

**Contribution and challenges of NGOs in Creating Income:
the Case of Economically Vulnerable Families participating
in IGA Program of Ethiopian Catholic Church Medhin
Social Center, Addis Ababa**

By-Yemisirach Million

Advisor: Zena Berhanu

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School of Social work

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Contribution of NGOs...

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Yemisirach Million

Graduate School of Social Work

Approved by Examining Board

Advisor

Signature

Date

Internal Examiner

Signature

Date

External Examiner

Signature

Date

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Acronyms and Abbreviations

ACD	Association for Community Development
ACARTSD	Africa Center for Applied Research and Training in Social Development
CRDA	Christian Relief Development Association
DPPC	Disaster Prevention and Preparedness Commission
ECA	Economic Commission for Africa
EEA	Ethiopian Economic Association
GO	Government Organization
IGA	Income Generating Activity
IGP	Income Generating Project
IMF	International Monetary Fund
MOFED	Ministry of Finance and Economic Development
NDA	National Development Agency
NPDPM	National Policy on Disaster Prevention and Management
NGO	Non Governmental Organization
DPPC	Disaster Prevention and Preparedness Commission
SDPRP	Sustainable Development Poverty Reduction Program
SMMES	Small Medium and Micro Enterprises
WANGO	World Association of Non-Governmental Organizations

ECCMSC	Ethiopian Catholic Church Medhin Social Center
MSC	Medhin Social Center
OVC	Orphan and Vulnerable Children
OVY	Orphan and Vulnerable Youth
PAL	People Affected by Leprosy
PLHA	People Living with HIV/AIDS
VC	Vulnerable Children
VY	Vulnerable Youth

Abstract

The purpose of this study was to assess the contribution and challenges of ECCMSC in creating income for vulnerable families. The participants of the study were clients, staffs, and different stakeholders. Accordingly, 35 participants were purposively selected. The primary data was collected using qualitative data collection tools of interview and FGD. All data was collected in Amharic by using hand written notes and partly voice records. The analysis was made based on these notes and voice records. All data from the field work were organized, transcribed and translated into English. In organizing the gathered data, codes were given to each participant's response. The findings of the study pointed out that ECCMSC is contributing in creating income for vulnerable families by building on the skills, knowledge and strength of clients to build stronger, more sustainable communities. Using IGA program the organization has achieved creating work awareness and change in saving habit of the clients, employment creation and empowering the women economically and reducing risk to children. Different stakeholders are working for the achievement of IGA program of MSC. The contribution includes donation of funds, experience sharing, giving training etc. Moreover, the study has revealed the existing problem of production and market place are generally affecting IGA program. Concerned bodies should have play their roles in solving the challenge. In working with vulnerable families social work profession will be essential. In order to have a better understanding, deeper research has to be conducted on the contribution of the organization on each specific income generating activity such as weaving, urban agriculture, etc.

Key words: NGO, Income Generating Activities, vulnerable families, ECCMSC.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The rise of the NGOs in the global context is identified as an important phenomenon, which has implication for the development prospects of the poor (Islam & Sultana, 2005). Suharko (2007) contends that NGOs compared to the government have a comparative advantage in service provision. Riddel and Robison (1995) as cited in Daina (2012), argue that NGOs need to be recognized in their ability to deliver emergency relief or development services at low cost to many people in remote areas; their rapid innovative and flexible responses to emerging financial and technical assistance needs at the grassroots level; their long-standing familiarity with social sector development and poverty alleviation; their experience with small-scale development projects as well as with those requiring a high degree of involvement by, and familiarity with, the concerned target groups.

Furthermore, NGOs seek to improve the people's access to services provided by the state. In countries where government lacks public services, NGOs play a significant role in the direct provision of social and economic development services (Suharko, 2007). As a result, NGOs emerge with the aim of facilitating the provision and utilization of different services that can help the clients to help themselves.

