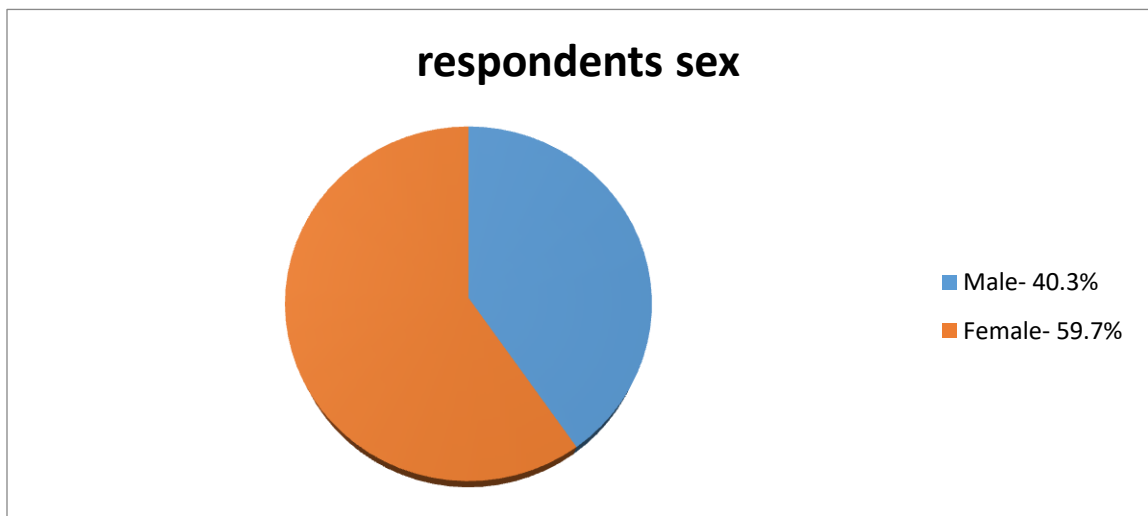


Figure 4.1 above depicts 29(40.3%) of respondents were male and 43 (59.7%) of respondents were females. The result indicated that the majority of respondents were female managers of the NGOs.

Table 4.2 presentations on the demographic characteristics of the respondents

No	Variables	Parameters	Frequency	Percentage
1	Age	18-30 years	9	12.5%
		31-40 years	54	75%
		41-50 years	9	12.5%
2	Education	Diploma and below	0	0%
		First Degree	61	84.7%
		Master's Degree and Above	11	15.3%
3	Experience	Less than 3 years	23	32%
		3 – 5 years	36	50%
		6 – 10 years	10	14%
		Over 10 years	3	4%

Table 4.2 above result depicts 9(12.5%) of respondents' age were fall between 18 and 30 years, 54(75%) of respondents age were fall between 31-40 years and the remaining 9(12.5%) of respondents' age were fall between 41-50 years and no employees whose age fall between 50-60 years. The result shows the majority of respondents age is between 31-50 years. This shows the majority of respondents are Adults (near to old ages) on the in the NGOs.

Table 4.2 above shows educational qualification of each respondents, 0(0%) of respondent's educational background are less than or equal to college diploma, 61 (84.7%) of respondent's educational background are first degree holders and the remaining 11(15.3%) respondent's educational background are master's degree and above. The result showed that the 100% of respondent's educational qualification are first degree, master degree and above. This implies the majorities of managers working in NGOs situated around Kolfe Keranyo and Lafto Sub cities are educated and has greater positive effect on organizational productivity towards women economic empowerment.

Table 4.2 above shows out of the total 23(32%) of respondent's work experience in NGOs are less than 3 years, 36(50%) of respondents work experience in NGOs are between 3-5 years, 10(14%) of respondent's work experience in NGOs are between 6-10 years and the remaining 3(4%) of respondent's work experience in NGOs are above 10 years. The result indicates that the majority of the respondents work experience fall between 3 – 5 years. The result indicated that the majority of respondents are their midst experience the result is also in line with the age of respondents.

