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**SCHOOL OF GRADUATES STUDIES**

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**ASSESSING THE EFFECTIVNESS OF INCOME GENERATION ACTIVITIES FUNDED**

**BY SHEGER CHILD AND FAMILY DEVELOPMENT CHARITABLE SOCITY**

**BY: NEBIYOU AMEHA**

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION IN PROJECT MANAGEMET (MBA PM)**

**ADVISOR: SENAIT GETAHUN**

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**ADDIS ABABA, ETHIOPIA**

## **DECLARATION**

I, the undersigned, hereby declare that this thesis is my original work and has not been presented for any type of degree in any other university, and that all the sources of Materials used for the thesis have been acknowledged.

**Declared by:** Name: NEBIYOU AMEHA

Date: JAN/2022

Signature: .....

**Confirmed by Advisor:** Name: SENAIT GETAHUN

Date: JAN /2022

Signature: .....

Place and Date of Submission: St. Mary's University JAN, 2022

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This is to certify that the thesis entitled “Assessing the effectiveness of income generation activity funded by Sheger child and family development charitable society” submitted in partial fulfillment of the requirement for the degree of Masters with specialization in MBA in Project management.

Approved by Board of Examiners

_____	_____	_____
Dean, Graduate Student	Signature	Date

_____	_____	_____
Advisor	Signature	Date

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Examiner (Internal)	Signature	Date

**ST. MARY'S UNIVERSITY**  
**SCHOOL OF GRADUATES STUDIES**  
**SCHOOL OF BUSINESS AND ECONOMICS**

**ASSESSING THE EFFECTIVENESS OF INCOME GENERATION ACTIVITIES**  
**FUNDED**

**BY SHEGER CHILD AND FAMILY DEVELOPMENT CHARITABLE SOCIETY**  
**IN GULALE ADDIS ABABA, ETHIOPIA**

**BY**

**NEBIYOU AMEHA**

**ADVISOR**

**SENAIT GETAHUN**

**A thesis submitted to St. Mary's university school of graduate studies in partial  
fulfilment of the requirements for the award of master's degree in project  
management**

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## **LIST OF ACRONYMS**

- **IGA**            Income Generation Activity
- **M&E**            Monitoring and Evaluation
- **MSEs**            Micro and Small Enterprises
- **NGO**            Non-governmental Organization
- **SCFDCS**        Sheger Child and Family Development Charitable Society
- **UNESCO**        United Nation Education Scientific and Cultural Organization

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## **Abstract**

*Income-generating activities have been highly popular in governmental and non-governmental organizations over the last two decades as they strive to find out how the population is involved and how to keep them engaged in income-generating activities. This rate is higher in urban than rural areas. In order to minimize the economic and social costs of high urban unemployment rate and raise the income of people living under poverty, the government has adopted income generating schemes through promoting Micro and Small Enterprises. The study examined the role of such Income Generation Activities for improving the income (via expenditure approach), saving, and improvement of acceptance and social interaction in the community in Gulela sub-city, Addis Ababa by taking Sheger Child and Family Development Charitable Society and using quantitative and qualitative methods. There are 642 total populations and from this a sample of 247 respondents has been taken. Data has been collected through interview, questionnaire and observation and the research has taken Descriptive Survey method. The Findings show that the major types of Income Generating Activities are urban agriculture, Hen farming, house bread bakery, Gult, Tea coffee, Washing clothes, Selling chips, Sewing clothes, Weaving, food and beverage. Of those who are engaged in Income Generating Activities, 77.9% are women whereas 22.1% of those engaged are men. This shows that women are more into Income Generating Activities that perpetuate their roles in Income Generating Activities. Findings show that participation has brought significant improvement in living condition on the respondent 45.5% have big improvement, 48.9% have small improvement, and 5.5% which have no change in the living condition. Income Generating Activities has also contributed to improving participants' improvement of acceptance and social interaction in the community.*

**KEYWORDS:** IGA, Addis Ababa, financial asset, improvement

# **CHAPTER ONE**

## **1. INTRODUCTION**

This chapter sketches the research background, statement of the study, research question, objective of the study, scope of the study, significance of the study, and organizations of the study leading to the Assessing the Effectiveness of Income Generation Activity Funded by Sheger Child and Family Development Charitable Society.

### **1.1. Background of the study**

Mostly in developing countries, there are governmental and non-governmental organizations that are working on income generation activities for poor families, to get sustainable income for a long period and these non-governmental institutions have a lot of roles in providing services to the poor society. Income generation interventions seek to address poverty, unemployment, and a lack of economic possibilities, to boost participants' potential to produce income and financial stability; those activities differ from one company and project to the next. Income-generating activities are those that focus on providing chances for communities to productively employ locally available resources, to grow less dependent on the state, and to more self-sufficient families and communities. (FAO, 2010)

Unstable economic situations are the main source of economic insecurity and lack of funds is the primary challenge of the struggling citizens and exposes them to various problems. However, promoting income-generating activities is not a universal solution. An initial economic security study of the setting and the difficulties encountered by the vulnerable population is required to determine the type of solution that is most suited to each unique scenario. In this context, we have chosen to define income generation activities as economic activities performed with the intention of improving living conditions in the area (PCS, 2000).

These interventions can take many forms, including microcredit initiatives that give financing and start-up assistance to people or organizations that would not ordinarily qualify for loans from traditional financial institutions. Sheger Child and Family Development Charitable Society is a local non-profitable organization located in woreda 7 of Gulela sub-city, Addis Ababa city administration, in the northern part of Addis Ababa. It is a charitable society working in partnership with Child Fund Ethiopia with the objective of bringing visible and sustained changes in the lives of disadvantaged children, youths, and parents through the enhanced role of parents, youths, and children in all the

processes. Sheger Child and Family Development Charitable Society targeted to benefit 19,766 needy children and families living in Woreda 4, 5, and 7 of Gulela sub-city. Sheger CFDCS has been operating in woreda 4, 5, and 7 of Gulela sub-city and during the last years of its project implementation, the project was implementing several integrated development activities about education, early childhood care, and development, health, human immunodeficiency virus/acquired immunodeficiency syndrome, income generation, child protection, and participation and coordinated care and support to orphans and vulnerable children and served 19766 children, siblings and families as direct beneficiaries with the overall objective of enhancing intellectual and productive capacities of the child and the family and thereby improving the survival and self-reliance children and families. Besides these direct beneficiaries, 40,779 communities of the target area have benefited from the infrastructures and local institutions developed and/or capacitated through the assistance of the project.

Potential income generation IGAs to be supported for the benefits that are vulnerable to poverty should be those usually conducted by the poor population and situated in or near the house. Potential IGAs should focus on activities in which women may put their existing abilities to use. Those with experience in small-scale plant, agricultural, and animal production, processing, and preservation. Potential promotion areas include: -food processing, urban agricultural production, other micro-urban animal production, and handicrafts. In implementing both sponsorship programs financed by Child Fund and grant projects financed by different donors, the Sheger child, and Family Development charitable society has a very good track record and has smooth working relationships with its donors and government sector offices. (Sheger CFDCS, 2021, Five Years strategic plan Document).

## **1.2. Statement of the problem**

According to Fruttero and Guari (2005), NGOs can appear to be both original and foreign directed, selfless, self-promoting, haphazard and efficient at various points, lending credence to various charges of hypocrisy or "selling out," and despite the fact that NGOs are perceived to be the drivers of development, it is difficult to prove their effectiveness. Because poverty remains in the same regions served by NGOs, it can be difficult to demonstrate the success of their poverty-relief programs.

Income-generating activities have been a highly popular in governmental and non-governmental organizations over the last two decades as they strive to find out how the population is involved and

how to keep them engaged in income-generating activities by utilizing various surveys and methods. In recent years, the urgent problem of non-governmental organizations has faced is the continuity of the project.

Werker et al. (2007) argue that not all randomized assessments of NGOs' activities produce good results, and that some studies produce no change. As a result, critical literature has evolved that calls into doubt the effectiveness of non-governmental organizations (NGOs) in improving the lives of their intended beneficiaries. According to Werker et al. (2007), an OECD assessment on the efficacy of NGOs concluded that there is still a dearth of strong and trustworthy evidence on the impact of NGO development initiatives and programs. Furthermore, most publicly accessible program assessments by non-governmental organizations (NGOs) - such as case studies on websites - are descriptive, seldom incorporate thorough statistical analysis, and very never reflect substantial negative results.

Recognizing this, various academics examined the connection between the project's income-generating activities for individuals and its success. According to Bassem Mohammed (2018), the primary goal of income-generating activities is to provide financial stability for individuals and their host communities with additional cash to boost their food security and livelihoods.

The situation that this research seeks to investigate is the effectiveness of NGOs poverty alleviation strategies that are pursued by NGOs in Addis Abeba city, Gulele subcity, so here the researcher aims to investigate the NGOs contribution in income generation program, specifically aimed at adults and which is considered to improve adults' livelihood situation.