NGOs are also creditable for their long endurance and engagement with the poor. From the beginning, NGOs were formed to respond to the various problems of the poor. The long engagement with the poor makes them to gain more experience and knowledge in dealing with complex and structural problems of poverty. Such experience and knowledge gained lead to the formulation and implementation of innovative strategies and approaches to

poverty reduction (Smillie.I,Solinac. H.B and Lecomte.E 2003). With the appreciation of the complicated nature of poverty and by large unsuccessful results of aid, multinational and bilateral agencies have lately given renewed promises to NGOs whose existence is legitimized by the presence of poverty (Guler, 2008).

In Ethiopia, NGOs are playing a considerable role at a national level. Among those, I got a chance to visit one of such organizations. The reason why I chose this topic is that while I was doing a field work education in the masters of social work (MSW) program with my group at Ethiopian Catholic Church Medhin Social Center (ECCMSC) (12, March/2014 - 3, April/2014) I found out that the organization is working in Income Generating Activities (IGA) for the poor and economically vulnerable families. The program of IGA does not only focus on individuals but it includes also the whole family. On the program, I found various people facing socio economic, health and other related problems to engage in IGA in ECCMSC. Then I want to know how the organization is working on income generation and I began to identify the gap on the area.

1.2 Statement of the problem

Like other countries in the world, issues including social and economic problem becomes a crucial problem in Ethiopia. Among other problems poverty turns out to be one of the most challenging conditions. The main reason for such problem is due to lack of adequate income. In relation to the above idea, Wolday (2004) pointed out that in Ethiopia, among other things; lack of finance is one of the fundamental problems impeding production, productivity and income of rural and urban families. Since access to institutional finance is very limited, the

majority of vulnerable families obtain financial services through informal channels, such as money lenders, informal saving group, relatives and others.

As a result of alarming increase in the level of poverty in developing countries like Ethiopia, living conditions of vulnerable families in these countries have not been improved. NDA,(2013) revealed that poor rural and urban communities often experience various challenges in their own unique settings including lack of income generation opportunities; high levels of poverty, unemployment; limited access to socio-economic services, etc. These challenges often require families to find alternative sources of income.

To overcome the problem of income generation opportunity, the Non Governmental Organizations (NGOs) are considered to be one of the major actors especially on facilitating for income generation activities. NDA (2013) explains that income is an important dimension of livelihood systems. Moreover, income generating activities provide a key source of recuperating and/or strengthening these systems. In such situations, income generating activities can help vulnerable families to generate income and address their basic needs in a sustainable manner.

The tendency of NGOs towards playing role in the rapid economic development of Ethiopia has been quite significant. They are participating in the national socio economic development through engaging in income generating activities (IGA). As Gebre,(2012) pointed out, In Ethiopia, NGOs are increasingly engaged in income generation to support their operations. Indeed, the contribution of NGOs in poverty reduction and overall development efforts of the country has a significant impact on the lives of the poor, disadvantaged and economically vulnerable families.

Ethiopian Catholic Church Medhin Social Center (ECCMSC) is one of those NGOs providing different developmental activities in Addis Ababa. Since its formation in 1982 GC, it has been contributing in creating income for economically vulnerable families. Despite the fact that ECCMSC is providing services in different ways in Ethiopia, there is lack of well researched study conducted to assess the contribution of ECCMSC in its specific program of IGA for the vulnerable families. As a consequence of this gap, this study is going to assess the contribution of ECCMSC in creating income for vulnerable families in Addis Ababa.

1.3 Research questions

1. What are the contributions of ECCMSC in creating income for economically vulnerable families?
2. What are the challenges that ECCMSC faces in addressing the economic problems of the vulnerable families?
3. What are the challenges of clients in undertaking their business in IGA program?
4. What are the views of clients towards the IGA program?
5. What are the successes or achievements of ECCMSC in the income generating program?

1.4 Objective of the study

In order to answer the above research questions, the general and specific objectives are stated below.

1.4.1 General objective

The general objective of this study is to assess the contribution and challenges of ECCMSC in creating income for vulnerable families.

