



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**Assessment on the Relevance of the Women's Empowerment
Program to the Socioeconomic Conditions of the Community**

Focus on

The Organization for Women in Self Employment, (WISE)

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June, 2015

ADDIS ABABA, ETHIOPIA

St. MARY’S University College

Schools of Graduate Studies

Faculty of Business

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Acknowledgment

First, and foremost, I thank God for giving me the opportunity to peruse my graduate study.

I owe my deepest gratitude to Tesfaye Wolde (PhD), my thesis advisor for his invaluable and constructive comments and suggestions. Without his professional assistance and guidance this study would not be realized.

My special thanks also go to W/O Tsige Haile, Ato Wubshet Ergete, Roman Werku and all the facilitators at Netsanet, Ediget Besira, Yetebaberut and Wegen Lewegen collection centers for their generous support and cooperation. I also thank my brothers, sisters and close friends and committed collogues for the deep concern they showed and massive support they delivered.

List of Abbreviation

Some abbreviations in this research will have the following meanings:

NGO: Non-Governmental Organizations

ILO: International Labor Organization

IMF: International Monetary Organization

WISE: Organization for Women in Self Employment

MDG: Millennium Development Goals

EPR: Employment Participation Rate

GDP: Gross Domestic Product

LFPR: Labor Force Participation Rate

OECD: Organization for Economic Development and Co operation

MLASA: Ministry of Labor and Social Affairs

GGI : Gender Gap Index

SSA: Sub-Saharan Africa

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Abstract

High proportion of people in economically deprived countries like Ethiopia often identified with uncivilized social and cultural beliefs and practices. One in kind is the prevalence of women inequality practices, which caused for the male-favored gender disparity statistics in most of the development indicator parameters. As the country's economy grows, the proportion of empowered women also increases. However, this may be a very long term task for countries to achieve. Thus the global short cut solution designed by the international development support program interventions like the one being done by WISE Ethiopia, which is the focus of this study. The basic questions of this study are how significance the program components are to the socioeconomic conditions of the poor urban women? And what possible positive contributions it yields in empowering the target communities? In an attempt to address these questions, the study's objectives identify how the program components are relevant and to what extent it helps in empowering the target women. To attain this, the descriptive quantitative research type designed with descriptive and correlation statistics employed in analyzing the survey data. Thus, the summary of the findings shows that the desired economic empowerment attained in most of the members, the decision making empowerment also attained in financial disbursement and family planning matters significantly, while partially achieved on the freedom of movement. Women also found to have sufficient exposure to media and high level of legal right awareness. Thus, the intervention needs to be strengthened both in depth and width.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Women in the developing countries are often victims of their gender. They are poor for being citizens of the poor nations, and socially marginalized for being women. Their equality right denied and suffered from gender biased social and cultural practices. Preet Rustagi, in his article of *Women and poverty*,(2007), agreed with Masika (1997), and Razavi (2000), in that “*Irrespective of the location, there are strong evidences to suggest that women are the worst sufferers from poverty related deprivation as they have twin disadvantages of gendered deprivation and inequalities as well as poverty.*” It is therefore considered as a universal practice of poor nations like Ethiopia, that their right to own resources, to be educated, and get employed are all denied, and left to remain as “*the poorest of the poor.*” OECD, (2012).

Studies indicate that the population of women attending both the elementary and secondary level education in the developing countries in general and in Sub-Saharan African countries in particular is found to be lower as compared to that of males. Social and cultural practices like early marriage and domestic responsibilities are some of the constraints that left poor women illiterate and literally unfit for further occupations.

Though some relevant improvements in gender focused development activities observed in Ethiopia, the country still remain as one of the poorest nations in the world with impeding social and cultural beliefs and practices in general, and the gender inequality problems in particular. *The Gender Gap Index, 2013* indicates that the GDP and per capita of Ethiopia to be 19.46 billion and 979 dollars respectively. Among the working age population, the female unemployment rate to be 23%, while only 12% for males. The female to male educational enrollment ratios are 59% for literacy, 93% for primary, 66% for secondary, and 43% for tertiary levels.

Therefore, empowering and participating women in the national development programs becomes a global agenda and lasting solution to alleviate the gender inequality problems and enhance the socio economic environment of poor women and the nation at large. The OECD DAC Network on Gender Equality 2012 report highlighted that “*Women economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievements of all the MDGs. At the same time it is about rights and equitable societies.*”

Thus, the international labor and monetary organizations, local and international NGOs, development support initiatives and programs have been working with poor nations to empower women through various gender focused interventions. Ethiopia has been one of the beneficiary countries with long history of such development support interventions. The Organization for Women in Self Employment, WISE, which is a focus of this research, is one of such nongovernmental indigenous charity organization working with poor urban self employed women in Addis Ababa.

Despite a considerable development contributions of such programs however, some research works reveal some doubts on the reliability and efficiency of such development programs by NGOs in general, and the women empowerment programs in particular. A study conducted on the performance of NGOs in Bangladesh suggests that some programs lack clearly and focused program objectives, or “*confused between development rhetoric and actual development in practice.*”

Thus, the purpose of this research is to identify the relationship between the women’s empowerment programs and the socio economic features of the urban poor women.

1.2 The Problem Statement

The women inequality problems have long been practiced in Ethiopia under the last three political systems. Due the global recognition of the problem and the commitment of the current government, some promising progress has been attained in recent years. The government actions in gender focused policy formations and promoting the women's political contributions by setting a ministerial level position in the governmental structure are some pivotal steps to mention where the parliament representatives' rate increased from 2.75% in 1995 to 27.8% in the 2010. The educational and health coverage has been widened and the child mortality rate also falls considerably. In such development endeavors, the government effort has been supported by various development support interventions by the IMF, ILO, and various NON-Governmental Organization and charity initiatives.

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 Organization for Women in Self Employment, WISE, is one of the indigenous non-governmental charity organizations working with poor self employed urban women in Addis Ababa since 1998. Today WISE saving and credit reached to more **than 24,000** women and girls organized in 64 microfinance cooperatives in 47 in seven sub cities in Addis Ababa.

However, such development interventions by NGOs and charity organization are often criticized by various researchers. As Arvidson (2008) argues, "*Some NGOs indeed are free riders seeking to benefit from societal and monetary capital available to the development of NGO sector*". Some are also criticized for being ambiguous of their intentions and their actual practices, which in effect would deliver unintended outcome or negative impacts on the communities.