Results of Women respondents who are beneficial to the economic empowered rendered by the selected NGOs.

To make the analysis a total of 30 questionnaires were distributed to those women supporting in different NGOs residing in Kolfe Keranyo and nifas silk Lafto sub cities in Addis Ababa. Out of the total questionnaires 25 respondents were properly responded and returned back to the researcher, which means the overall response rate of the study was 83.33%. This shows the response rate result is enough to make the analysis.

Table 4.3 Percentage of questionnaires distributed and returned; and response rate

	No of respondents	% percent	Cumulative
Returned	25	83%	83%
Not returned	5	17%	17%
Total	30	100%	100%

Table 4.4 presentations on the demographic characteristics of beneficiary women respondents

presentations on the demographic characteristics of beneficiary women respondents				
No	Variables	Parameters	Frequency	Percentage
1	Age	25-30 years	12	48%
		31-40 years	10	40%
		41-50 years	3	12%
2	Education	No formal schooling	15	60%

		Primary school	8	32%
		Secondary school	2	8%
3	Beneficiaries work	Jobless	10	40%
		Daily labor	8	32%
		Begging	7	28%

Age of Women Respondents: Table 4.6 shows the frequency and percent of age the respondent according to each category above result depicts only 12(48%) of respondents' age were fall between 25 and 30 years, 10(40%) of respondents age were fall between 31-40 years and the remaining 3(12%) of respondents' age were fall between 41-50 years and no beneficiary whose age fall between 50-60 years. The result shows the majority of respondents age is between 25-50 years. This shows the majority of respondents are young.

Educational qualification of the Respondents: Table 4.6: Educational qualification of the respondents Educational Background of respondents Frequency Percent educational of each respondents, 15 (60%) of respondent's, are no formal education or illiterate 8 (32%) of respondent's educational background are primary school and the remaining 2(8%) respondent's educational background are secondary school. The result showed that the 92% of respondent's educational level are illiterate and primary school. This implies the majorities of beneficiary supporting in NGOs situated around Kolfe Keranyo and Lafto Sub cities are not educated and has greater negative effect on organizational productivity towards women economic empowerment.

Previous work of the Respondents: Table 4.6 shows the frequency and percentage of NGO's beneficiaries' respondent according to each category. It shows out of the total 10(40%) of respondent's are jobless, 8(32%) of respondents work experience in daily labor, 7(28%) of respondent's work experience in begging. The result indicates that the majority of the respondents work experience fall between 6 – 10 years. The result indicated that the majority of respondents are their midst experience the result is also in line with the age of respondents.

Table 4.5 Kind & duration of supports for the women under the selected NGOs

No	Variables	Parameters	Frequency	percentage
1	Duration of support	3-5 Years	5	20%
		6-10 Years	15	60%
		Over 10 years	5	20%
2	Kind of support	House rent & Grocery,	5	20%
		Medical & education	3	12%
		Education & grocery	2	8%
		Grocery	3	12%
		All	12	48%
3	Training concerning EE	Yes	25	100%
		No	0	0%
4	Technical support(follow up)	Yes	6	24%
		No	19	76%

Kind of supports for the women under the selected NGOs Table 4.5 Shows the frequency of the duration of the beneficiaries is from 3-5 years 5 (20 %), 6-10 years 15(60 %), over 10 years 5 (20%). And the kind of support from the organization they are supported house rent & grocery 5 (20%) Medical and education 3(12%), education, grocery 2(8%), only grocery 3 (12%) and who gets all the above 12 (48%). And it shows they have received too much support for long time. When we see the training concerning the economic empowerment 25(100%) of the respondent beneficiaries get it. And in technical support (follow up) 6 (24%) gets technical support from the respondents and the rest 19(76%) didn't get. In the case of the government support financially no one gets training and consultation 5 (20%) gets and work place 3(12%) gets.