1.4.2 Specific objectives

1. To explore the contributions of ECCMSC in creating income for economically vulnerable families.
2. To assess the challenges that ECCMSC faces in addressing the economic problems of the vulnerable families.
3. To assess the challenges of clients in undertaking their business in IGA program.
4. To explore the views of the clients towards the program of income generation activity.
5. To assess the successes or achievements of ECCMSC in the income generating program.

1.5 Significance of the Study

This study is helpful in exploring the contribution and challenges of ECCMSC in the process of enhancing knowledge about ECCMSC's successes in helping the poor, providing empirical data on the house hold income improvement. This may motivate different agencies to replicate the intervention apart from helping the organization to attract donors and scale up income generating program. In addition to this, the study may initiate further researchers on the contribution of ECCMSC in its specific activity of income generation for vulnerable families.

1.6 Scope and limitation of the study

The scope of the study was limited in Addis Ababa; more specifically focused on one NGO named ECCMSC. The organization is located in south west of Addis Ababa in the sub city of kolfe *keranio*. The delimitation was made because the research would not be manageable if all

NGOs are included. Due to time and financial resource limitation the study focuses on the contribution and challenges of the organization in providing income generation service for vulnerable families.

In addition, the study could not address the general contribution of EECCMSC such as supports related to education, psycho social and others. This research would not allow us to make generalizations about all clients who are supported by the organization. Rather it has only included the views of research participants.

1.7 Organization of the study

This thesis is organized into six chapters. The first chapter, presents out the introduction that includes background of the study, statement of the problem, research question, the general and specific objectives of the study, significance of the study, Scope and limitation of the study, organization of the study and operational definition.

Chapter two is literature review and it involves two main topics, related work and conceptual review. Conceptual review is review on definition and classification of NGOs, Historical development of NGOs in international perspective, Emergence and development of NGOs in Ethiopia, contribution of NGOs in development activities and Income generating activities. Related work involves work done so far on the research area. Chapter three discusses about the methodology that were employed in this research. Chapter four presents findings of research. Chapter five discusses major findings of the study. The last chapter discusses about conclusion and implication for social work practice.

1.8 Operational definition

Income generation – This implies to the contribution of the organization in the process of employment creation for their clients. It includes provision of trainings, technical supports, granting materials that help clients to work.

Vulnerable family – Entails families who lacks basic necessities, faces economic problem due to poverty and have limited income.

CHAPTER TWO: LITERATURE REVIEW

This section mainly covered different literatures related to NGOs. It deals with definition and classification of NGOs, its international development, emergence and development of NGOs in Ethiopia, and Contribution of NGOs in developmental activities. In addition, this section deals with what income generation activity refers to and how NGOs involved in this activity.

2.1 Definition and classification of NGOs

2.1.1 Definition of NGOs

World Association of Non-Governmental Organizations defines a non-governmental organization (NGO) as it is considered to be a non-state, nonprofit, voluntary organization. NGO is generally independent from government influence and either not established by a government or intergovernmental agreement or, if established in such a manner, is not independent of government influence (WANGO, 2010).

World Bank (1995) defines Non-Governmental Organizations as private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development. In another dimension Liebenberg (2000) refers NGOs to autonomous, privately set up, non-profit-making institutions that support, manage or facilitate development action by providing socio-economic activities to the needy. NGOs can be either local or international. Local NGOs are the one that operate in one country while international NGOs operate in two or more countries. For the purpose of this study, NGOs will be taken to refer to registered, independent, non-profit organizations that facilitate development to needy communities.

2.1.2 Classification of NGOs

According to Lewis (2009) understanding the phenomenon of NGOs remains difficult one. One reason for this is that NGOs are an extremely diverse group of organizations, play different roles, take very different shapes and forms within and across different countries contexts. In consequence of non-governmental organizations operate in multilateral services, NGO as an analytical category is complex and classifying them is important in order to understand based on its category.