The research has got the chance to see the gap between the success of project implementation income-generating activities for the population in the non-governmental organization named Sheger children and family development charitable society and the project implementation and project success. The research will help to check the project implementation and project success. The purpose of this study is to examine the gap between the project implementation and project success in the Sheger children and family development charitable society

The study is needed to noting about change in the living situation of adults and family development charitable society. NGOs have been working on the income generation program for quite sometimes so in respect to the length of period that they have been in operation in the IGA program, they are expected to bring about change which is mainly economic. Here the researcher is interested to know

the NGOs past, their present and future contribution so that adults who are the main IGA participants will benefit from the IGA program the NGOs launches.

### **1.3. Research question**

To achieve the purpose of the study the following basic questions were raised

- What are the achievement of income-generating activities related to access to financial stability?
  - How do income-generation activities involve the beneficiaries?
  - What are the issues that affect the IGA target group?
  - How effective is the income generating activity to the targeted population?
  - Non-governmental organizations that participated in the process and what results were achieved

### **1.4. Research objective**

#### **1.4.1 General objective**

The general objective of the study is to assess how effective the income generation activities that are funded by Sheger Child and Family Development Charitable Society in Gulela sub-city Addis Ababa.

#### **1.4.2 Specific objective**

Specific objectives:

1. To examine the relationship between implementation and success of income-generating activities in the Sheger child and family development charitable society.
2. To identify the dominant income generation activity.
3. To identify the implementation criteria that contribute to the project's success
4. To identify and examine things that can change the people by involving non-governmental organizations in the process.



## **1.5 Significance of the study**

After adjusting for possible selection bias as well as the impact of other variables, the study's findings contribute to our understanding of the current role that income-generating activity is playing in transforming participants' lives, especially those of beneficiaries. It provides details on whether income-generating activity members have improved their financial assets as well as their psychosocial empowerment.

The concerned authorities will be able to take the required actions to increase the efficacy of such programs and their services based on the study of the effects of such programs on the livelihood of beneficiaries. It also functions as a helpful source of information for follow-up research on a connected topic.

## **1.6 Scope of the study**

The research scope is to make a great point on the improvement of income generation activity sustainability for the beneficiaries that Sheger children and family development charitable society fund on their IGA.

## **1.7 Limitation of the study**

The study's limitation is that information about the IGA's participation in the revenue generation initiative was extremely difficult to obtain. The primary difficulty was persuading and contacting program employees for document evaluation. Due to the NGOs involved in the research's indisposition, the papers had to be kept confidential and took a long time to collect and compile.

This study has been carried out with a lot of effort and in difficult circumstances in order to convince people of its effectiveness and findings.

## **1.8 Organization of the study**

The study is organized in to five chapters. To come up with the final output of assess how effective the income generation activities that are funded by Sheger Child and Family Development Charitable Society in Gulela sub-city Addis Ababa., the presentation of this study has been organized as follows:

- **Introduction:** This chapter provides a general introduction of the research. It consists: background of the study, background of the organization, statement of the problem, research questions, objectives of the study, significance of the study, scope of the study, limitation of the study, and operational definition of terms.
- **Literature review:** The second chapter presents previous related research done on assess how effective the income generation activities that are funded by Sheger Child and Family Development Charitable Society in Gulela sub-city Addis Ababa and both which done in the country and outside country (empirical study) and theoretical background of issues related to Job Satisfaction
- **The research design & methodology:** This includes the research approach, research method, research design, and its components (i.e. target population, sampling methods, and sample size determination, sampling procedure), description of sampling procedures and data collection tools. Additionally, data type and measurement scale, method of data analysis and other issues are discussed.
- **Data analysis &presentation:** The analysis of data that collected through questionnaires and key informant interview has been presented on this assess how effective the income generation activities that are funded by Sheger Child and Family Development Charitable Society in Gulela sub-city Addis Ababa.
- **Conclusions and recommendations:** This chapter makes conclusion for the research and answers the research question. And suggestions will be recommended for the future improvement purpose

## **CHAPTER TWO**

### **2. REVIEW OF RELATED LITRATURE**

#### **2.1. INTRODUCATION**

The researcher explores relevant literature on theoretical and empirical topics that are determined to be important to the research inquiry in this chapter. As a result, the first portion reviewed theoretical literature linked to the study variables, which are regarded as providing a sound foundation for the research. Then, a synopsis of some of the prior studies on the subject is discussed. In the end, the chapter identifies the gap in the literature.

#### **2.2. Theoretical review**

The very first section examines the theoretical background of basic concepts and theories related to assessing project performance in terms of income-producing activities. The meaning of words varies based on their function and the environment in which they are used from literature and research. The exact explanations of fundamental ideas and theories demonstrate how they are applied in the research. The following section explains the key topics and theories covered in this research.

##### **2.2.1. Economic Context of Ethiopia**

According to the most recent human development report, 2021, Ethiopia ranks 175th out of 191 nations covered in the human development index, and Ethiopia's per capita income level has been hovering around US\$100 for quite some time. Even when purchasing power parity is used (to try to represent differing expenses of living), Ethiopia has a GDP per capita of US\$834.96.

As Ethiopian economic vision is to "build an economy with a modern and productive agricultural sector with enhanced technology and an industrial sector that plays a leading role in the economy; to sustain economic development and secure social justice; and to raise citizens' per capita income to the level of those in middle-income countries" (MoFED, 2010).

In recent decades, economic progress has been irregular, disturbed by war, numerous famines, and political regime changes. Due to a severe drought, Ethiopian went back into negative growth in 2002-3, but soon rebounded to 11% in 2003-4 and has averaged about 6% since then. Ethiopia, on the other

hand, has had robust growth for three years in a row for the first time in decades. Furthermore, the IMF's recent World Economic Outlook expects that such strong growth will be continued over the next five years. This economic performance has been primarily driven by higher global coffee prices and considerable assistance inflows, as well as good macroeconomic policy. However, given the relatively low base from which these numbers are obtained, Ethiopia remains severely reliant on help (PCSPR, 2007).

In 2002, the governments developed a poverty reduction strategy Paper Sustainable Development and Poverty Reduction Program that aims for annual economic growth of 7% in order to cut income poverty in half by 2015. The plan is based on converting agriculture from mostly subsistence to commercial production, which would serve as a catalyst for the growth of industry and exports, as well as the establishment of Micro and Small Scale Enterprises jobs and income (PCSPR, 2007).

The African Development Bank Group's 2010 study states that Ethiopia's recent progress has been accompanied with escalating macroeconomic challenges. High inflation and limited foreign reserves have been the nation's two main macroeconomic issues. As a result of the worldwide agricultural and economic crises, pressures on pricing and the balance of payments increased starting in 2007/2008. The challenging macroeconomic environment Ethiopia experienced from 2007–2008 through 2008–2009 is also linked to the economy's fundamental flaws, notably supply-side rigidities. Between 2007/2008 and 2008/2009, the expanding domestic supply-demand mismatch, in the context of the rapid expansion, contributed to an increase in inflation and the depletion of foreign exchange (ADBG, 2010).

The proportion of individuals living in poverty at the national level as indicated by the poverty head count index decreased from 44.2 percent in 1999/00 to 38.7 percent in 2004/05, according to the 2004 Household Income and Expenditure Survey (HICES). The decrease in headcount poverty in rural regions, as was recorded in the most recent HICES, is largely responsible for the decrease in national poverty.

### **2.2.2. Definition of NGOs**

A non-governmental organization (NGO) is defined by the World Association of Non-Governmental Organizations as a non-state, nonprofit, voluntary organization. NGOs are typically independent of government influence and are either not founded by a government or intergovernmental agreement or if so, are not independent of government influence (WANGO, 2010).

NGOs can be big or small, official, or informal, bureaucratic or flexible in their organization. Many are externally supported, while others rely on locally organized resources, yet others are a hybrid of the two. Some may be well-off and prosperous, while others may be living "hand to mouth," fighting to make ends meet from year to year. Some NGOs have highly trained employees, while others rely mainly on volunteers and donors. In terms of values, NGOs are motivated by a variety of factors. There are secular non-governmental groups, as well as a rising number of 'faith-based' organizations. NGOs can be either local or international. Local NGOs are the ones that operate in one country while international NGOs operate in two or more countries.

#### **The role of NGOs in poverty Reduction in Ethiopia**

Poverty reduction has long been a priority for governments in emerging economies. Earlier efforts to combat poverty centered on increasing economic growth. However, economic progress does not appear to alleviate the poor's problems in many cases. For example, in 1960, nations such as Korea, Malaysia, and Thailand had significant economic expansion, but their average living standards were lower than those of major industrialized countries (Mohr et al. 2008:78). Poor individuals typically do not have access to the resources that are made accessible, such as financing or business guidance.

The degree and pattern of growth and private investment are heavily influenced by access to services, infrastructure, research, and technology. Improved infrastructure may lead to higher output, technological advancement, and strengthened market connections. Organizations are actively involved in the supply and maintenance of services required by industrial units. Organizations engaged in development work, in particular, absorb a greater share of the workforce of organizations in developing and transitional countries than in industrialized nations (Salamon, Sokolowski and Associates, 2004).