Narrative report of table 4.5

Here in table 4.5 we can see that the duration of the beneficiaries in the NGO has its own impact on the empowerment process. From the respondents 60% of them stays in that specific NGO for 6-10 years and 20% stays more than 10 years. It shows that the dependency has its own influence based on the duration. They have adapted only receiving without their effort and they adapt only

taking not working or try to change their lives. Also when we see the support they are receiving during those years 48% of the respondents get all the support such as house rent, grocery, medical and education. So that for this much years they only receive those things and they stopped working or doing anything to fill what they need. And the rest gets at least two kinds of support which needs too much effort. Those supports are too much and it leads them to develop dependency syndrome. When we see the training and consultation almost all 100% of the respondents get but it is only giving training. We can see the technical support (follow up) to check whether the trainings work or not. 76% of the respondents didn't get technical support or follow up only 24% gets it. So if the training and the consultation isn't supported by the follow up and technical supported it mean nothing.

4.4 Document Analysis

The primary data collected through questionnaires have two parts. The first part holds questions about the demographic characteristics of the respondents, which is summarized in the table above and the corresponding discussion was also made regarding each relevant variables considered in the study.

The second part of the questionnaire, which addresses the major objectives of the research was presented and analyzed. This part mainly deals with data about four types of the women empowerment components which are commonly identified as the most vital indicators of the empowerment among the researchers in the area. These are the economic indicators Organizational profile, women empowerment, Training and consultancy, Effectiveness of government organization service.

Table4.6 the economic indicators Organizational profile from the selected 10 NGOs'

No	Variables	Parameters	No of org.	percentage
1	Level of performance of the organization	Increase	8	80%
		Decrease	2	20%
		No change	0	0%
2	Good access to finance	Yes	8	80%
		No	2	20%

3	Have experts for follow up the WEE	Yes	5	50%
		No	5	50%
4	Get Managerial training concerning WEE	Yes	7	70%
		No	3	30%
5	Support from government	Financial	0	0%
		Training and consultancy	2	20%
		Working premise	10	10%
		Training and work premise	2	20%
		All	0	0%

The economic indicators Organizational profile from the selected 10 NGOs' Table 4.5 shows that the label performance of the organization increases 80% and decreases 20% and there is change. In getting good access to finance 80% of the 10 selected NGO's get access. And 20% gets no good access. Have expert follow-up for the women economic empowerment 50 % of the selected NGOs' have and 50 % don't have it. Getting the managerial training concerning to women economic empowerment 70% of the selected NGOs get and 30% of them didn't get and they said they will work on it. In the support from the government for financial no NGO gets and training and consultancy 20% of the selected NGOs get and working premise 100% NGOs get but that is only promise and not that much helpful as explained. And 20% of the selected NGOs get both training and work premise.

4.4.1 Mechanisms Employed to lift the economies of women

Women economic empowerment is highly complex, given its wide-ranging implications for different aspects of women's lives. It requires changes within individuals (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). Ultimately, no single intervention can address all these aspects and be effective for all women (Buvinic and Furst-Nichols, 2014). The challenge, therefore, is to identify key entry points where a range of enablers or building blocks could have a pivotal, positive effect, recognizing that interventions will necessarily differ between countries and among different groups of women, and in terms of the time needed for them to take hold.

Most of the organization situated in this area used a mechanism of capacity building as a major pillar to increase the economies of destitute families. Giving different types of trainings, (Business skills), conditional asset transfer. Education forms an integral part in the economic development of women in the society. It was evident from this study that women could not be competently economically empowered if their education levels remained low. So this gap is filled by giving them crucial trainings that can bring changes towards them. Encouragement of these families to save in groups and invest in small scale activities are also other methods of lifting up their economies.