Thus, the purpose of this assessment study is to identify the relevance of the program to the socio economic features of the urban poor women and its influence to empower them. The research will have the following basic questions.

BASIC RESEARCH QUESTIONS

1. How the empowerment program components are related to the socioeconomic features of the target community?
2. What a significant influence does the program have to improve the socioeconomic conditions by empowering women members?
3. How relevant are the empowerment indicators to address the improved socioeconomic conditions of the beneficiaries?

1.3. Research Objectives

This research will have the following Basic and Specific objectives.

The Basic Research Objective

The main objective of the research is to identify the compatibility of the empowerment program to address and enhance the socio economic conditions of the members?

Specific Objectives

1. To identify the theoretical viability of the program to the prevailed socioeconomic conditions.
2. To examine the relationship of the program components and the socioeconomic features of the target communities.
3. To determine the contribution of the program to enhance the socioeconomic features in the last twelve years.

1.4 Significance of the Study

The primary significance of this assessment study is to identify the prevalence of relationship between the empowerment program and the prevailed socioeconomic features of the community. The survey findings may promote the awareness of different actors in the area including the potential governmental and non-governmental program organizers. Besides, the study also aimed at contributing some to the relevant literature and thereby motivate others to further undertake research works in the area. It also has significance to the intervention organizers of WISE to identify the strength and weaknesses identified to further improve the contribution of the program.

1.6 Scope of the Study

Enhancing the economic strength of poor women often considered as a basic empowerment component. The major focus of this study also addresses the microfinance scheme of the saving and credit association and its relevance and contribution to empower women economically. The related non-economic women empowerment program components like skill upgrading trainings, education and other supports are also to be evaluated upon their contribution to deliver the required awareness, confidence and decision making power. Thus, among the seven sub-cities and 64 associations where the program has been undertaken, the Kirkos sub-city selected for being one of the long serving senior programs. There are ten microcredit associations under the sub city among which four are selected randomly for the survey.

1.7 Limitations of the Study

Some of the Limitations of this Study are:

1. The study didn't incorporate other facilities than the economic and skill upgrading training packages.
2. The study focused on identifying factors that are expected to empower women under the intervention program. Other empowering factors from possible other sources were not considered.

3. Regarding the economic strength or business statuses the study considered the only data the participants replied.

1.8 Organization of the Paper

This paper is organized in five chapters as follows. The first chapter provides a brief background of the study, statement of the problems, the objectives, the significance, the scope and the limitations of the study. The second chapter is a review of literature on various relevant previous works on books, articles and other publications from Ethiopia and elsewhere in the world. The third chapter holds the source of data gathered and the methods of analysis employed. The fourth chapter presents the survey data analysis on the research findings and the related discussion, while the fifth chapter presents the summary of findings and the related conclusion and recommendation made.

CHAPTER TWO

REVIEW OF LITRATURE

2.1 Poverty and Gender Inequality

The women inequality beliefs and the subsequent gender based discriminations and of women are all common practices in the economically deprived poor nations. Some generally argue that the country's GDP is inversely related to the inequality problems prevailed. Regardless of some contextual peculiarities, the gender injustice practices are common in the developing countries of where the gender gap statistics on various development participations rates often found to be higher in favor of males.

The fact is that the governments of poor nations often lack the required capital to deliver all the necessary development endeavors like education and health services. Particularly the high proportions of people living in rural parts seldom meet such life shaping opportunities. With absence of theses development rendering services, the community tends to remain as socially underdeveloped, and lead traditional life of cultural norms and practices. The women inequality problem is one of such practices where women in poor countries discriminated and marginalized by males. Mainly, the cultural constraints from resource ownership and equal participation in social and development activities left them with low decision making power and low social status.

The trends of women's discriminations and marginalization from development opportunities like education and skill upgrading practices, often left girls and women only with the massive domestic responsibilities, duties at home and farmland, and child carrying. Thus, they remain incapable to meet productive employment opportunities for lack of educational and skill competence, and thereby become economically deprived as compared to the socially favored male counterparts.

In aggregate, the effects of these all often have a detrimental impact on the socioeconomic features of the communities and the nations at large. The World Bank report (2007), on the poverty alleviation programs in Ethiopia addresses that “The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision making process that shape their societies and their own lives.”

The problems of women inequality born at home level where parents usually prioritize the boys to join schools and participate in public activities, while the girls to remain at home and share the heavy domestic responsibilities already laid upon their mothers. Even those who managed to meet primary schools often dropped out soon for being fully occupied by the domestic responsibilities. The Addis Labor Market Survey (World Bank, 2007) conducted specifically on the time-use component of Ethiopian unemployed women indicates that two-third of them responded that their most time consuming activity was the domestic responsibilities, while only 9% men said the same way. Women in poor countries are also subject to cultural catastrophes like the Female Genital Mutilation (FGM) and birth related health problems which left them with severe physical and psychological consequences. Besides, lack of sufficient considerations and commitment by the government and other institutions further aggravates the women inequality practices. Addressing women in the national legislations and development policy formulations are some of the missing elements in this regard. And as a result of these all, the development participation statistics today remained skewed in favor of the males.

2.2 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.

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)

The Women's Empowerment Framework. The model also called the Longwe Framework after a Zambian woman Sara Hlupekile Longwe who developed the model. 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 the *welfare*, the *access*, the *conscientisation*, the participation, and *control* parameters.

2.2 The Global Indicators

Some major indicators of the women inequality practices are the economic, education and employment participation rates, and cultural factors.

2.31 Economic Indicators

Economically deprived countries clearly identified by the international recognized financial indicators, the annual GDP of the nation and the per capita individual income of the citizens; and the provision of low infrastructures and facilities, lack of technology and service-based national economy.

2.32 Educational Indicators

Education which has been considered as key component of empowerment barely reaches to the women and girls of poor nations. The ESPS (2008) underlines that the female enrolment rates in the primary schools of the developing countries in general and in Sub-Saharan African countries in particular is found to be lower than the male.

2.33 Employment Related Indicators

For lack of education and skill, women often failed to meet formal employment opportunities in production sectors and remained as unemployed or get employed in an informal basis.

The employment proportion ratios of women to the population, and the women employment rates by different sectors are the two basic indicators which often show the men proportion exceeding the women. Besides, the earning of women employed in the formal sectors found to be less than male's being engaged in similar tasks. *The World Bank report (2007)*, indicates that the Ethiopia Women to be paid 22% less than men for the same observable characteristics of tasks.