Robert chamber has identified certain components that comprise the "cluster of disadvantages" which contribute to poverty- what he called the 'deprivation trap'. Poor households, physically weak

households, isolated households, vulnerable households, and powerless households are among these groupings. He believes that all of these disadvantages are interconnected and cannot be isolated, but rather represent "deprivation" or the "poverty trap" with an interconnected collection of variables such as poverty, physical weakness, susceptibility, isolation, and helplessness (Chamber, 2000).

Several governments and non-governmental organizations (NGOs) have sought to stimulate economic growth through focused interventions including micro and small-scale firm development for the urban poor (Hurley 1990:28). Because these initiatives are ostensibly aimed at the poor, they are referred to as poverty alleviation programs (Tambunan 2006). According to modernization theory, fostering these expanding economic activities would assist the poor in a 'trickle down' approach by producing jobs.

### **2.2.3. Income generation activity**

Income generation simply refers to the acquisition or increase of income, which does not always involve the immediate receipt of funds. Income can be created via self-employment, working for others, or investing to increase personal resources (UNESCO 1993). Income-generating activities refer to activities that focus on providing possibilities for communities to productively employ locally available resources, to grow less dependent on the state, and to more self-sufficient families and communities. Thus, income-generating activities emphasize the constructive use of locally available resources to benefit the entire community. Richard(2012)

Niekerk (2009) claims that all income-generating activities are geared at giving communities the chance to effectively manage the resources they have access to, to become less dependent on the government and more self-sufficient as families and communities.

Income-generating activities are defined as "small-scale ventures that provide a source of income to individual beneficiaries or beneficiary groups while advancing the fundamental right to self-determination and the integration, repatriation, and reintegration objectives" Revolving Loan Fund report(2002). According to the Danish Refugee Council (2002), income generation is a broad concept that encompasses a wide range of activities such as microcredit, grants, skills and vocational training, business training, cash, or food for work (asset creation) programmes, local economic development projects, and even small- and medium-company growth.

A theory, according to Mautner (1996), is a set of prepositions that provide analysis or explanatory concepts for a certain subject. Various academics, such as Thomas Malthus (1766-1834) and John Mill (1806-1848), created various concepts and models linked to income-generating occupations. Because entrepreneurship is an income-generating activity in the sense that both seek to earn revenue, the researcher chose to employ economic theories to guide this study. These ideas discuss the factors that influence the origin, growth, and choice of Income Generating Activity. The same concepts have been used to explain the barriers that may hinder the growth and advancement of Income Generating Activities.

- **Types of income generating activities in different communities**

Food and Agriculture Organization (2002) Agriculture and non-agriculture income-generating activities were categorized as two types of income-generating activities. Furthermore, the Food and Agriculture Organization (2002) discovered that communities chose the type of income-generating activity to engage in based on the social, economic, political, and psychological situations of their communities. The resources available in the communities are viewed as a key component that must be considered while deciding.

According to Zezza (2009), an income-generating activity may be thought of as a type of "job" in which individuals engage in activities that help them earn more money. Any self-sustaining initiative where members gain from the sale of things for money, employment for wages, or greater productivity qualifies as an income-generating activity. Depending on the context, the types of activities carried out in a country may differ. It may, for example, entail the planting of trees to improve soil conservation and therefore garden produce. Several women's groups in Dares Salaam are engaged in activities like sewing, gardening, creating bounties, and other small enterprises. Other "men's" work items or activities include the construction of bricks (blocks), water reservoirs (small dams), and large water jars for harvesting.

- **Strategies for effective development of income generating activities**

Various techniques, according to Brown (1998), should be employed to help and inspire communities to engage in Income Generating Activities for the development of their livelihoods and the country. Considerations should be given to:

1. Promoting innovation and improvement of micro-credit schemes to promote the participation of Income Generating Activities. To achieve this goal effectively, more emphasis should be placed on the promotion of savings and credit schemes to build on the fact that most participants in Income Generating Activities obtain their start-up capital from their savings.
2. Creating a state organ or institution with branches at lower government levels (that is at ward and village) to be directly responsible for promoting income-generating activities,
3. Increasing investment in infrastructure, including roads, electricity, and water supply, which are of paramount importance in the performance of Income Generating Activities and,
4. Providing education and training aimed at building confidence and specific skills needed to promote the performance of particular Income Generating Activities by establishing participatory discussion groups based on household participation in similar Income Generating Activities. These groups should form the platform for providing training and sharing experiences among group members, these needs can be technical business skills, including book-keeping.

#### **2.2.4. Community participation in income generation activities**

Income-generating activities have been highlighted as the most effective poverty-reduction method and as a means for the disadvantaged to engage in the economy. Participation of the community in income-generating activities enables them to meet their social and economic demands in a dignified manner; the community itself must take a major role in the project's growth (Brow, 1998).

It is a holistic approach to development that includes the maintenance of sociocultural practices, community development, promotion of indigenous knowledge, and development of ownership feeling, and responsibility at individual, community, and government levels. It is considered the best way of achieving sustainable development in developing countries (Wells et al. 2004).

#### **2.2.5. Project success**

Successful projects have a considerable positive impact on organizational performance; hence, precisely understanding project success is crucial for both practice and research. (See, for example: - Love et al., 2012; Crosetto and Regner, 2018; Gil and Pinto, 2018).



The dimensions of 'on time,' 'on budget,' and 'as specified' are all critical in project management success. Westhuizen and colleagues (2005) According to DeLone and McLean (1992), the six aspects listed below define the success of the project product. Important issues include system quality, information quality, information usage, user satisfaction, individual effect, and organizational impact. De Lone and McLean (1992) have also discussed four factors that may be utilized to develop a good project model. It consists of four components: simplicity, acceptability, goal similarity, and reusability.

The perspectives of top management and the project manager on success were at odds, according to (Hjelmbrekke, et al., 2014) observe that project manager is focused on reaping the long-term advantages that were the driving force for launching the project in the first place, while the project manager is focused on finishing the project on schedule, within budget, and within scope. Therefore, projects that satisfy business needs, are completed and maintained on schedule, are completed and kept under budget, and provide the anticipated business value and return on investment are considered successful projects.

On the other hand, Organization can benefit from using a project management framework by increasing the effectiveness of human effort in the organization while increasing the efficiency in terms of delivering the desired outcomes in the mid to long term. Project success is the output of three interacting sub-success criteria: successful project management in delivering the project output, successful communication, and understanding of stakeholders' needs, and successful realization by the organization of the project's benefits. (Badewi, 2015)

Project success has long been considered the ability to fall within time, cost, and quality constraints. The "time, cost, and quality triangle" or "iron triangle," or the "golden triangle," that some professionals call the "Holy Trinity" or the "triangle of virtue" is done as a definition of project success (Atkinson, 1999).

Project success is defined as "Project Success is determined by Product and Project Quality, Timeliness, Budget Compliance, and Degree of Customer Satisfaction," according to a definition by (PMI, 2013).

## **2.3. Empirical Review**

### **2.3.1. Causes of income generation**

There are several factors in the majority of African countries that render the populace vulnerable to poverty. Although disadvantage usually starts at an early age, preventative measures can help to reduce disparities and restrict their growth. However, not all inequalities can be identified in time, and not all prevention initiatives will be successful.

Furthermore, certain inequities emerge at working ages and opportunities, particularly in people's life cycle. Despite evidence that lifetime income disparity is substantially ingrained by the age of 60, there is still plenty that can be done for the population by easing disadvantages and giving support to enlighten on the new opportunity. A variety of policies are required, including continuing promotion of healthy lifestyles, equitable access to quality health care, and the adoption of inclusive labor market policies for older employees, allowing for a seamless transition to retirement.

According to the urban Employment and unemployment survey (2016) In the labor market of Ethiopia, there is a very high rate of unemployment with a rate of 23.5% in Addis Ababa. Low-skilled workers face job-finding rates that are very low, at less than 7% per month, and job loss rates that are extremely high by global standards, at over 5% per month. High-skilled workers face similarly low job-finding rates and moderate job loss rates According to unemployment and self-employment in urban Ethiopia (2020).

Help Age International and Cordaid, (2011). The older man noted that a physically fit man could engage in daily labor, carpentry, construction as well as petty trading. Women cited multiple works including housemaid, spinning, weaving, brewing, petty trade, leaf collecting, firewood selling, and coffee selling. As daily labor rate for men was cited as between 100-150 birr/day (3-5 \$/ day) according to the Logistics Capacity Assessment form 2017-2018 but the daily labor for younger employees that are capable of hard work.

## **IGA's contribution to economic expansion and poverty reduction**

The World Bank makes three main justifications for supporting IGAs in least developed countries, which are consistent with the 'modern' paradigm's views about the relevance of MSEs in the economy (World Bank 2002; 2004). First, IGAs boost competition and entrepreneurship, which has a knock-on effect on overall economic efficiency, innovation, and aggregate productivity growth. Second, given a favorable financial market and other institutional and macroeconomic conditions, IGAs are usually more productive than large firms. Third, because IGAs are more labor intensive, their expansion promotes employment more than that of major firms.