Vocational training is also one of the best methods that is used currently as one form of mechanism to empower the destitute families. These trainings may take different forms which can be suitable with the purpose of the plan. BBS trainings, refresher trainings and other trainings are also other methods that are used by most NGOs that are located around Kore area to increase the standard of living of these destitute families.

To sum up the provisions that destitute women get in order to empower them are:

- Supporting them with basic needs (Immediate basic needs)
- Securing the health of families 36
- Providing different types of trainings (life skill, economical ...)
- Facilitating start-up capitals for business and do a regular follow up
- Linking different organizations with the destitute women
- Adaptation of Saving
- Basic literacy classes

The above illustrated provisions are the basic activities that are rendered by the NGOs in order to come up with empowerment of destitute women in economic terms.

4.5. Challenges of NGOs to increase women economic power

Most of the respondents emphasize that the biggest challenge for their Organizations is that most of the beneficiaries developed the mentality of dependency. The destitute women need to come only for material and financial provisions but the development thing needs more commitment.

The NGOs are not strongly linked with other NGOs in the area. They claim that if they were linked they could have share information and resources. Hence there need to be created a favorable environment to make this real. The other issue that was raised as a basic constraint that hinders most of the NGOs to increase their capabilities towards developing the economic power of women is the scarcity of funding. Most of the NGOs claimed that there is no enough capital for them to provide the optimized economic empowerment for women.

To sum up the findings, the basic challenges are:

- Dependency
- Weak linkage within NGOs
- Scarcity of funds
- Very Low government support
- Working place constraints
- Men subordination

Government support services towards empowerment of women in the NGOs this is a challenges Providing women with equal economic opportunities requires an integrated set of laws and policies, which are relevant across every domain of women's economic empowerment. Conversely, restrictive environments significantly constrain women's economic choices. (Daniel Berri). The government provides support for the women so that to enhance their economic empowerment. Such a support composed of Education & training, credit facility, market linkage, work premises and so on. Education and training matter throughout the life cycle. Access to quality education during childhood is important in itself and has important spill-over effects in breaking intergenerational poverty cycles, delaying marriage and childbearing and improving labor market outcomes later in life.

Empowerment of women through different forms of empowering has become synonymous with efforts to increase women's economic empowerment. This includes enabling women to start and develop small scale businesses, as well as increasing resources available to access productive inputs for their efforts. Yet the fruitfulness of NGOs in supporting wider indicators of women's economic empowerment is at its minimum stage, notably when offered as a standalone intervention where the intervention of the government is very low. The government renders very

low support for NGOs situated around Kore area. Almost all NGOs encountered by the researcher testified that the government has almost no sense towards empowering the economies of destitute women in the area. The commitment of the government is very low and the supporting factor for this articulation is one of my interviews. On the interview some of the civil servants stipulated that there is one or two evaluation of NGOs in a year and this shows that the government gives no room for evaluating and following the works of the NGOs. Even though, the government doesn't give any supports for the NGOs in Kore area, it is very crucial to give these NGOs all the available and needed provisions because they are situated in the most destitute place of the country.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

This part of the study deals with summary of the major findings, conclusion drawn on the bases of the findings and recommendations which are assumed to be useful to enhance the manager's performance in the NGOS and to enhance and recommend the government to have basic role with the NGOs in the empowerment of women economies.

5.1 Summary of findings

To the performance of the NGOs that are located around Kore area towards empowering the economies of destitute women and the role of the government used mainly primary data source to achieve the stated research objectives and distributed 25 structured questionnaires to managers of NGOs. Out of the total questionnaires 16 respondents properly filled. The analysis was conducted based on the 16 managers (10 males and 6 female) who completely filled and returned the questionnaire accounting to the return rate of 64% out of 25 questionnaires. Data gathered from structured questionnaires were analyzed qualitatively using narrations approach to support and triangulate the result obtained from quantitative analysis. Finally, the research came up with the following major findings.