The Labor Force Participation Rates, (LFPR) global and regional comparison by the Ministry of Labor and Social Affairs, (MoLSA) 2011 report shows that the LFPR of male exceed that of the female's in all regions across the years considered.

Table 1 Global and Regional LFPR comparison

Years	World		North Africa		Sub-Saharan Africa		Ethiopia	
	M	F	M	F	M	F	M	F
2006	79.6	51.6	73.2	27.4	80.4	56.6	91.7	80.9
2007	76.8	51.5	73.4	27.3	80.4	56.5	91.4	80.9
2008	76.7	51.6	73.4	28.1	80.3	56.5	91.2	80.9

MOLSA, Labor Market Information Bulletin, 2011

2.3.4 Cultural Factors

Seema Jayachandran, (2014) in his article contributed to the *Annual Review of Economics* discussed the traditional practices emanates from lack of development remain as a root cause and exacerbates the cultural forces that lead to favoritism toward males. The writer associates poverty with male preference tendency of parents in in Asia, Middle-east and African poor countries.

According to Jayachandran, Patriolocality, Patrilineality and the Dawry system are only some of the practices of favoring baby boys against the baby girls in different countries and communities. Patriolocality, which is a common social practice in Asia, Middle East and North Africa, is a situation whereby married couples lives near or with the husband’s families, while the women totally detached from their blood families. Thus, the consequence is that *“Parents potentially reap more of their investment in the son’s health and education, because he will remain as part of the family, whereas the daughters will physically and financially leaves the household upon marriage.”*

Patrolineality is also another male favoring tradition whereby names and property pass to the next generation through male decedents, for which parents often prefer to deploy resources on their boys than female children.

2.4 The Ethiopian Context

Ethiopia is one of the poorest countries in the world with low government spending on vital development engines like education and health, 4.7% of the GDP(2010), and 4.7% of the GDP(2011) respectively. EDP,(2014). More than 80% of the population remained underdeveloped and lives in rural areas depending upon the traditional farming practices as life subsistence..

As in other traditional societies the Ethiopian women have also been subject to gender injustice practices and discriminations, merely valued as wives and mothers. The women inequality problems formally recognized and addressed by the government in Ethiopia with the birth of the revolution in 1974, where an established effort to alleviate the problems launched through their national association called the Revolutionary Ethiopia Women Association (REWA). Particularly in education, the then military regime was successful in increasing literacy among women and promoting the female enrolment in primary and secondary levels of education. Despite some efforts however, the gender injustice practices were persistently prevailed in Ethiopia with all its socially and economically damaging impacts.

The possible top level of recognition and an organized effort against the women inequality problems in Ethiopia reaches during the current regime, the EPRDF, the Ethiopian People Republic Democratic Ethiopia. The commitment of the current government to incorporate women at a ministerial level in the national political structure was one vital move to mention. The determination to consider some of gender-focused legislative adjustments and inclusion gender issues in policy formulations also considered as important moves by the government. In effect, Ethiopia has attained an international level records in women's participation rates in the parliament, and leads the SSA average in both under-five mortality rate and life expectancy of women.(Caterina L.,Lofgren and Abdula,2010)

Nonetheless, the Gender Disparity Index (2014) indicates that the women inequality practices still prevailed in Ethiopia.

The current scenarios

The article entitled *Addressing Gender Inequality in Ethiopia: Trends, Impacts and the Way forward* (et.al,2010), briefly discussed the gender inequality practices in Ethiopia in light of the regional and international comparative variables. The study shows that Ethiopia lags by far behind the SSA and other low-income countries by the percentage of birth attended by skilled health staffs and tertiary school enrolment. Female primary completion rates, and the female-male ratio in secondary enrolment are also areas in which Ethiopia falls short of the SSA average.

In almost all of the reviews made for this research education often considered as a prime development engine to deliver women empowerment. In this regard, though Ethiopia has some progress recently, the female enrollment rate in education still left far behind and stood 131st out of 136 countries in 2013 (Table 2). The women economic participation and health service coverage also ranked at 93rd and 68th respectively as compared to 136 countries for the same year.

Table 2 Economic, Educational, Health and Political Participation Rate in Ethiopia

Gender Gap Index (2006-2013)	OVERALL		ECONOMIC PARTICIPATION		EDUCATIONAL ATTANMENT		HEALTH AND SURVIVAL		POLITICAL EMPOWERMENT	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score
Gender Gap Index 2013(out of 136 Countries)	118	0.620	93	0.615	131	0.745	68	0.974	66	0.146
Gender Gap Index 2012(out of 135 Countries)	118	0.620	85	0.622	130	0.739	72	0.974	62	0.146
Gender Gap Index 2011(out of 135 Countries)	116	0.614	71	0.637	131	0.704	77	0.974	64	0.139
Gender Gap Index 2010(out of 134 Countries)	121	0.602	74	0.632	129	0.700	75	0.974	82	0.102
Gender Gap Index 2009(out of 134 Countries)	122	0.595	91	0.598	130	0.700	106	0.969	74	0.113
Gender Gap Index 2008(out of 130 Countries)	122	0.587	96	0.565	126	0.700	101	0.969	70	0.113
Gender Gap Index 2007(out of 128 Countries)	113	0.599	86	0.585	121	0.740	100	0.969	68	0.102
Gender Gap Index 2006(out of 115 Countries)	100	0.595	74	0.568	108	0.739	87	0.969	61	0.102

The Global Gender Gap Report, 2013

The LFPR of Ethiopian women fall behind that of the men by the same 22% in the years between 1994-1999 and between 1999-2005, and by 16% in between 2005-2007. MoLSA (2014). The LFPR by areas of residence, (Table 3), also shows the women participation still lags by 15% and 14% in urban and rural areas respectively.

Table 3 Labor Force Participation Rate by Areas of Residence						
Area				M	F	M+F
Urban				68.7	53.3	61
Rural				84.7	70.8	77.7
Country				81.6	67.3	74.4

MOLSA, Labor Market information ,June 2011

2.5 The Global Solution

Having understood the direct relationship between poverty and gender inequality features in poor nations, women empowerment intervention programs has been considered as shortcut solution by the international development support organization. The international conventions like the Beijing convention and the Millennium Development Goal, (MDG) are also some major indicators of the gender considerations globally. The OECD report (2012) indicates that about 4.6 billion USD has been deployed by 25 developed nations on eleven selected women empowerment economic and productive sectors in 2008 alone.