In other words, the World Bank believes that direct government support for Micro and Small Scale Enterprises in least developed countries will assist countries in capitalizing on the social benefits of increased competition and entrepreneurship, and that Micro and Small Scale Enterprises will boost economic growth and development..

As a result, authors on urban lifestyles emphasize the importance of money in everyday living, particularly for city people (Farrington et al. 2002; Meikle et al. 2001). Because the urban poor lack funds, their food is insufficient for optimum health, and such families find it difficult to invest in education. It also implies that they have a difficult time saving and securing assets, making households more exposed to disasters.

Income-generating projects seek to address poverty by increasing labor productivity and employment opportunities because higher productivity and incomes allow previously low-income households to meet their consumption needs, increase their assets, and afford better quality housing and basic services. In accordance with this, the impact of income diversification, income generation skills, and increased savings in lowering individual and household vulnerability has been acknowledged (Fernando 2003:9)

A related problem is the empowerment of individuals, which is a key component in the development process (William et al. 1994).

In emerging economies such as Ethiopia, where the public or formal sector has proven ineffective in providing work possibilities to an ever-increasing labor force, Micro and Small Scale Enterprises have shown to be successful spheres of survival, particularly for low-income, impoverished, and women's organizations (Gebrehiwot and Wolday 2006)

As a result, the informal sector has been a significant source of supplemental income not just for the jobless and poor, but also for urban wage employees whose wages have been reduced as a result of the reduction in real earnings. This is not to say that larger firms are unimportant, and that Micro and Small Scale Enterprises may completely replace the function of major enterprises in the economy. There are also reservations about the World Bank's Micro and Small Scale Enterprises policy.

### **2.3.2. Increasing measures for generation income**

Ensuring growth requires strengthening gains from existing sources and developing new income-generating opportunities. This is the concept of 'commercialization' which is developed in the Commercial Strategy. There have been several activities designed to identify opportunities to increase income from existing sources or identify new ones. (M. Alone, 2013, income generation)

These are some activities that can be done by the population for income generation; Food drying, processing, and preservation Preparation, and marketing of dairy products, other activities relevant to agricultural and animal production, and Handicrafts that can be funded by a government and non-governmental organization.

### **2.3.3. Income generation in Ethiopia**

According to Batti (2014), income production implies that funds reside somewhere and that techniques to acquire the money must be developed. Financial and Non-financial resources are important in resource mobilization, and certain resources can be developed internally by the organization rather than received from outside sources of funding or resources.

Donors Consortium, Public Shows, Volunteer Services, Fundraising Dinner, Donation Boxes, and Newspaper Calls for Donations are some of the ways Ethiopian Charities and Societies are expanding and improving their revenue kinds and quantities. The tendency of non-governmental organizations (NGOs) participating in revenue-generating operations is a global phenomenon that is contributing to the blurring of lines between the public, private, and civil society sectors. In Ethiopia, both NGOs and the government are increasingly focusing on revenue creation to fund their operations (DAG, 2007).

### **2.3.4. Project critical success factors**

Critical Success Factors are the few things that must go right in order for a manager or an organization to succeed, and so they reflect those management or enterprise areas that must be given special and ongoing attention in order to achieve high performance. The first comprehensive classification of important success elements in the field of project management is offered by (Schultz, 1987). The researcher describes two types of elements that impact project performance at different stages of the project life cycle: strategic and tactical. The "strategic" group, for example, comprises of players such as project mission, top management support, and project scheduling. Client counseling, human resource selection, and people training are examples of "tactical" considerations.

Furthermore, (Pinto J. K., 1988) took into account the distinct and varied stages of the project life-cycle and expanded the spectrum of success variables. According to research, the influence of success variables varies depending on the stage of the project's life cycle and the success measurements used by analysts. Also (Saqib, 2008) & (Babu, 2015) defines critical success factor are depends Project management factors, procurement related factors, client related factors, design team related factors, contractor related factors, project management related factors and business & work related factors

According to the (Turner, 2004) Project Performance Measurement Support is used for monitoring and evaluating project performance. The use of the Project Performance Measurement system is among the most important critical success factors and by utilizing Project Performance Measurement Support information project managers could easily monitor and manage the project outcomes, but this link is qualitatively assessed.

Also, the Maryam Orouji (2017) Further suggested that the project charter should include the negotiated success metrics; the project dashboard for visual monitoring of the metrics, and the project retrospective should document the actual results, concluding with overall stakeholder satisfaction and emphasizes the significance of M&E for controlling project performance. Standardized M&E practices can help control and integrate project activities to timely achieve project goals. M&E plan should be an integral part of project design as well as project implementation and completion. The two project management bodies of knowledge are the Project Management Institute (PMI).

## **2.4. Gap in reviewed literature**

A wide investigation of the relevant literature on this subject was performed. The literature is well documented focusing on income-generating activity and the success of the project. In reviewing this literature, the researcher discovered much of the information was based on meaning and its cause-and-effect relation. The researcher also found that the variation in the best parenting style practices, from state to state and even from country to country, creates different results when doing an assessment. In addition, all the research findings are based on the experience of developed countries so that; we can't generalize for developing countries like Ethiopia. Also in the research those are published and unpublished there are deficiencies in the assessment of the income generation project success from project to project.

## **CHAPTER THREE**

### **3. RESEARCH METHODOLOGY AND DESIGN**

#### **3.1. Introduction**

This chapter presents the research methodology used in order to achieve the research objective i.e. research approach, the research design, population and sampling techniques, types of data and instruments of data collection, procedure of data collection, methods of data analysis, and finally the ethical consideration and validity.

#### **3.2. Research Approach**

To attain the objectives of the study, the researcher used both qualitative and quantitative methods of research. Qualitative research is open to change throughout the data collection process. This permits the researcher to adjust the direction of the inquiry based on the going experience of collection and thinking about data. The reason why the researcher uses this method is to shift the focus to issues that were not previously relevant. A quantitative method is defined as a numerical method of describing observations of materials or characteristics. It provides empirical data which helps us to explain the physical reality of the subject of the study. Thus, the study explained both by qualification and quantification get to obtain the above-mentioned results.

#### **3.3. Sources of Data**

The possible sources of this study are both primary and secondary. Through questionnaires and key informant interviews, primary data were acquired from participants in the present Income Generation Activity that funded by Sheger CFDCS. On a sample of respondents chosen at random, surveys were given out. To make the questions easier for responders to understand, the questionnaire was originally written in English and then translated into Amharic. Face-to-face communication has been used in this in order to improve the likelihood of a response and the flexibility of information extraction. Also Key informant semi-structured Interview was carried out with six income Generation Activity participants and two income Generation Activity implementing personnel of the study area. The interviews with income Generation Activity implementing personnel were conducted to obtain general information on implementation of the income

Secondary sources of data can be different documents, books, websites, and previously prepared research papers which have relevant information for the preparation of the paper. Also, other materials which are useful for the careful organization of the study were exhaustively exploited. From these sources, both qualitative and quantitative data are gathered by using different types of data collection tools.

### **3.4. Study Design**

The types of research design appropriate for this study both descriptive and explanatory research designs in nature the major purpose of descriptive research is to describe the state of affairs, as it exists at present. The descriptive part of a research includes surveys and fact-finding inquiries of different kinds. The main importance of descriptive research is a description of the state of affairs as it exists at present (Kothari, 2004). Consequently, in this study descriptive and explanatory research design has been employed to describe & explain assessing the effectiveness of income generation activity funded by Sheger child and family charitable society.

### **3.5. Population and Sampling Design**

#### **3.5.1 Population of the Study**

In the city of Addis Ababa there are 322 local and international NGOs that are licensed to operate. There are about 15 registered NGOs in Gulale sub-city operating in the sub-city. From this numbers NGOs Sheger child and family development charitable society working on income generation activities, the other NGOs are working in study areas of education and training, children support program, women capacity building and economic empowerment and youth and development. (Sheger CFDCS, 2021, Five Years strategic plan Document).

The target population of this study was the beneficiaries of income generation activity funded by Sheger child and family development charitable society. The beneficiaries of this IGA are more than 642 and they are involving in various activities. In line with the objectives of this study, primary data was collected from the participants on IGA. In the study, respondents were selected randomly from the sampled. (Sheger CFDCS, 2021, Five Years strategic plan Document).



### 3.5.2 Sample Size Determination

Sample size refers to the number of elements to be included in the study. The study was applied both probability and non-probability sampling. The sample size was determined by using the formula of (Yamane, 1967) to select the sample out of the total population. Thus, to avoid the constraint the researcher was forced to draw sample from the whole population and also to draw the sample the researcher follows stratified random sampling procedures which help to classify and collect data.

Calculate the sample size is

$$n = N / (1 + N (e)^2)$$

*Where n= is the sample from of population*

*N= is the total population*

*e= is error term which is 5% (i.e. at 95% confidence interval)*

Using the above formula the simple size of the study is determined as

$$n = 642 / (1 + 642(0.05)^2) = 247$$

By doing this, samples of size was selected from a population of (N=642)

### 3.5.3 Sample Selection Technique

The study employed stratified random sampling techniques in order to select the required sample. First, the existing activities were classified into major sectors. In the study area, there are two major sectors in which the beneficiaries are engaged in activity. The two sectors were classified into the different types of activities they consist of First; the number of enterprises to be taken from each sector (to form the sample) was calculated proportionately. However, the number of enterprises to be

selected from each activity was purposively determined. Finally, simple random sampling was used to select the required enterprises in each activity. According to the data obtained from Sheger child and family charitable society, there are 642 participants in the study area. From these, a total of 247 participants were selected as a sample.