The findings showed that the NGOs situated in the area of Kore are optimizing their efforts to enhance the economic empowerment of women even though there are major constraints that hinder them to accompany the destitute women with what they need. Fighting with the constraints is by itself one of the major headaches for the NGOs. When we see the role of the government in supporting, following and evaluating the works of the NGOs situated in this area, it is very minimum. The government doesn't give any room for these activities while it is the most important activity to empower women. There are activities where the support of the Government is very crucial in order to help the day to day activities of NGOs. Under the finding, the researcher has grasped some basic activities that the 39 government sector renders for NGOs in order for a facilitation of their projects.

These activities are:

- Selection of beneficiaries (Linking different organizations with the destitute women)

- Monitoring and evaluation of NGOs intervention (mostly the visits have controlling sense rather than supportive motives)
- Providing access to capital (production and market place)

As the researcher's finding goes on, the researcher has identified unintended negative impacts of NGOs to the beneficiaries. These are:

- The support given by the NGOs is not stable and sustainable.
- The support makes them to be more dependent than they were before.
- Poor or no Network with other NGOs who have similar interest (don't share resources, information therefore result in poor strategic intervention).

According to the analysis the government offices show that there is no proper follow up, and the reason behind this is limitation of resources. In addition to this there is no appropriate implementation of the criteria set by the government. The recruitment system is not centralized and due to this one beneficiary can be supported in more than one NGO's and this makes the beneficiary more dependent. When we analyze the NGOs, they didn't reconcile the need between the beneficiary and the interest of the NGOs. For example, they give small business training for all the beneficiaries which don't work for all. In addition to this there is no organized follow up for the beneficiary until he/she is sustainable and start to support her/his own family.

According to the analysis the government offices show that there is no proper follow up, and the reason behind this is limitation of resources. In addition to this there is no appropriate implementation of the criteria set by the government. The recruitment system is not centralized and due to this one beneficiary can be supported in more than one NGO's and this makes the beneficiary more dependent. When we analyze the NGOs, they didn't reconcile the need between the beneficiary and the interest of the NGOs. For example, they give small business training for all the beneficiaries which don't work for all. In addition to this there is no organized follow up for the beneficiary until he/she is sustainable and start to support her/his own family.

5.2 Conclusion

NGOs are a blessing in so many cases because they brought a significant change throughout the country especially in the rural part of Ethiopia. But government control is very important in

recruiting beneficiaries. To ensure that the beneficiary can take full advantage of the NGOs by centralizing their database system so that one beneficiary cannot be supported in more than one NGO's.

The research finding showed that with regard to the key economic factors affecting the women economic empowerment in NGOs, Saving, age, education and training are the positive factors affecting women economic empowerment in Kore area, both Lafto and Kolfe Keranyo sub cities. Therefore, such a variables need to be considered as a significant factor when an initiative takes place to enhance women economic empowerment in this area.

5.3 Recommendation

As the researcher have discussed in the previous chapters, there is a high concentration of NGOs in Kore area performing similar activities regarding empowering women. The NGOs and the government are not working hand in hand, because of this a single woman can be supported in different NGOs and this increase dependability rather than changing them. In addition to there is a problem of recruitment. Therefore, the researcher recommend for the government should have a centralized database system so that a single woman cannot be supported in different NGOs and evaluate them regularly.

Regarding the NGOs, the researcher recommends that these NGOs work in collaboration so that they can bring a change instead of working similar works redundantly. The best way of empowerment is investing women in the development so that they can generate their own income by train them according to their interest.

In addition to these the NGOs themselves should generate their own income by selling different products made by their beneficiaries.