In terms of their structure, NGOs may be large or small, formal or informal, bureaucratic or flexible. In terms of funding, many are externally funded, while others depend on locally mobilized resources and others were combination of the two. Some may be well resourced and affluent, while others may be leading a 'hand to mouth' existence, struggling to survive from one year to the next. There are NGOs with highly professionalized staff, while others rely heavily on volunteers and supporters. In terms of values, NGOs are driven by a range of motivations. There are secular NGOs, as well as increasing numbers of 'faith-based' organizations.

Christian Relief and Development Association (2006, P.3), categorized NGOs in Ethiopia into two main categories: Indigenous NGOs and International NGOs. Indigenous NGOs are those established in the country by either Ethiopians or non-Ethiopians. International NGOs are NGOs, which have their head offices abroad and obtain support from those offices. Again, from within these NGOs another category could be established as Secular NGOs and Religious NGOs. NGOs can also be classified based on orientation as NGOs focusing on various sectors such as water, health, children, integrated rural/urban development, etc. The Ministry of Justice (2007) groups the nongovernmental organizations into

five main categories: local or national NGOs, international NGOs, professional associations, civic and advocacy groups, and religious organizations

Charities and Societies Proclamation No.621/2009 classifies and defines four categories of charity. Firstly it is important to know what charity refers to. A Charity” means an institution, which is established exclusively for charitable purposes and gives benefit to the public. The first classification of charity is charitable endowment. It is an organization by which a certain property is perpetually and irrevocably destined by donation or will or the order of the Agency for a purpose that is solely charitable. The next is charitable institution. This kind of charity is formed by at least three persons exclusively for charitable purposes. The third one is a charitable trust. The type of this charity is an organization by virtue of which specific property is comprised solely for a charitable purpose to be administered by persons, the trustees, in accordance with the instructions given by the instrument constituting the charitable trust. The last classification is charitable societies and charity committees. A charitable society shall mean a society which is established for charitable purposes. A charity committee refers to a collection of five or more natural persons who have come together with the intent of soliciting money or other property from the public for purposes that are charitable.

In addition, the proclamation defines three types of charities in terms of their sources of funds stated below. The first one is "Ethiopian Charities" or “Ethiopian Societies" shall mean those Charities or Societies that are formed under the laws of Ethiopia, all of whose members are Ethiopians, generate income from Ethiopia and wholly controlled by Ethiopians. However, they may be deemed as Ethiopian Charities or Ethiopin Societies if they use not more than ten percent of their funds which is received from foreign sources;

The second is “Ethiopian Residents Charities” or “Ethiopian Residents Societies” shall mean those Charities or Societies that are formed under the laws of Ethiopia and which consist of members who reside in Ethiopia and who receive more than 10% of their funds from foreign sources. The third is "Foreign Charities" shall mean those Charities that are formed under the laws of foreign countries or which consist of members who are foreign nationals or are controlled by foreign nationals or receive funds from foreign sources.

As my concern is on ECCMSC, The organization belongs to “Ethiopian Residents Charities” classification. The reason is that it fulfills the criteria which stated on the proclamation. The charity (ECCMSC) was formed under the laws of Ethiopia and the founder is a person who lives in Ethiopia. Regarding funding, the organization receive more than 10% of its funds from foreign sources.

2.2 Historical development of NGOs in international perspective

Hyden (2006) have explored out that international aid agency (NGOs), first appeared in the second half of the 19th century; organizationally anchor into Red Cross initiatives. Since then NGOs have shown three distinctive orientations; the first kind focused on delivery of relief services directly to the needy (e.g. distributions of food, shelters or health service). Then NGOs changed their approach to building ‘self-reliance’ and local development (action) follow to the ‘development’ debate of the 1980s. In its third orientation, particularly since 1990, the efforts of the international development agencies have tried to advance changes in policy and institution; particularly focusing on the issue of development and ‘governance’. A study made by Jean Pierre (2007) identifies that NGOs contributes through different ways in Europe. They often work in

partnership with persons living in poverty and social exclusion, with public institutions and local structures to facilitate access by the poor to different social services.