**Table 3.1 Sample of participants**

		Sample	Total population
Agriculture	urban agriculture(farming)	110	286
	Hen farming	21	55
MSEs	house bread bakery	14	36
	Gulit	15	39
	Tea coffee	12	32
	food and beverage	25	64
	Washing clothes	12	32
	Selling chips	13	33
	Sewing clothes	15	39
	Weaving	10	26
	Total	247	642

### **3.6. Method of Data Analysis and presentation**

The collected data was analysed, interpreted, and discussed by using quantitative method of analyses. After completion of data collection, descriptive statistical analyses were employed to analyse and interpret the raw data. The Collected data was checked for consistency and then to show demographic response distribution. The researcher also repeatedly read all the textual material before moving into the categorical aggregation process to make sense of the data. The study used SPSS version 20 software by descriptive statistics like frequency to process collected data.

Furthermore, data from each source and participant are compared to generate Meanings that can answer the study question. In general, after going through all of the preceding procedures, the researcher begins writing the report on the basis of the created outline. Data were presented by using different statistical tools such as graphs, tables, and charts.

### **3.7. Trustworthiness and Data quality assurance**

The research's credibility begins with data collection and continues through data processing. Some participants record the foundation of their desire to prevent the absence of the respondent's concept. Because some participants were unwilling to record their comments, the interviews were conducted through note-taking. To prevent personal bias, the researcher does not try to force her ideas on all interview participants by providing them the flexibility to answer the question. To reduce participant bias, there was no reward or enforcement for participants, and the aim of the research was fully disclosed.

The researcher also listens to the audio recording several times to ensure that the participant's concept is appropriately implemented. Issues are also explored during the data analysis stage based on data from participants and document review.

The research employs the following data collection methods: questionnaire, interview, observation, and document review. The data gathered from participant interviews was compared to the data gathered via observation and documentation.

### **3.8. Ethical Considerations**

The researcher has got respondents' willingness in the research process by creating a good report through introduction, explaining the purpose of the study and the benefits they get from this study. The researcher is also use coding method of avoiding all identification numbers, name, address to ensure secrecy and keep them from hesitation and frustration through the provision of full explanation regarding the purpose of not writing their names on the questionnaire. I have communicated Gulalle sub city revenue in Addis Ababa for the permission and support during the data collection. Moreover, all information gets from the respondents. The sample population is from the current total number of by Sheger child and family charitable society in Addis Ababa., for the permission and support during the data collection.

## CHAPTER FOUR

### 4. DATA ANALYSIS AND INTERPRETATION

#### 4.1. INTRODUCTION

This study was conducted to assess the effectiveness of income generation activities that are funded by SCFDCS. The primary data were collected from participants in IGA and distributed to 247; out respondents of this 235 questionnaires were returned making the response rate at 95.1%. This chapter deals with result and discussion.

#### 4.2. The demographic data Analysis

A total of 235 respondents participated in the survey of which the female have a majority of the participation with 183 (77.9%) were female and 52(22.1%) were male from the total respondents of 235. (See Table 4.1.1).

**Table 4.1.1. Gender of Respondent**

		Frequency	Percent
<b>Valid</b>	<b>Male</b>	52	22.1
	<b>Female</b>	183	77.9
	<b>Total</b>	235	100.0

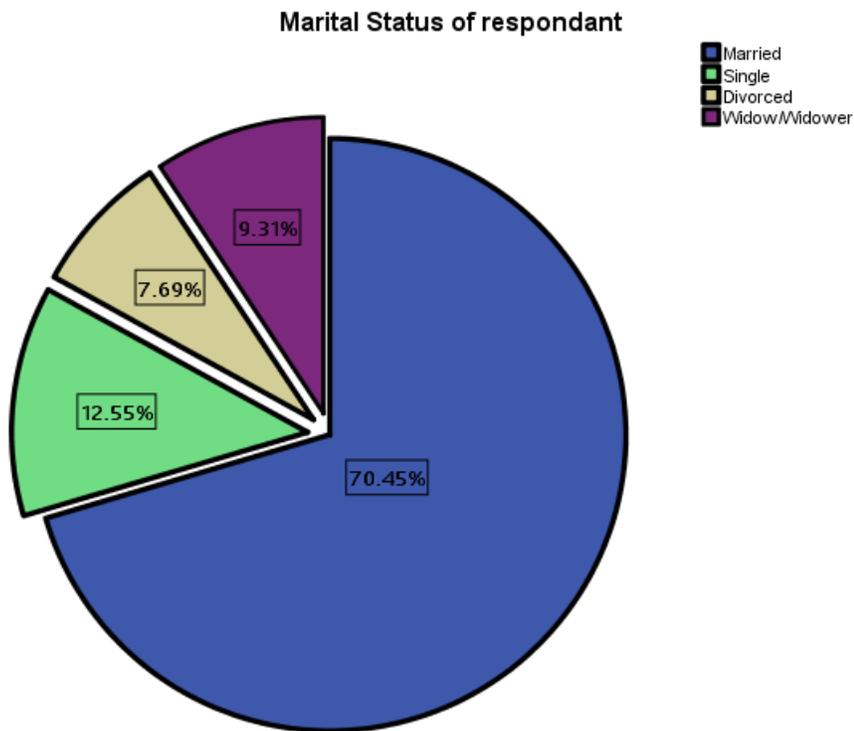
Majority of the respondents fall under the age of 30-49 and 18-29 with 42.1,41.7% respectively mainly due to the nature of the sample, whereas only 3% of the respondents fall in the age group above 69 the other 13.2% of the respondents are in the interval of 50-69 as shown in ( Table 4.1.2. ).

**Table 4.1.2 .Age of Respondent**

		Frequency	Percent
Valid	18-29	98	41.7
	30-49	99	42.1
	50-69	31	13.2
	above 69	7	3.0
	Total	235	100.0

With the respondents of 235 70.45% of those marital status are married followed by 12.55% of single also 9.31% with divorced respondents lastly Widow/er with 7.69(%) which shown in the figure below.

**Fig 4.1.1. Marital Status of respondents**



As far as education is concerned, 36.6% of the sample IGA participants are illiterate whereas the rest have completed some level of education ranging from elementary (16.6%), primary (8.5%), secondary (14.5%), technical and vocational (11.1%) to higher learning institution (12.3%) (see Table 4.2.2).

Because of their lack of education they cannot get a stable job, so these beneficiaries have struggled to provide their family with the basic necessity to survive. Like permanent living space, sustainable foods, and educational along with educational supports for children. The program have helped them to acquire this thing for themselves and their family.

**Table 4.1.3. Educational level of respondent**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Elementary	39	16.6	16.6	16.6
	Primary	20	8.5	8.5	25.1
	Secondary	34	14.5	14.5	39.6
	Technical and Vocational school graduate	26	11.1	11.1	50.6
	Higher institution graduate	30	12.8	12.8	63.4
	Never attended	86	36.6	36.6	100.0
	Total	235	100.0	100.0	

According to Sheger child and family development charitable society there are 642 participants in the program and most of the beneficiaries are below the poverty line and struggle to keep sustainable income to provide their basic needs to their family.

As shown in the Table 4.1.4 kind of activities are you engaged in to earn a living of respondents, 54% are self-employee, 8.1% are casual Employees, 1.7% are unemployed, 34.9% of the respondents are in micro and small-scale enterprises and 1.3% are in other works.

**Table 4.1.4 activities are you engaged in to earn a living**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self-employment	127	54.0	54.0	54.0
	Casual employment	19	8.1	8.1	62.1
	Unemployed	4	1.7	1.7	63.8
	works under micro and small-scale enterprises	82	34.9	34.9	98.7
	Other	3	1.3	1.3	100.0
	Total	235	100.0	100.0	

Source of income of the respondents shown in the table below of that are before they are engaged in IGA: 16.6% with Wages and salaries, 66% profit, 7% Rents, interest & dividend, and 10.2% with other kinds of sources.

**Table 4.1.5 Source of your income**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Wages and salaries	39	16.6	16.6	16.6
	Profits	155	66.0	66.0	82.6
	Rents, interest & dividend	17	7.2	7.2	89.8
	Others	24	10.2	10.2	100.0
	Total	235	100.0	100.0	

### **4.3. Financial asset building**

#### **Participation rates: Monthly expenditure and savings**

##### **Monthly expenditure:**

The IGA program which is provided by SCFDCS have helped these 642 participants to generate income and grow their businesses on their own. Out of the 235 sample token from these participants the researcher learnt that 185 of those personals support up to 5 family members by themselves and 50 of the participants support 6-10 family members. This program not only helped there participants but their whole family's too.