References

- Amdissa T. (2008). "A Review of Education Policy, Strategies and Programs." In Taye Assefa(ed)'. Addis Ababa: Ethiopia.
- Freire's theories Retrieved from
http://www.ibe.unesco.org/fileadmin/user_upload/archive/publications/ThinkersPdf/freire.PDF unesdoc.unesco.org/images/0012/001211/121145e.pdf
- Hirut Bekele (2010). Targeting Married Women in Microfinance Programs: Transforming or Reinforcing Gender Inequalities? Evidence from Ethiopia. Ph.D. dissertation, Wageningen University, The Netherlands
- Ibrahim Umar (2008). An analysis of strategic factors affecting the performance of small and medium industries (SMIs) In Borno state of Nigeria, Dissertation submitted to the St. Clements University in Partial Fulfillment of the Requirements for the Award of the Degree of Doctor of Philosophy in Management
- Malhotra, A., S.R. Schuler and C. Boender (2002). "Measuring Women's Empowerment as a Variable in International Development" Unpublished Paper for the World Bank.
www.unicef.org/pubsgen/humanrights-children/index.html
- Moser, C. (1993): Gender Planning and Development: Theory Practice and Training, Available from Women, Ink.
- Narayan, D. (2005) Measuring Empowerment: Cross-Disciplinary Perspectives (Washington, the World Bank).
- Report 5_TECS_ CSOs supporting Women's Economic Empowerment in Ethiopia: Mapping and Case Studies59
- SeigfriedPausewang (Eds). Ethiopia: The Challenge of Democracy from Below.

Stockholm: Sweden.

Shields, L. E. (1995): “Women’s Experiences of the Meaning of Empowerment”

Qualitative Health Research, Vol.5, No.1.

Smith S (2003). Case Studies in Economic Development. Third Edition. A supplement to

Michael P. Todaro and Stephen C. Smith, Economic Development, 8th Edition, Boston,

MA: Addison-Wesley

SosenaDemessie and TsahaiYitbarek (2008). “A Review of National Policy of Ethiopian

Women.” In Taye Assefa (ed), Programs. FSS, Addis Ababa: Ethiopia.

The Development and Social Welfare Policy (1996)

Retrieved from: http://www.mfa.gov.et/policies/health_policy_amharic.pdf 6 services.

UNFPA (2005). The State of World Population. The Promise of Equality: Gender Equity,

Reproductive Health and the Millennium Development

Goals.http://www.unfpa.org/swp/2005/presskit/factsheete/facts_gender.htm

Workneh, Negatu(2008). “Food Security Strategy and Productive Safety Net Program in

Ethiopia.” In Taye Assefa (ed) Digest of

(WKLRSLD¶V1DWLRQDO3ROLFLHV6WUDWHJLHVVDQG3URJUDPV. FSS,

Addis Ababa: Ethiopia.

World Bank (2007). World development indicators. Washington, D.C.

APPENDICES

APPENDICES

ST. MARY'S UNIVERSITY

SCHOOLS OF GRADUATE STUDIES

Questionnaires to be filled by Charitable Project Managers and government only in Lafto Sub-cities

Dear Respondents,

I am Netsanet Lakew a master's student at St. Mary's university. I am undertaking a research paper entitled 'Assessment of NGOs' Interventions on Women Economic Empowerment in Kore area'. You are one of the accredited respondents selected to participate for this study. I understand that your time is valuable, while the successful accomplishment of this study relies on your honesty and kindness cooperation, genuine and loyal response of this questionnaire. It is because this paper assesses when a woman is economically empowered when she has both the: A) ability to succeed and advance economically; and b) the power to make and act on economic decisions the entire country will develop. Therefore, I kindly request you to genuinely fill and return this questionnaire. I assure you that your participation in this study is assumed voluntarily, all the information and results you provide will be recorded anonymously, and confidentiality is maintained. It is only for academic purpose.