However, researchers in the area suggest that the nature of women empowering interventions need to be country and context specific which address the actual gender inequality factors out there. Bovonic, (2010) on his article contributed to the OECD report suggests that *“In low-income countries, women’s access to agricultural inputs and microfinance will continue to be needed, whilst in transition countries, the focus needs to be on labor market skills and, access to commercial credits and women’s entrepreneurship.”* So, what is women empowerment at all?

2.6 Defining Women Empowerment

Definition: 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

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.

2.7 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 reads 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.”*P

2.8 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.

2.9 Empowerment Measurement Components

Different evaluation methods have been in practice to measure the performance of development programs in general, and women empowerment ones 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.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter briefly discusses the design of the survey and the methodology to analyze the data, which includes the design, the sample, the method, the sources of data and the tools employed.

3.1 Research Design

In this program assessment study the nature of data, the data gathering tools and the type of the research deliberately selected in order to deliver a complete and accurate assessment on the basic research problems of the study. The descriptive quantitative research type employed, which often is the suggested tool in such cross-sectional impact assessment studies. Quantitative data gathered by conducting survey tool questionnaire directly to members of the women empowerment program, more specifically to the saving and Credit scheme members of the economic empowerment component of the program by the Organization for Women in Self Employment, or abbreviated as WISE.

3.2 Population, Sample and Sampling Technique

3.2.1 The target Population

The target population often implies to the entire group of people that the researcher preferred to address. In this research therefore, the target population includes 972 members of the Cherkos Sub-city women empowerment program by WISE.

The program has been operating in seven sub-cities in Addis Ababa with the total of more than twenty five thousand beneficiaries particularly in micro credit economic empowerment program, which is the major emphasis of this research. The organization undertakes similar programs in all sub-cities, where the Cherkos sub- city program is one of the senior programs implemented in the capital for which it is selected as a sample site.

3.2.2 Sample Size

The sample size denotes the number of elements or individuals to be incorporated as representative to the population under study. There are various techniques of sample size determinations. Some are simply proportional suggestion, where by the sample size is to be determined according to a preset percentage or any proportion of the population. Others suggest using of various formulas to calculate the sample size based on certain variables like the sampling errors and the confidence level.

The formula used in this research was the Cochran's (1997) sample size formula preferably suggested for continues data in descriptive type research. The Cochran's (1997) formula indicates two key factors, the Alfa Level and the Margin of Error that the researcher required to decide upon. In this research continuous data will be used while no categorical data will play a primary role in the data analysis of this cross-sectional survey which used five –point scale of measuring the continuous data. Thus, the Cochran's sample size formula in this research will be:

$$n_o = \frac{(t)^2 * s^2}{(d)^2} = \frac{(1.96)^2 * (1.25)^2}{(5 * 0.05)^2} = 96$$

S = Estimate of Standard Deviation which is $5/4=1.25$ for five-point scale of measurement.

t= Value for selected Alfa level of 0.05 =1.96

d= Acceptable margin of error, 0.05 which is the risk level researcher is willing to accept.

3.2.3 Sampling Technique

The sampling technique employed in this research is convenience sampling technique. The women empowerment program runs in seven sub-cities in Addis Ababa, and the Cherkos 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 ten collection centers. Thus among ten collection centers four are selected upon the convenience of the facilitators and collection centers working schedule. These are Netsanet, Ediget Besira, Yetebaberut and Wogen Lewegen collection centers where women who ever come earlier to the center selected as sample participant.

Table 5 Distribution and collection of Questionnaires

No.	Collection Center	Population	Distributed	Collecte	Percentage
1	Netsanet	313	30	30	100
2	Ediget Besira	167	30	28	93
3	Yetebaberut	219	30	22	73
4	Wegen Lewegen	273	30	26	86
		972	120	96	88

Own source

3.3 Data sources, gathering instruments and procedures

The research survey employed the following data sources, gathering instruments and procedures as appropriate to the methodology and analysis designed.

3.3.1 The Data Source

The major data sources of the research are the women members of the saving and credit schemes of the women empowerment program by WISE. Besides, document reports of the organization also used as a source of data mainly in relation to the working principles and procedures of the program implementation.

3.3.2 The Gathering Instruments

The major data gathering tool is questionnaire administration, which contains about 20 demographic and socioeconomic questions to be answered by the women members of the program. The required validity and reliability instrument measurement tests undertaken to assure the capability of the instrument to collect the complete and accurate data possible.

The **Content Validity test** made upon the completeness of the tool to incorporate all the content domains relevant to the study. The researcher's advisor and program organizers of WISE have reviewed the questionnaire and the necessary structural and content adjustments made upon their comments.

The **Internal Consistency Reliability test** also conducted by forming small test groups at the Netsanet and Wegen Lewegen centers prior to the research survey to make sure that the instrument conveys the same message or meaning to the participants. Some questions with confusing meanings adjusted as per the feedback from the participant's responses.

3.3.3 The Procedures

The data collection produce was designed by following the working schedule and procedure of the selected saving and credit collection centers. Primarily, the program organizers at the head office gave the required direction to the facilitators of the selected four collection centers.

Then the facilitators collect the questionnaires days before their respective collection days, which is one day per week only early in the morning. On the collection days, with proper direction of the facilitators and support of the researcher, those who come earlier to pay for their savings and debts fill the questionnaires and apparently collected by the researcher.

3.4 Method of Data Analysis

Two statistical tools employed in analyzing the survey data of this study, the descriptive and correlational methods.

The descriptive statistics employed in order to present the summarized picture of the selected demographic and socioeconomic variables both in absolute and relative frequency terms. Measurement tools of average or measurement of central tendency also used to identify the distribution of data on different variables to the central values.

The measurement of association between different variables will be tested by using the Pearson's coefficient of correlation, r' . The relationship test will be made between three independent variables, capital, education and training and independent variables, business success, decision making power and management of family planning practices. The Pearson's correlation tool will be used to reflect the existence of relationship, the direction and magnitude of relationship between the selected pairs of variables.

The key outcomes of the data analysis verified by the attainment of empowerment indicators in line with the following theoretical 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.