The first category of important organizations of Africans formed in the 1910s to 1920s were welfare associations which brought black workers together in urban areas and on the mine compounds. (Kagoro,2004 as cited in Takure, 2009). The World War I era saw the development of organizations like burial societies, mutual aid assistance and was mainly composed of black people who were in the towns and mining compounds (Takure, 2009). As argued by Dorman cited in Daina (2012), a transformation occurred which saw previously political organizations turn to development, following the government's lead in reconstruction and de-radicalization.

The 1990s saw many changes as the Cold War ended and globalization began to drive social and economic change (Ibrahim & Hulme, 2010). Matenga (2001, p.23) elucidate that; Although the history of NGOs goes back to 1940s, it is largely since 1980 that they began receiving a high profile as development role players, offering an alternative development approach to poverty alleviation and long term sustainable development to poor communities in developing countries.

According to Heintz (2006) NGOs enable citizens to work together voluntarily to promote social values and civic goals. They promote local initiative and problem-solving through their work in a broad array of fields - environment, health, poverty alleviation, and culture & the arts, education, etc... and reflect the diversity of society itself.

2.3 The emergence and development of NGOs in Ethiopia

In their study on CSOs/NGOs in Ethiopia, Dessalegn, Akalewold and Yoseph (2008) explained two important aspects in the evolution of the voluntary sector in Ethiopia that have had an enduring impact on the sector: one was that until very recently the sector consisted of a small number of organizations, and the second that they have operated under difficult and sometimes tiring circumstances. The Imperial and Derg regimes were unwilling to tolerate independent citizen activism and to allow autonomous non-state organizations.

However despite their reluctance to accept NGOs in Ethiopia both regimes were forced by pressing circumstances, namely environmental disaster and human crisis, to allow NGOs to operate in the country. In the beginning most of these were Northern NGOs and faith-based local groups, all of which were expected to engage in activities which were considered “safe”, such as relief and rehabilitation work (Dessalegn Akalewold and Yoseph, 2008).

Furthermore, many scholars pointed out that the political space of the country has a lot to do in the NGOs sector development (Gidron, B, Quarles Van U.P& Bedri.K 2002; Spring & Groelsema, 2004). Both national and international NGOs began to appear around the 1960s, when neither the various self help groups found in all levels of Ethiopian society nor the government was able to meet the growing demands of the population. Then, efforts of the emperor to “modernize” the national education system had resulted in a more widespread awareness that his government was failing to provide what people needed for advancement and development. John (2001) indicated that in 1989 there were about forty- seven operational NGOs in Ethiopia, most of which were international.

Since 1991 the change in the regime has brought about some progress in the government approach towards NGOs. The operational environment for civil society is believed to have improvement under the current regime (EEA, 2005). For the facilitation of the NGOs sector, the current government of Ethiopia has issued policy statement in 1995 and entitled 'the national policy on disaster prevention and management (NPDPM) that define NGOs and viewed as partners in development process. Since 1995 in accordance with national policy, Disaster Prevention and Preparedness Commission (DPPC) become the focal point in the coordination and monitoring of NGOs and the ministry of Justice is responsible for registration process.

Because of different reasons like a relatively better policy environment, the increasing local socio-economic problems that the country is facing and in correlation to the international trends there is a booming of the NGOs sector in general. However, scholars argued that, although, the government has showed some progress still the less hostile environment has not been eradicated. The rules and regulations for the establishment and operation of NGOs are being continually revised and amended. Still civic advocacy organizations have greater difficulty in registration and fund mobilization than developmental and humanitarian NGOs and few of them are engaged in policy advocacy and lobbying issues. (Jeffers and Daniel, 2004 & Spring and Groelsema, 2004).