A. Respondent Profile

1. Sex

- a. Female b. Male

2. Age ----- Years

3. Completed level of education

- a. No formal schooling d. Tertiary school
b. Primary school e. University/college
c. Secondary school

4. How long have you been in this position (in years)?

- a. Less than 3 year's b. 3 – 5 years
c. 6 – 10 years d. Over 10 years

5. What was your job before operating under this organization?

- A. On similar activities

b. Different

c. No job

6. If your answer is 'a' so for how many years have you been in the job? ----- Years

B. Organizational profile

7. Organization name -----

8. How do you label the performance of your organization as far as women economic empowerment is concerned?

a. Increasing

b. Decreasing

c. No change

9. What mechanisms is your organization using to lift up the economies of destitute women?

10. What are the strongest constraints that hinder your organizations to increase women economic power in Korah community?

11. Does your organization have a good access to finance women economic empowerment?

a. Yes

b. No

12. Does your organization have technical expertise that follows up the women economic empowerment?

a. Yes

b. No

13. Have you get any managerial training concerning women economic empowerment?

a. Yes

b. No

14. What kind of support is your organization getting from the government?

a. Financial

b. Training and consultancy

- c. Working premise
- d. Other, specify -----

C. Women empowerment

15. Do you think women are good in decision making?

- a. Yes
- b. No

16. Do you think that women will become independent economically?

- a. Yes
- b. No

D. Training and consultancy service

17. Have you ever give any form of formal training on becoming economically independent woman?

- a. Yes
- b. No

18. If yes to 17, do you think that the training was helpful for the trainers?

- a. Very helpful
- b. Helpful
- c. Useless
- d. Harmful

19. If yes to 17, how do you evaluate the effect of the training on empowering women economically?

- a. Excellent
- b. Very good
- c. Good
- d. Bad

20. Does the organization take any form of training from the government for the trainers?

- a. Yes
- b. No

21. Have you ever got any form of training or managerial or skills from the government?

- a. Yes
- b. No

22. If yes to 21, was the training helpful for the organization?

- a. Very helpful
- b. Helpful
- c. Useless
- d. Harmful

23. If yes to 21, how do you evaluate the effect of the training on your organization?

- a. Excellent
- b. Very good
- c. Good
- d. Bad

24. Have you ever received any form of formal training on management and skills from organizations other than the government?

- a. Yes
- b. No

25. Have you ever participated in any experience sharing programs organized by government institution?

- a. Yes
- b. No

26. Do officials from governmental institutions perform follow up and evaluation for your work and status?

- a. Yes
- b. No

E. Effectiveness of government organization

27. Would your organization have been forced to cease operation in the absence of the government support?

- a. Yes
- b. No

28. How many jobs do you think your organization creates to empower the economy of women as a result of government support?

- a. 0
- b. 1 – 5
- c. 6 – 10
- d. 11 – 50

29. How would you rate the effectiveness of the government in communicating and administering new and enhanced government support?

- a. Excellent
- b. Good
- c. Fair
- d. poor
- e. doesn't know

30. You are invited to comment on any aspect of government support scheme to your organization.

-----.

The following questions are concerning beneficiary women who are empowered by Ngo's.

Respondent

1. Sex

- a. Male
- b. Female

2. Age ----- Years

3. Completed level of education

- a. No formal schooling
 - b. Primary school
 - c. Secondary school
4. How long have you been support in this organization (in years)?
- a. Less than 3 years
 - b. 3 – 5 years
 - c. 6 – 10 years
 - d. Over 10 years
5. What was your job before you stared support under this organization?
- a. Daily labor
 - b. Jobless
 - c. Begging
6. What kind of support do you get from the organization?
- a. House rent, medical, education and grocery
 - b. Medical, education, grocery
 - c. Education and grocery
 - d. Grocery
7. Have you got any training concerning economic empowerment?
- a. yes
 - b. No
8. Have you got financial support to manage your life independently?
- a. Yes
 - b. No
9. Have you got technical support and good follow up by supporting organization?
- a. Yes
 - b. No
10. What kind of support are you getting from the government?
- a. Financial
 - b. Training and consultancy
 - c. Working place
 - d. Other, specify -----

DEDICATION

To my husband **Ato Feker Bikes** for his love and unlimited support through many years.