3.5 Ethical Considerations

The four basic ethical issues often raised are protection from harm, informed consent, right to privacy and honesty. In this research therefore, the required effort have been paid to protect the respondent's personalities, to enable them to respond willingly, and above all respect the participant's right to privacy in order to react freely and safely. Finally, attentions also paid to maintain the data gathered confidential and not to be used for personal interests.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents the descriptive statistics which deals with the demographic characteristics of the respondents, their personal records as members of the micro-credit scheme of the empowerment program, and also deals with presenting, analyzing and interpreting of the data collected.

4.1 Demographic Profile of the Respondents

The first part of the questionnaire holds questions regarding some basic information about the personal characteristics of the respondents, the age, marital status, level of education and place of birth. It also includes questions about the basic individual records as members of the women empowerment program. Table 4.1 below summarizes this basic information.

No	Variable	Parameters	Frequency	Percentage
1	Age	Below 25	2	2.1
		Between 25-45	56	58.3
		Above 45	38	39.6
		I don't know	0	0
2	Marital Status	Not Married	14	14.6
		Married	48	50
		Divorced	14	14.6
		Widowed	20	20.8
3	Education	Not Literate	12	12.5
		Primary	34	35.4
		Secondary	47	49
		Tertiary	3	3.1
4	Place of Birth	Addis Ababa	38	39.6

		Shoa	21	21.9
		Northern Ethiopia	18	18.8
		Southern Ethiopia	18	18.8
		Others	3	3.1
5	Microcredit Data			
5.1	Members Background	House wives	23	24
		Self employed	55	57.3
		Private employed	15	15.6
		Gov't employed	3	3.1
5.2	Membership years	Below 3 years	18	18.8
		Between 3-6	38	39.6
		Between 7-10	24	25
		Above 10 years	26	16.7
5.3	Loan cycle	First time	21	21.9
		Second time	12	12.5
		Third time	14	14.6
		More than three times	48	50
6	Family Size			
	Do you have children	No	10	10.4
		Yes	86	89.6
	Number of Children	1 to 3 children	56	58.3
		More than three	30	31.3

Descriptive Results

The data (Table 6) above incorporates the total sample of 96 women respondents who are members of the program at four collection centers of the Cherkos sub-city branch. Many of

the respondents (58.3%) are in the **age range** of 25-45, and 39.6% of them are more than 45 years. Most of them are elderly because the program targeted poor women in Addis Ababa who had established their own micro businesses and were self employed. Young girls who are below 25 years are rare and only 2.1% of the sample size.

Regarding their **marital statuses**, half of the respondents (50%) are married, 20% widowed, 14% divorced and the same 14% are not married. The important data here is that about 34% of them leads Female Headed Households, often known as FHHs and mostly are vulnerable to suffer from extreme poverty and the prioritized candidates of such programs in many countries as compared to the married ones.

The family size in this research identified by the **number of Children** where 10.4% of the respondents have no children. Among the 89.6% of women that have children 58.3% have a maximum of 3 and the rest 31.3% have more than three children. Here the data implies that the family planning trainings and the related exposures help promote the awareness level of women and thereby be able to control the size of their families.

In areas of **educational competence**, only 12.5% are illiterates. Almost half of them (49%) are secondary level and 35% are primary level dropouts and performer, while only 3.1% are at tertiary level of education. Despite the program's objective to deliver literacy and numeracy education, the proportion of 12 not literates out of 96 staffs is a significant gap to fill.

The variable '**place of birth**' included in the questionnaire in an attempt to weight the proportion of migrant women who fled from rural Ethiopia and be members of the urban-based empowerment program. In general 58 of them (60.4%) are basically rural born members, but for this research's convenience their origin segregated in to some five locations. About 22% of them are from what they call Shoa, the previous naming for districts round of Addis Ababa in all directions. Those who are from Northern and Southern Ethiopia represent the same 18.8% each, the rest few 3%, are from Eastern Ethiopia. About 40% of them are born in the capital Addis Ababa.

The data regarding the details of the micro credit program starts with the **membership years** where about 41.6% of them have been members for more than seven years, another 40% of them are between 3 and 6 years, and only 18.8% of the respondents are of below 3 years as members.

The corresponding status of the **loan cycle** that respondents were able to take shows that half of them or 50% of them have taken loans for more than three times, 14.6% for three times, 12.5% taken twice and the rest 21% have taken loan only once from the saving and credit scheme, which is the major economic empowerment aspect of the women empowerment program by WISE.

Though the program's objectives indicates that the **target groups** to be the self employed poor women in the capital, 24% of the respondents' background occupations was housewives, and the high proportion, 57.3% of them were self employed, and the rest 15.3% and 3.1% were employees in private and government companies respectively.

Then the next data on the table addressed the respondents' overall statuses after joining the program in general and the micro credit scheme in particular. The important things here are the **purpose of disbursement** (Table 7) of the loan received and the possible business growth that the beneficiaries encountered by using the fund from the program.

Among 24% of women who received the loan only once, 15.6% of them used the fund for new business establishment, and 9.4% of them for business expansion purposes. Regarding 72% of those who taken the loan for more than one time, 70.8% of them spend their last fund for business expansion purposes and the rest 1.2% or two individuals spend the fund for private purposes or family matters. The fact that 94 members out of 96 used the fund for new business formation and business expansion purposes is the very distinguished performance of the program organizers as compared to the similar situations in India and Bangladesh where the fund mainly misused by the husbands of the member women.

Table 7 **Purpose of the Loan**

No	Loan Cycle	Percentage	Purpose of the Loan			
			Private Problem	Family Problem	Business Expansion	New Bus. Formation
1	Only Once	24%	0	0	15.60%	9.40%
2	More than once	72%	1.20%	0	0	70.80%

4.2. Analysis of Data

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.