In the table 4.1.6 with the corresponding of the family size and monthly expenditure, From those 9.7% ,16.8%, 11.9%, 61.6% of the respondents with monthly expenditure of 1000-1500,1600-2000,2001-2500 and above 2500 respectively with family size of 1-5.

On the other hand who have a family size of 6-10; 4.1% with monthly expenditure of 1000-1500, 4.1% with monthly expenditure 2000-2500 and 91.8% of the respondents are with monthly expenditure above 2500.

**Table 4.1.6 monthly expenditure on average to Family size**

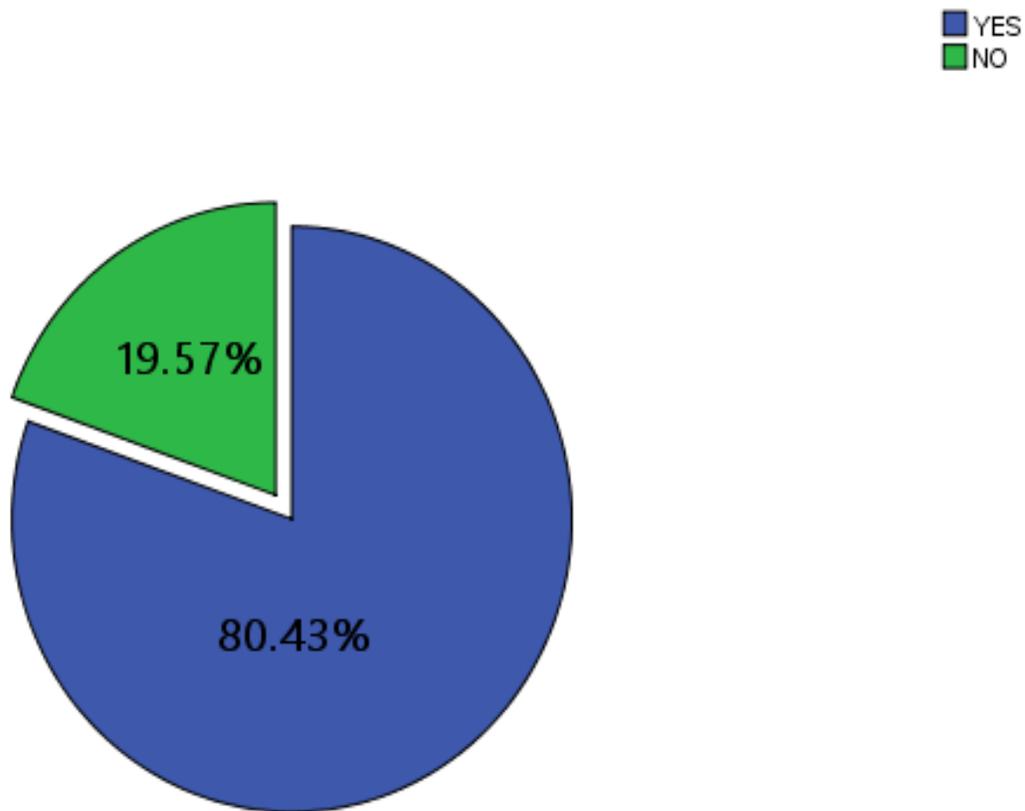
			monthly expenditure on average				Total
			1000-1500	1600-2000	2001-2500	above 2500	
Family size	1-5	Count	18	31	22	114	185
		% within Family	9.7%	16.8%	11.9%	61.6%	
	6-10	Count	2	0	2	45	49
		% within Family	4.1%	.0%	4.1%	91.8%	
Total		Count	20	31	24	159	234

**Saving: informal and formal institutions**

More than half of IGA participant respondents (80.43%) are involved in informal financial institution (Equb) the other 19.57% didn't involve in the saving organization. Women and Men Equb (is traditional form of cooperation involves community members with common objectives of mobilizing resources voluntarily by pooling financial resource and distribute it to members on rotating basis) total number of respondents (see fig. 4.1.2).



**Fig. 4.1.2. Respondents participate in traditional saving (Equb)**



#### **4.4. Improvement in living condition**

In the above Table 4.1.9 had shown how long the respondents participate in the IGA programs. 29.8% have been participating for 3 years, 42.1% have been participating for 4-6 years and the other 28.1% have been participating for over 7 years.

**Table 4.1.7 For how long do you participate in Income Generation Activity program**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3 years	70	29.8	29.8	29.8
	4- 6 years	99	42.1	42.1	71.9
	More than 7 years	66	28.1	28.1	100.0
	Total	235	100.0	100.0	

In SCFDCS there are several Income Generation Activities. From those activities the respondents participating on urban agriculture 46.4%, Hen farming 8.9 %, house bread bakery 5.5%, Gulit 5.5% , Tea & coffee 5.1% , Washing clothes 5.1%, Selling chips 5.5% ,Sewing clothes 4.7%, Weaving 3.4% and food and beverage 9.8%.

**Table 4.1.8 In what type of Income Generation Activity are you participating**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	urban agriculture	109	46.4	46.4	46.4
	Hen farming	21	8.9	8.9	55.3
	house bread bakery	13	5.5	5.5	60.9
	Gulit	13	5.5	5.5	66.4
	Tea coffee	12	5.1	5.1	71.5
	Washing clothes	12	5.1	5.1	76.6
	Selling chips	13	5.5	5.5	82.1
	Sewing clothes	11	4.7	4.7	86.8
	Weaving	8	3.4	3.4	90.2
	food and beverage	23	9.8	9.8	100.0
	Total	235	100.0	100.0	

### **IGA role for improvement in living condition**

Before the participants are engaged to the program, SCFCS collect information on the beneficiaries' background and observe the capability of their motivation and financial expenditure with their income to provide their basic needs. The improvement of living condition on the respondent as shown

in the Table 4.1.7 below 45.5% have big improvement, 48.9% have small improvement, and 5.5% which have no change in the living condition.

**Table 4.1.9 Change in your living conditions**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Big improvement	107	45.5	45.5	45.5
	Small improvement	115	48.9	48.9	94.5
	Remained the same(no change)	13	5.5	5.5	100.0
	Total	235	100.0	100.0	

A male key participant interviewee explained the change in his acceptance and social interaction in the community as follows:

“I am 40 years old men living in one of the targeted area of Sheger CFDCS, in Addis Ababa Gulele Subcity, Woreda 7 Specific area called “Kechene” locally named as around “3rd road “ means “Sostegna Menged”. I am living with my twin daughters aged 7 years old and attending 1st grade and another 13 years old daughter and learning at 7th grade .Generally I am living with 3 children and my wife.

Before I identified as a beneficiary I tried to earn income from weaving and my wife effort to baking & sell “injera” in small amount (50 Kilogram) by getting “Teef” in credit basis from trader. As I specified, that time was very critical and it was very difficult even to get & fulfill our daily consumption. But this was not enough to full fill our basic needs due to very low income earned/ 4000 birr per month.

This is the time when I was identified as one of the beneficiary & joined Sheger child and Family Development Charitable Society and Then, Sheger CFDCS looks my interest and effort, provided me Micro-Enterprise Selection Planning and Management (ME-SPM) training and 10,000.00 Birr as reinforcement/start-up capital. As I became resilient and committed to prepare my business plan and

engage in income generating activity making “injera” to improve my family life. Currently, me and my wife bought additional electric ‘Mitad”, different working materials like flour making container.

At the moment, we are using 4 ‘Mitads “ for baking “Injera” and able to buy 7 quintals of teff in cash per week and daily offering about 550 ” Injera” to different shops & restaurant & earning a minimum of 400 birr net income per day, 12,000.00 per month from “Injera”. In addition to this, before getting the support, I used containers for making flour by renting from somebody & paying 100.00 Birr per container.

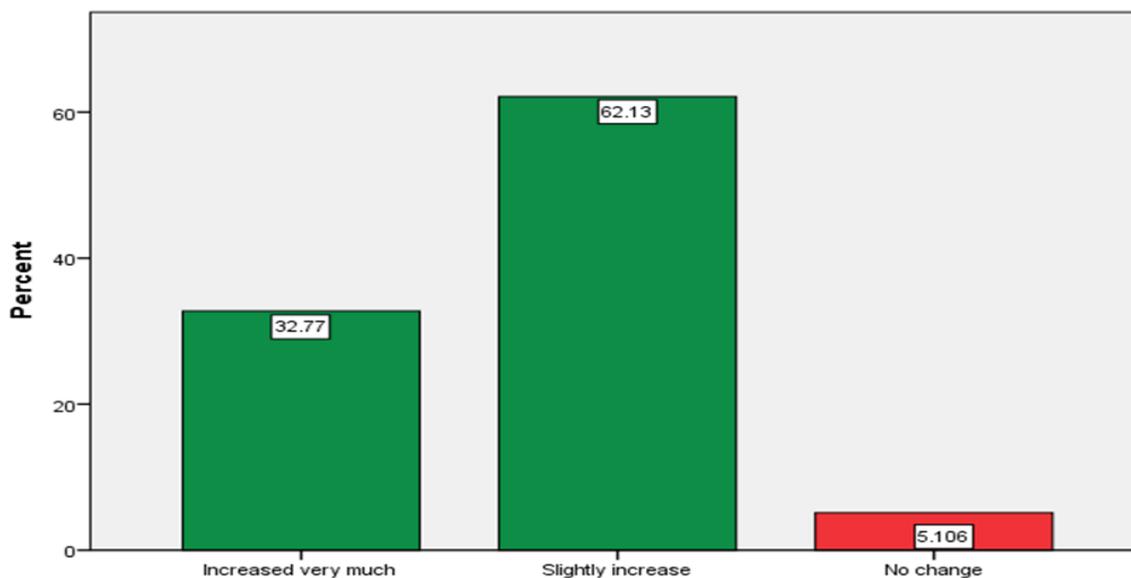
Currently we hired two women who are assisting my wife by making ‘Injera” and paying them a salary of Birr 4,305 per month. As I indicated, my families are able to full fill their basic needs as well as educating 3 of our children without any challenge. Finally, I express his acknowledgment to Sheger CFDSC for the support, knowledge & skill I acquired to support and successfully gained financial stability for his family.