2.4 Contribution of NGOs in developmental activities

A study conducted on job creation for unemployed youth in the case of two NGOs in Addis Ababa indicates that NGOs are expected to supplement government activities. As the ultimate goal of NGO is to empower the poor and vulnerable, reducing poverty and to enjoy

sustainable development, NGOs are involved in various sectors of developmental activities.(Zenebe Ayele,2006)

A study conducted on CSOs/NGOs in Ethiopia pointed out that CSO/NGOs are widely distributed and can be found in all Regions of the country. For example, Oromia and Addis Ababa have more operational NGOs (229 and 217, respectively), the study also indicated that the large of NGO resources have gone into human development (health, education, child welfare) and agriculture and food security. (Dessalegn Akalewold and Yoseph, 2008).

Social development is concerned with the transformation of society in its totality, making human the focus of the development effort and seeking to develop its potentialities in a total sense. More specifically, it aims ultimately at the maximum improvement of the material, cultural, social and political aspects. Social development embraces programmes and activities, which enhance the capacities of members of society to fulfill existing and changing social roles expectations and accomplish their various personal goals. It entails the democratization of the development process and the orientation of development effort to the needs and interest of the masses. It ensures equitable sharing in the benefits and burdens of development, the recovery of self-confidence and delineation (ACARTSD, 1980).

More concretely, social development involves comprehensive human resources development; raising living standards and quality of life, improving health and human welfare, ensuring social justice and equality, and providing adequate social security for all segments of the population (ECA, 1985). Social development include- reduction or elimination of poverty, equitable distribution of income and wealth, employment creation, health and nutrition,

education and training, housing and ancillary services, social security and welfare (Mohammed, 1991, p.20). Unfortunately, Africa lacks behind in terms of social development. Families and individuals in absolute poverty are found in Sub-Sahara African. The greatest concentration is in the least developed countries of Africa (Aliyu, 2003).

Economic development on the other hand entails economic improvement; it includes advancing technology to increase the productivity of labor. It includes expanding people's freedom to choose by enlarging the range of their choice variables in terms of goods and services. It implies creating conducive conditions for the growth of people's self-esteem, through the establishment of economic institutions, which promote human dignity and respect (Todaro, 1977). Economic development entails addressing the problem of unemployment, poverty and inequality in society. Social and economic development is therefore a multidimensional process involving changes in structures, attitudes and institutions as well as the acceleration of economic growth, the reduction of inequality and the eradication of absolute poverty. It is change and advancement. It implies progress and economic advancement. It involves raising people's income and consumptions levels through relevant economic growth process (Todaro, 1977; Mohammed, 1991).

The participation of CSOs/NGOs in the overall development effort of the country has had a significant impact: on the lives of the poor and the disadvantaged, and the broad range of basic services made accessible to them; on the country's economy and the development programs; on the process of democracy building, access to justice and good governance; on public awareness and empowerment; on the capacity of government agencies especially at the Woreda and Kebele levels. (Dessalegn Akalewold and Yoseph, 2008)

Elleni Tadesse(2007) indicated that in Ethiopia, after the 1990s the role of NGOs has shifted from mainly relief activities to integrated development model. Followed this international trend donors and NGOs have started shifting their attention from relief to rehabilitation and later to community-based development programmes. This shows that NGOs have started to the provision of employment and income generating activities which is part of development program.

2.5 Income Generating Activity and NGOs

NGOs have been involved in assisting cooperatives and promoting of income generating activities (IGAs). Their involvement in the IGAs has been concentrated in the communal areas (Muir & Riddel, 1992). Income generating activities refer to activities focused on creating opportunities for communities to productively use locally available resources to develop less state dependent, more self-reliant households and communities able to care for themselves. Income generating activities focus on productively using locally available resources to the benefit of the entire community (van Niekerk & van Niekerk, 2009).

In addition, income generating activities provide benefits that include contributing to poverty reduction and improving the wellbeing of the communities (Mehra, 1997) as well as empowerment, self-reliance and community development. Furthermore, income generating activities facilitate vulnerable communities to secure income through their own efforts. Examples of income generating activities include small business promotion, cooperative undertakings, job creation schemes, credit and savings groups and youth training programmes (NDA, 2013).