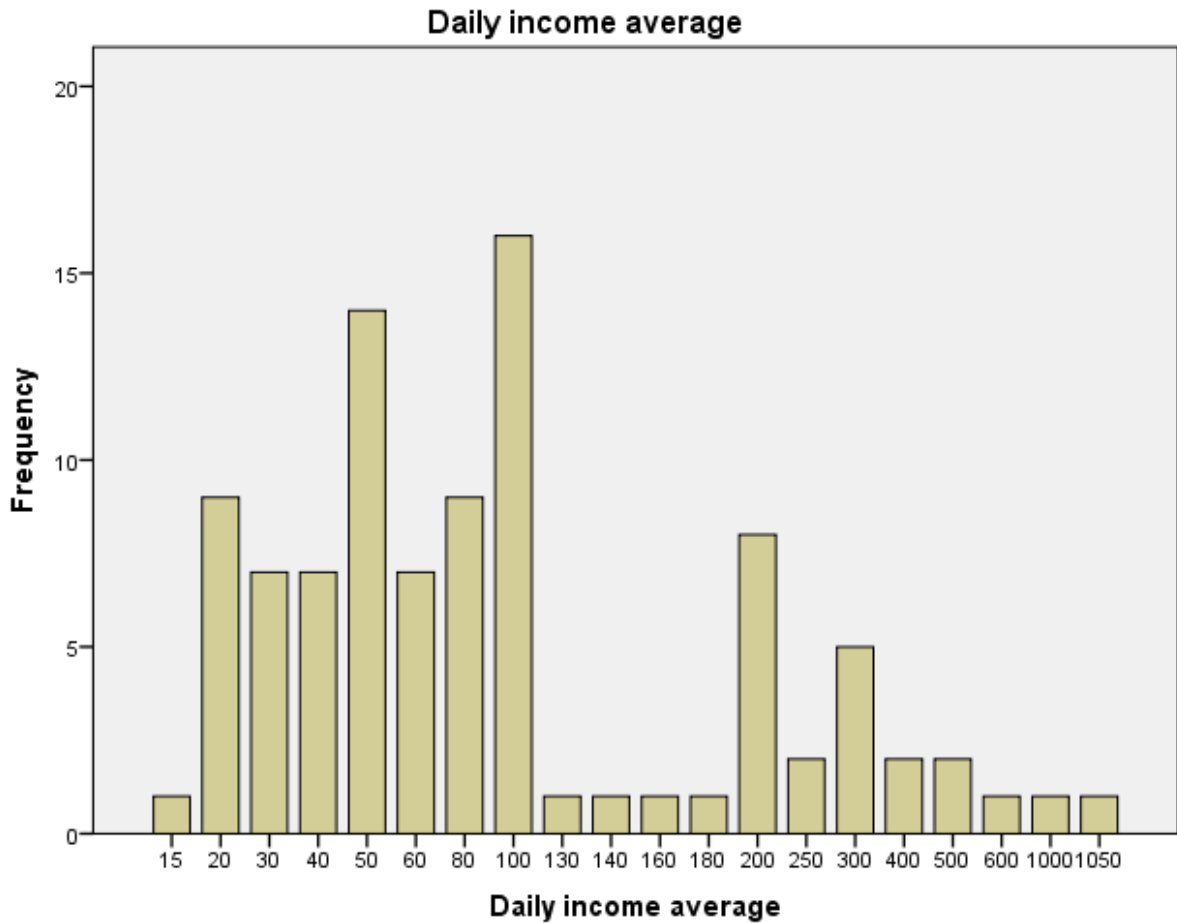
These are the economic indicators, the legal and political awareness indicators, the women decision making power indicators and the training delivery indicators.

4.2.1 The Economic Empowerment Indicators

The economic empowerment indicators in this research deals basically with the trends or practices of the micro credit program and the values it deliver to the member respondents. These 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.

Table 8 **Economic Empowerment Indicators**

No	Variables	Parameters	Freq.	Percentage	Mean
5.4	Number of Businesses	One type	68	70.8	
		Two types	19	19.8	
		Three types	7	7.3	
		More than three types	2	2.1	1.41
5.5	Daily Income	1 to 100		72.9	
		101 to 200		12.5	
		201 to 300		7.3	
		Above 300		7.3	133.2
5.6	Life Status	The Previous better	1	1	
		The Same as Before	1	1	
		Better now	41	42	
		Much better now	53	50	



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 Baltina are the most common ones. A few individuals are also running higher scale businesses like the Chicken farming and Tailors. Regarding the number of businesses they are running, 71% of them are having one type, 20% of them two types, about 7% of them three and only 2% have more than 3 types of businesses. The mean number of businesses is 1.41.

The range of their daily average income goes from 15 to 1050 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 73% of them are getting below 100 birr per day, 12.5%

getting between 101 and 200birr, 7.3% getting between 201 and 300 birr and again 7.3% of them are getting above 300 birr daily in average.

The corresponding Mean, Median, Mode and Standard Deviation of all respondents presented to be 133, 80, 100 and 173 birr respectively. Since about 73 % of them getting below 100 birr, the mean value of 133 doesn't reveal the reality of the data for its being influenced by a few high daily incomes like 1000 birr and 1050 birr per day in average. Thus, the median will be a better indicator of the average daily income of the respondents, which is 80 birr. In the same way the S.D which is also 173.7 also distorted, while the mode, 100 birr represent the reality of 16 respondents.

4.2.2 The Legal and Political Awareness, and Media Exposure

Studies indicate that the women's awareness level on their legal right and their participation level in the national politics help to improve the women inequality problems and thereby enhance their empowerment. Particularly in the context of Ethiopia, the media access considered as one of the missing factors affecting the women inequality problems. The access helps to promote the women's legal and political awareness, which in effect help them enhance their esteem and social significance.

In this research therefore, the data on the **media usage pattern**, the **legal and political awareness** levels analyzed upon their significance to deliver self esteem components of the empowerment.

As shown on Table 5, the **Legal Right awareness** level indicates 94 of the respondents out of 96 responded in affirmative while the rest 2 individuals in negative. The data tells that the women's awareness on their legal right in the constitution sufficiently promoted.

The **Political Participation level** shows that more than half of the respondents (54.2%) of the women have political participation as compared the rest 45.8% who do not, which indicates that they aware of their social significance and psychological enhancement that they capable

making difference in the country's political system. Its also an indication that they are not only victims of the domestic responsibilities at home.

Regarding the **media exposure**, 72%, 93.7% and 68.8% of the women used Radio, Television and Dish respectively. In aggregate the women's exposure to media outlets of national and international sources and it tells that they are informed, learned and entertain sufficiently, which also implies that they are civilized and economically capable.

Table 9 Legal Right and Political Awareness, and Media Exposure

No	Variable	Parameters	Freq.	%	Mean
1	Political and Legal Awareness				
	1.1 Legal Right Awareness				
		No I don't know I have legal right	2	2.1	
		Yes I know I have legal right	94	97.9	
	1.2 Political Participation				
		No, I don't participate	44	45.8	
		Yes, I do participate	52	54.2	
2	Media Exposure				
	2.1 Media exposure in general	Yes, I use Media	95	98	1.99
	2.1 Using Radio	No	27	28	
		Yes	68	72	1.72
	2.1 Using Television	No	6	6.30%	
		Yes	89	62.7	1.94
	2.2 Using Dish Transmission	No	29	30.2	
		Yes	66	68.8	1.69

4.2.3 Decision Making Power Indicators

The decision making power of women on financial spending, freedom of movement, and family planning matters are considered as the vital indicators of women empowerment in the poor nations in general, and in Ethiopia in particular. Thus, in this research, the data gathered in line with these three women decision making power variables analyzed as indicators of women's empowerment.