### **IGA role for improvement of acceptance and social interaction in the community**

From the respondents 32.77% have shown a high acceptance improvement status; 62.13% have a slightly improvement in acceptance and social interaction in the community. In general 94.9% of the sample participants after they started to participate in IGA have shown improvement. And 5.1% reported lack of improvement in their community participation.

**Fig. 4.1.3. Participation in IGA on acceptance and social interaction within the community**

**Participation in IGA on acceptance and social interaction within the community**



Out of 94.9% of the participants all the female participants indicated that they started to participate in decisions making in their household especially on financial expenditure.

A female key informant interviewee explained the change in her acceptance and social interaction in the community as follows:

I am 24 years old very young women living in one of the targeted area of Sheger CFDCS, in Addis Ababa Gulele Subcity, Woreda 7 Specific area called “Dera sefer.”

Originally, I came from rural area and living in a very life-threatening, poor and have not able to full fill her basic needs. I am living with my partner and 6 years old daughter and attending 1st grade.

Beforehand, I was trying to get income from daily labor work like washing other family’s clothes and earn approximately 1000.00 ET birr monthly which is not enough for their family consumption. This is the time when I was identified as beneficiaries of Inclusive education & Income generating Activity.

Then, by looking my initiative and also as I became stronger and committed to prepare the business plan and engage in income generating activity Sheger CFDCS has provided me Micro-Enterprise Selection Planning and Management (ME-SPM) training and provide 5,000.00 Birr as reinforcement/start-up capital.

After i received the initial startup capital, I bought chips frying machine with its apparatus and start making chips for sale and getting monthly income around 4000.00 ET Birr and able to crate my own work. By considering my commitment, Sheger CFDCS also provide me additional 5000.00 Birr.

Currently, I am acknowledges this opportunity helped her to improve her social participation interaction activities and also gained social acceptance with decision making with in her community.” This indicates that the participation in IGA has brought psychological empowerment to the participants

## **CHAPTER FIVE**

### **5. Summery, Conclusion and recommendation**

#### **5.1. Summery**

The purpose of this research was to explain the assessing the effectiveness of income generation activity funded by Sheger child and family development charitable society. The paper involves five chapters including the introduction, review literature, research methodology, the presentation and analysis, and the conclusion and recommendation parts.

For conducting such research, descriptive type of research design with mixed approach has been adopted. 247 samples were distributed via random stratified sampling design where 235 questionnaires have been properly filed and collected. Majority of female IGA participants seem to have been engaged in urban agriculture activities whereas majority of the male are engaged in Weaving.

Finally, the data has been analyzed via SPSS software package and qualitative narration methods for data from questionnaires, and open-ended questions respectively. According to the discussion results, with regard to respondent related factors, most respondents forwarded their responses as they are equipped with the necessary ability, skills and commitment intended to perform the day to day activities. However, some improvements are also needed to enhance the effectiveness of income generation activity

These shows that female are mainly engaged in activities which perpetuate their traditional role as providers of the ultimate food. The qualitative studies indicate that female are concentrated in food preparation activities due to lack of skills in other activities. Findings suggest that, on average, IGA program has positive effect on participants' total monthly expenditure. This indicates that IGA participants' financial capital has improved due to the intervention. On the other hand, no significant differences have been observed in food expenditure among IGA participants and non-participants. The average improvement in total expenditure without any significant change in food expenditure indicates that IGA participants were able to diversify their spending on other goods and services.

Total traditional saving (Equb) are also found to be higher among the IGA participants to improve their economy. Total personal participate in Equb contributions could serve as on coping mechanism to reduce vulnerability. As what is saved currently will be either spend for future investment or as a

buffer to income fluctuations. However, it is found that female participants tend to save significantly more than male participants. This may be an indication that most participants in this organization are females.

As descriptive findings show, participation in IGA improves participation in decision making, self-esteem and livelihood for participants'. This resulted from the financial capital improvement they participation in IGA. Overall, engagement in IGA, is found to have significant contribution to improve the living conditions of participants. However, the sector seems to be facing various constraints in realizing its objectives of reducing deprived, excluded and vulnerable population of the participants.



## **5.2. Conclusion**

Based on the results of the analysis, the following major conclusions can be drawn. The main types of IGA cooperatives include urban agriculture, Hen farming, house Baking bread, Gulit, Tea coffee, Washing clothes, Selling chips, Sewing clothes, Weaving and food and beverage with majority participants of female seem to have been improved their livelihood and basic need.

This shows that females are mainly engaged in activities which perpetuate their traditional role as providers of skills, plan and their support to the IGA group. The qualitative studies indicate that female are dispersed to several activities with good skills and experience in activities.

Findings suggest that, on average, IGA program has positive effect on participants' total monthly expenditure. This indicates that IGA participants' financial capital has improved due to the intervention. On the other hand, no significant differences have been observed in small scaled micro enterprise. Such increase in expenditure, for e.g. on services like education and assets, is expected to bring a positive future return to their life.

## **5.3. Recommendation**

In order to increase participation of female in different types of income generating activities, the relevant intervention area would be to increase vocational and technical trainings. These trainings should also be available for new male and female entrants of the program. The availability of these trainings will help incoming participants to engage in any activity without any skill restrictions. Considering the role that participation in IGA plays in improving the living conditions of participants, it is advisable for unemployed people and for those who receive wage and salary to engage in this program.

The organization should identify and analyzing the exiting problem or well doing of the gape and the organization will focuses on high demand or profitable business that can be identify and share best practice on IGA diversification and income maximization. Collaborate with in different local NGOs to form partners to facilitate IGA for experience sharing and capacity building for long-term financial suitability.

Moreover, the promotion of IGAs should be done to attract more people particularly youth and women to join the program. In addition, the organization should be capable of giving a follow up and

training with respect of their activities with technological advancement and also have access to physical infrastructure and services, such as electricity and water, should be available on a regular basis at IGA working sites

On the other hand the government should create the network and favorable working condition of private business sector and NGOs. Also the government should be willing to listen and setting of the strong institutional setup and upgrading Directorate Levels and will form their structure at district level NGO's grievances, equip the capacity of Ethiopian Charities. Government should do improvements and well implementation of IGA guideline operation. To encourage and assist self-reliance, local resource mobilization capacity, and sustainability of the organizations.

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## APPENDIX –A

### GENERAL INFORMATION (DEMOGRAPHIC DATA)

**Instruction:** For each of the following questions, give your response by putting a tick mark(✓) the appropriate box or filling the blank space provided.

- *No need of writing your name;*
- *Answer the alternatives by encircling your choices and/or by filling the space provided for narration or descriptive questions.*
- *If you need further information you can contact via 09-23-24-47-65*

#### Section A: Demographic data

- 1) Sex    a) Female             b) Male
- 2) Age    A) 18-29     B). 30-49     C) 50-69     D) above 69 years
- 3) Marital status: A) Married     B) Single     C) Divorced     D)Widow/Widower
- 4) What is your level of education?
- A) Elementary     B) Primary level     C) Secondary level
- D) Technical and Vocational school graduate     E) Higher institution graduate
- F) Never attended
- 5) What is your family size
- A)2-5     B)6-10     C) above 10

#### Section B: income data

- 6) In what kind of activities are you engaged in to earn a living?
- a) Self-employment
- b) Casual employment
- c) Unemployed
- d) I work under micro and small-scale enterprises
- e) Other

- 7) What is the source of your income?
- a) Wages and salaries
  - b) Profits
  - c) Rents, interest & dividend
  - d) Others
- 8) Can you afford to go to hospital whenever you and your family member get sick?
- Yes  No
- 9) Please, would you estimate your monthly expenditure on average: \_\_\_\_\_?
- 10) Are you currently a member of Ekub?
- Yes  No
- 11) If your answer for question number 10 is 'Yes', how much do you contribute per month and how much is your expected earning?
- a. Contribution \_\_\_\_\_ per month
  - b. Expected income \_\_\_\_\_ per month
- 12) Is there any change in your household living conditions for the last three years
- a) Big improvement
  - b) Small improvement
  - c) Remained the same (no change)
  - d) Worsening (going bad to worse)

**Section C: Income Generation Activity related data**

- 13) For how long do you participate in Income Generation Activity program?
- a) 3 years
  - b) 4- 6 years
  - c) More than 7 years
- 14) In what type of Income Generation Activity are you participating?
-



15) How many members are there in the Income Generation Activity group you participate?