Table 10 Women Decision Making Indicators

1	Decision Making Power	Parameters	Frequency	%	Mean
1.1	On household items purchase	Not Involved	3	6.5	
		I decide and buy	31	67.3	2.2
		As per husband's decision	12	26	
1.2	On Freedom of Movement	I decide and go	23	48	1.54
		I inform husband and go	24	50	
		I go if husband allows	1	2	
1.3	On Family Planning Matters	I Never Think About	0	0	
		I Follow up	11	23	
		I Discuss With Husband	37	77	2.77

Only married women considered in this analysis in order to examine the influence of husbands on the decision making power of the respondents. The data collected the women's **decision making power** on purchasing household items indicates that 6.5% of them said never purchased, 67.3% of them said they purchase by their own decision, and 26% of them said they do if approved by husbands. Regarding the empowerment variable called freedom of movement, 48% of them said they decide and go, 50% of them said they inform the husbands and go, and only 2% said they do if the husband allows. The last variable examines the couples' interaction in family planning matters, where none of them said as never bother about family planning, 23% said they follow by themselves, and the rest 77% of them said that they discussed the family planning matters with their husbands.

The Mean value found to be highest, 2.77 on couples' interaction on family planning matters, moderate 2.2 on financial disbursement decision making and relatively low, 1.54 on freedom of movement empowerment indicator. In general, the women decision making power indicators are very encouraging on disbursement and family planning components where most of married women are empowered enough to have decision making power. The case with freedom of movement is still fair, but half of the respondents still required informing the husbands before moving.

3.4.3 The Training Provision Indicators

Women empowerment programs without the provision of country and content relevant training packages would not deliver the intended outcome. In this research therefore the data gathered regarding the training delivery of the program presented and analyzed as a major indicators of empowerment which supposed to give them a comprehensive skill and knowledge.

Table 11 Training Provision Indicators

No	Variable	Parameters	Frequency	%	Mean
1	Training Facility Indicators				
	1.1 Basic Business Skill	No	0	0	
		Yes	96	100	2
	1.2 Marketing	No	10	10.4	
		Yes	86	89.6	1.89
	1.3 Advanced Business Skill	No	66	68.8	
		Yes	29	30.2	1.96
	1.4 Business Plan	No	4	4.2	
		Yes	92	95.8	1.59
	1.5 Record Keeping	No	41	42.70%	
		Yes	55	57.7	1.31
	1.6 Innovative Skill	No	39	40.6	
		Yes	57	59.6	1.6
	1.7 Life Skills	No	41	42.7	
		Yes	55	57.3	1.56
	1.8 Leadership	No	74	77	
		Yes	22	23	1.23
	1.9 Saving and Credit Management	No	73	76	
		Yes	23	24	1.24
	1.10 Basic Health	No	10	10.4	
		Yes	86	89.6	1.9
	1.11 First Aid	No	45	47	
		Yes	51	53	1.54
	1.12 Nutrition	No	40	41.7	
		Yes	56	58.3	1.59

	1.13 Health Threatening Practices	No	30	31.3	
		Yes	66	68.8	1.69
	1.14 HIV/AIDS	No	40	41.7	
		Yes	55	57.3	1.59
	1.15 Urban Agriculture	No	93	96.6	
		Yes	2	2.1	1.01
	1.16 Family Planning	No	30	31.3	
		Yes	66	68.8	1.69

The training package employed by WISE includes sixteen training components addressing the major objectives of the program discussed in chapter two above. The major areas are the business, the life skill promotion, the leadership and health and family planning related ones.

About twelve of the components out of sixteen, which is 75%, delivered for more than 50% of the respondents. The most attended component is the Basic Business Skill, while the least attended is the Urban Agriculture. According to the information gathered from the organization, all members of the program are required to take all the training components except Leadership and Saving and Credit Management which designed for association leader. However the data indicates there are still considerable gaps to fill in the delivery of trainings.

The possible factors for the gap observed in the data are:

- Some who took the training long ago may forget the details.
- Some Juniors may not take some of the components and may take them later
- The organization has gone through some training component adjustments, so that some may confused of which one they were subject to.
- Finally due to the behavior of the respondents that they are often busy and may not give the required attention to the details of the question.

4.3 Correlation Analysis

In this research inferential analysis also conducted to indicate the possible correlation maintained between three selected pairs of variables using the Pearson's Coefficient of Correlation, 'r', and the Significant Level, or Alpha level of 0.05.

The correlation tested between pairs of variables based on the widely acclaimed relationship often maintained in the literature world which are also logically expected in the context of such programs in Ethiopia.

The three pairs of variables selected are:

1. The first is between an independent variable Education and dependent variable Business success which to be identified by the average daily income of the business.
2. The second is between an Independent variable Business success, or average daily income and dependent variable Decision Making Power on purchase of household items.
3. The third one is specifically between an independent variable Training on Family Planning and dependent variable Decision Making Power of married women on family planning matters.
- 4.

Table 12 Correlation case one :
Independent Variable –Education
Dependent Variable -Business Success

		Education	Business Success
Education	Pearson's r'	1	0.199
	α (2-tails)		0.052
	N	96	96
Business success	Pearson's r'	0.199	1
	α (2-tails)	0.052	
	N	96	96

Table 13 Correlation case there :
 Independent Variable-Business Success
 Dependent Variable -Decision Making Power

		Business success	Decision Making Power on Purchase of Household Items
Business success	Pearson's r'	1	-0.104
	α (2-tails)		0.492
	N	48	48
Decision Making Power on Purchase of Household Items	Pearson's r'	-0.104	1
	α (2-tails)	0.492	
	N	48	48

Table 14 Correlation Between:
 Independent Variable -Training on Family Planning
 Dependent Variable Decision Making Power

		Training on Family Planning	Decision Making Power on Family Planning Maters
Training on Family Planning	Pearson's r'	1	0.002
	α (2-tails)		0.987
	N	48	48
Decision Making Power on Family Planning Maters	Pearson's r'	0.002	1
	α (2-tails)	0.987	
	N	48	48

The data in the tables above indicate that in the case of the first pairing very weak positive correlation 0.119 maintained in between the variables, but the alpha level 0.052 is a fairly moderate level only exceeding the alpha range by 0.002.

In the case of the second pairing still weak correlation maintained but negative one. However, the alpha level 0.492 remain within the range implying to have relationship in between the variables.

In the case of the third pairs both the Pearson's r' 0.002 and the alpha level 0.987 are so weak to maintain any relationship in between the variables.

The possible variations may be due to the fact that the respondents' reaction to the survey may not reveal reality for various reasons; some variables not considered in this survey may affect the outcomes.

According to the working procedure of the organization the loan recipients are identified by the number of times they taken loans, termed as the Loan Cycle. Those who apply for additional loan need to pay a considerable amount from the previous debt and also to have the required saving. The fact that 50% of them have taken loans for more than three times indicates that most of them were doing well in their business, so they have been successfully paying their debts and saving well.

More importantly, 50% of them have personal feeling and impression that they are leading *a much better* life now, and the rest 42% respond to have *a better* life now as compared to their pre membership life. However, for their own reasons the daily average income of most of them (about 72%) found to be in the lowest quartile, or below 100 birr a day in average. Despite the above two positive indicators of economic enhancement, the particular response upon their daily income seem to be understated for some reasons of their own.

For these reasons, the Pearson's correlation test (Table 12), between the variables education and business success shows to have weak correlation in between them. Similarly the correlation between economic or business success and decision making power (Table 13) rather indicates a negative weak relationship for the same possible understated daily income data, which an indicator of business success. However, in both cases, the alpha level test indicates the relationship prevailed.

The correlation test specifically between decision making power on family planning matters and the related training on family planning still indicates very weak correlation level. This reveals the respondents reluctantly respond to the types of training they have taken. However, the fact that 77% of them replied that they discuss the family planning matters with their husbands, and about 58% of them have a maximum of three children are indicators of women's empowerment in the area through the relevant trainings delivered to them.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of the Major Findings

The demographic findings have shown that most of the members are elderly women and half the respondents have been members of the program for more than seven years, but the proportion of young girls and women and the junior members are very low. The data on the place of birth shows most of the women (60%) of them are internal migrants from rural areas, while the rest are born in Addis Ababa. Half of the women are married and about 36% of the women represent Female Headed Households, or FHHS, which include the divorced and widowed. More than 58% of them have children of not more than three. Half of the respondents also educated to the secondary level and 12.5% of them are not literates.

As regards to the economic and business related findings the types of businesses mainly are low level homemade items to be sold at small markets, while a few are established businesses of high revenue sources. Relatively traditional and low level business runners have more than a business as compared to the modern business types. More than half of the respondents have a personal feeling of being economically empowered and living a **much better** life, and other 42% living just **a better** life as compared to the pre membership years. In relation to their purchasing trend about 93% have TV and among which 68% of them have a Dish facility. However, despite these all positive economic empowerment indicators, the average daily income data which is considered as an indicator of business success shows that 72% of them to be below 100 birr, while very few earning more than 400 per day. To this effect the average of all considered to be 80 birr which is the median value.

Other empowerment indicators in line with the decision making power of women on financial disbursement on household items purchase and on family planning matters have shown sufficient indicators on the attainment of empowerment in the area, however, on freedom of movement half of the women still move by informing their husbands. Legal right awareness, the media exposure and the political participation indicators also attained.

5.2 Conclusion

The economic empowerment among the target women achieved except a few individuals mainly through the financial support of the saving and credit scheme. This can be justified by the proportion of multiple loan takers and the members own impression of their economic status. Nonetheless, lowest proportion of young and junior members may implies some gaps in mobilization in recent years.

Women's decision making power indicators under all parameters imply that empowerment achieved in the area with highest success in couples interaction aspects and the lowest (50%) on the women freedom of movement.

Legal right awareness, the media exposure and political participation indicators suggest the attainments of empowerment in the information access in general and in gender issues in particular.

Finally the contributions of the program's training package have been justified by the economic and non-economic women empowerment attainments discussed above, and the highest contribution found to be in areas of business success and on the enhancement of women's decision making power. However, some training components found to be taken by all, and some by none. In aggregate, the training package incorporates the country and context specific capacity building and skill upgrading components which are found to be relevant to the beneficiaries. However there is a considerable gap in the delivery of literacy and numeracy education.

Considering the above mentioned attainments of women empowerment indicators the researcher draws the conclusion that the women empowerment program by WISE found to be relevant to the poor urban self employed women members.

5.3 Recommendations.

The significance of nongovernmental women empowering intervention programs the poor urban self employed women found to be relevant to alleviating the women inequality problems and thereby promote their empowerment. Thus, the program needs to be strengthened both in width and depth. To attain this, the following recommendations are forwarded.

- The fact that most women members of more than a decade and loan receivers of multiple cycles are leading very traditional and low revenue generating businesses implies the need to further strengthening the control and monitoring of their business performance trends.
- The fact that most of the program members are rural migrants, the expansion of the program to the major regional cities need to be considered to support the most disadvantaged rural women and girls.
- Some of the programs objectives particularly in areas of basic literacy and numeracy need to be improved to better empower women.
- The program expansion needs to undergo by governmental and non-governmental organizations to reach the disadvantaged women in the rest of sub-cities in Addis Ababa based on the necessary research.

5.4 Future Research Directions

Future possible research may be conducted to identify the variables that are not addressed in this research and may have their own impact in further promoting the empowerment level of women. The questionnaire designed and used in this research may be modified and used to better assess the impacts of women empowerment components. To this effect, further studies on the impacts of other related programs components by the organization WISE and the relevant personal factors may be evaluated. Besides the possibility of minimizing the continuous migration of young Ethiopians to the Middle East countries need to be assessed to better shape their life and improve the national image.

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Letter Of Declaration

I graduating student Daniel Seyoum, SGS/0082/06 hereby declare that I completed my final thesis paper and submitted to the Dean’s office of St. MARY’s University College.

Signature.....

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Date.....

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ENDORSEMENT

A Student Daniel Seyoum has been my advisee and he has been working on his final thesis on the Organization for Women in Self Employment, WISE. This is to confirm that he submitted his research paper.

Advisor Tesfaye Woldy (PHD) Date
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