- a) Less than 5 people
- b) 5 – 15 people
- c) More than 15 people

16) Do you feel that participating in Income Generation Activity has increased your economic status in your family?

- a) Yes, very much
- b) Yes, slightly
- c) No change
- d) I just live alone

17) What effect does your participation in IGA have on your role for improvement of acceptance and social interaction in the community

- a) Increased very much
- b) Slightly increase
- c) No change
- d) Decreased

18) If the change has been positive /in your family and community/, how do you explain it?

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19) what is your plan for the future?

- a) To work in a group
- b) To work individually

## **APPENEX-B**

### **Interview 1 (IGA Participants)**

- 1) How and when did you engage with the IGA program?
- 2) Has your economic stability change after joining IGA
  - a. Do you fulfill your basic needs?
  - b. How the IGA change your economic status?
- 3) Does the organization support you with training and equipment? If your answer is yes how?
- 4) Did the organization check your activities after you begin the IGA? If so how?
- 5) Did the organization make decisions upon what you achieve and who is responsible to the decisions?
- 6) Is there improvement on your asset ownership rights after your participation?

## APPENEX-C

### ጥያቄ

የዚህ ጥናት አላማ በSCFDCS የሚገፈፈው የ IGA ጠቅላላ ለመግምገም ነው። ይህንን ተፈሳሽ ለመደዳት እና ለመከካት እንደ ጠቅሚያ ሰጪ ተለይተዋል።

የእርስዎ ተሳትፎ በፈቃደኝነት ነው እና እርስዎ የሚቀርቡት መረጃ በሙሉ ለእንደሚከተለው እና ለሚከተለው ዓላማ ብቻ እንደሚያገለግል እርግጠኛ ነዎት። ከታች ላሉት ጥያቄዎች በደግሞ ምላሽ ይስጡ። ለጥያቄዎቹ መልስ ሲሰጡ ከመልሱ ጎን ባለው ሰንጠረዥ ውስጥ "X" ምልክት ያደርጉ።

### ክፍል U : የስነ ሕዝብ መረጃ

1. ጾታ

ሴት       ወንድ

2. ዕድሜ

18-29       30-4       50-       ከ69 ዓመት በ

3. የጋብቻ ሁኔታ

ያገባ              ያላገባ      የተፋታ   
የትዳር አጋር በሞት የተለዩ

4. የትምህርት ደረጃዎ ምን ያህል ነው?

- የመጀመሪያ ደረጃ
- የሁለተኛ ደረጃ ተመራ
- የቴክኒክ እና ምንም ትምህርት ቤት ተመራ
- የከፍተኛ ተቋም ተመራ
- በጭሽ አልተገኘም

5. የቤተሰብ ተዘት ስንት ነው.....

### ክፍል A : የገቢ መረጃ

6. ማዳደሪያ ለመግኘት በምን አይነት ተግባራት ላይ ተሰማረተዋል?

- ራስን ማቆየት
- ተራ ሥራ
- ሥራ አጥ
- በጥቅምና አነስተኛ ኢንተርፕራይዎች ስር ነው የሚሰራው
- ሌላ

7. የገቢዎ ምንጭ ምንድን ነው?

ደግሞ እና ደግሞ

ትርፍ

ከራሶች፣ ወላድ እና ክፋይ

ሌሎች

8. እርስዎ እና የቤተሰብዎ አባል በሚመዘኑት ጊዜ ሁሉ ወደ ሀስፒታል ማድ ይችላሉ?

አዎ   አይ

9. እባክዎን ወርሃዊ ወጪዎን በአመቱ ይገምታሉ \_\_\_\_\_ ?

10. የእቁብ አባል ነህ ?

አዎ   አይ

11. ለጥያቄ ቁጥር 10 ማለትም 'አዎ' ከሆነ፣ በወር ምን

ያህል አስተዋፅዖ ያደርጋሉ እና የሚጠበቀው ገቢ ምን ያህል ነው?

መጠን

በወር

የሚጠበቀው ገቢ \_\_\_\_\_ በወር

12. ላለፉት ሶስት አመታት በቤተሰብዎ የኑሮ ሁኔታ ላይ ምንም

አይነት ለውጥ አለ?

ትልቅ መሻሻል

አነስተኛ መሻሻል

ያውቀር (ምንም ለውጥ የለም)

እየባሰ ይሄዳል (መገደ ወደ ከፋ)

**ክፍል ሐ :** ከገቢ ማምጫ እንቅስቃሴ ጋር የተያያዘ ሚዲያ

13. በገቢ ማምጫ እንቅስቃሴ ፕሮግራም ውስጥ ለምን ያህል

ጊዜ ይሳተፋሉ?

3 አመታት

4-6 ዓመታት

ከ 7 ዓመታት በላይ

14. በምን አይነት የገቢ ማምጫ እንቅስቃሴ ውስጥ እየተሳተፉ

ነው?

\_\_\_\_\_  
\_\_\_\_\_

15. እርስዎ በሚተፋበት የገቢ ማዕከል እንቅስቃሴ በድን ውስጥ ስንት አባላት አሉ?

ከ 5 ሰዎች በታች

5-15 ሰዎች

ከ 15 ሰዎች በላይ

16. በገቢ ማዕከል እንቅስቃሴ ውስጥ ማተፍ በቤተሰብ ውስጥ ያለዎትን ኢኮኖሚያዊ አቋም እንደጩራ ይሰማታል?

አዎ በጣም

አዎ ትንሽ

ምንም ለውጥ የለም

ብቻዬን ነው የምረው

17. በገቢ ማዕከል እንቅስቃሴ ውስጥ ያለዎት ተሳትፎ በሚበረሰቡ ውስጥ ያለውን ተቀባይነት እና ሚበረደደ ማስተጋብር ለማሻሻል በሚደረጉት ሚሳሌ ላይ ምን ተጽእኖ ይኖረዋል?

በጣም ጩራ

ትንሽ ጩራ

ምንም ለውጥ የለም

ቀንሷል

18. ለውጡ አዎንታዊ ከሆነ / በቤተሰብ እና በሚበረሰብ ውስጥ/ እንዴት ያገራረታል?

19. ለወደፊት እቅድ ምን ይሆን ነው?

በብድር ውስጥ ለማሰራት

በተናጥል ለማሰራት

## APPENEX-C

### ቃለ መጠይቅ 1 (የIGA ተሳታፊዎች)

1. ከገቢ ማግኘት እንቅስቃሴ ፕሮግራም ጋር እንዴት እና ማዘጋጀት ተሳተፋችሁ?
2. በገቢ ማግኘት እንቅስቃሴ ከተቀላቀሉ በኋላ የኢኮኖሚ ሚጋጋት ተቀይሯል።
  - i. ማረጋገጫ ፍላጎቶችዎን ያሟሉ?
  - ii. አይጋ እንዴት የእርስዎን ኢኮኖሚዎ ሁኔታ ይለውናል?
3. ድርጅቱ በስልጠና እና በመሳሪያዎች ይደግፈዎታል? ማለት አዎ ከሆነ እንዴት?
4. ገቢ ማግኘት እንቅስቃሴን ከጀመርክ በኋላ ድርጅቱ እንቅስቃሴዎን አረጋግጧል? ከሆነ እንዴት?
5. ድርጅቱ ባገኘት ወጭ ላይ ወሳኔ ወስኗል እና ለወሳኔዎቹ ተጠያቂው ማን ነው?
6. ከተሳትፎ በኋላ በንብረት ባለቤትነት ማጠቃለያ ላይ ማሻሻል አለ?

## APPENDICES D. Cooperation Letters

### 1. University cooperation letter

ቅድስት ማርያም ዩኒቨርሲቲ  
ድገራምረቃ ት/ቤት



St. Mary's University  
School of Graduate Studies

+251-11-552-45 03 1211, 18490 Fax 011552 83 49 e-mails: sgs@smuc.edu.et, Addis Ababa, Ethiopia

Ref. No. SGS/0842/2022

Date: Dec.14/ 2022

To: Sheger Child & Family Development  
Charitable Society (SCFDCS)  
Addis Ababa

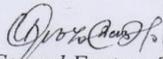
Subject: Requesting Cooperation for Data Collection

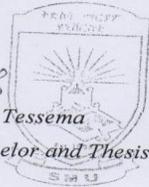
Nebiyou Ameha ID.No. SGS/0202//2013B is a student in the Department of Project management He is working on his Thesis entitled "Assessing Effectiveness of Income Generating Activity Funded by SCFDCS" and would like to collect data from your institution.

Therefore, I kindly request the University to allow him to access the data he needs for his research.

Any assistance rendered to him is highly appreciated.

Sincerely,

  
Samuel Fantaye Tessema  
Guidance Counselor and Thesis Coordinator



Student Support Services Office (SSSO)