Wolday (2004) argued that micro-finance or micro-enterprise development has been an increasingly important area of development activity in developing countries since the late 1980s. The main innovating institutions in this area have been both national and international NGOs with access to funds provided by private foundations and their own supporters in the developed countries. Some NGOs have been converting their activities into small-scale banks with the objective of providing a fuller range of financial services to their clients, as well as increasing the share of local savings in their on-lending portfolio.

According to Charities and Societies Proclamation No.621/2009, in Ethiopia Charities or Societies may, upon a written approval of the Agency, engage in income generating activities that are incidental to the achievement of their purposes and the proceeds of which shall not be distributed among the members or beneficiaries of the Charity or Society and are used to further the purposes for which the Charity or Society was established.

Capacitating communities in entrepreneurial skills and also using their traditional skills and knowledge can provide an opportunity for active participation in income generating activities to create jobs in the community. Therefore, income generating activities need to focus on transferring practical skills focused on building and expanding existing knowledge, and resources.

Access to assets play an important role in determining the household's ability to connect to poverty reducing income generating activities, particularly focused on addressing the income dimension of poverty (Zezza, Davis & Stamaulis, 2009). When income is an important dimension of livelihood systems, income generating activities provide a key source of recuperating and/or strengthening these systems. In such situations, income generating activities

help vulnerable communities generate income to address their basic livelihood needs in a sustainable manner. In addition, they contribute to improving the economic situation of the household through increased purchasing power (ACF, 2009).

Furthermore, income generating activities require that the households or individuals that take part in the activities be able to work and meet a minimum level of participation (ACF, 2009). Income generating activities can span local economic growth and improve the availability of certain products in the market, lead to job creation etc.

Small, medium and micro-enterprises (SMMES) are often used to address unemployment challenges in communities and or to provide a source of alternative and/or additional income for households. SMMES provide additional benefits that include coherence, networking, social integration, emotional support and social participation in the target communities (van Niekerk and van Niekerk, 2009).

Generally, NGOs role in development is related to difficulties encountered by government development interventions in rural and urban areas in initiation of income generating activities and provision of services such as health, water and sanitation (Matenga, 2001).

2.6 General information about ECCMSC

ECCMSC provides various services to different vulnerable and disadvantaged people living around Kolfie-Keranio sub-city. This area is characterized by concentration of very poor people. Currently, the largest concentration of people affected by HIV/AIDS and people affected by leprosy are found in this area. This results from the availability of free medical service in ALERT hospital.. There is also a high concentration of people who earn their living by

beginning. The community also comprise of very old people as well as people with disabilities resulting from leprosy.

As information obtained from the organization document, the idea to set up a social center grew from a small social work project within the Medico Social Unit of ALERT (The All African Leprosy and Rehabilitation Training Center). Foundation of Ethiopia Catholic Church Medhin Social Center (ECC-MSc) started this journey in May 1982 GC. The founder of the organization used to pay frequent visits to the homes of people affected by leprosy and discuss their problems with them. This enabled her to identify their needs, circumstance and the number of poor people that were living in the surrounding area of ALERT. This enkindled the founder commitment to provide basic services for these communities and reached an agreement with the management of ALERT to establish a social center as a separate entity from ALERT.

Construction at the present site began in June 1988 GC and was ready in January 1989 GC for the small team of ten workers to move in. This date is taken as the official establishment of Medhin Social Center. Thereafter it begun to be involved in the development of the community as well as in the social rehabilitation, social welfare and development services of individuals and families and reconstruction of dilapidated houses in the project area. This modest beginning that had two departments with a team of ten workers, has reached more than 3621 beneficiaries and currently there are three departments with forty seven employees. The operations that undergoing to offer services to those group of people is on the basis of facts that is to say helping and protecting people who are at risk (ECCMSC report)

Having the knowledge base about NGOs from the above literature review, the major Concern behind this study is to find out the contribution of one NGO named ECCMSC that

operating in Addis Ababa. The organization is providing different services for the poor and vulnerable individuals, groups and families. From those services, this study focused on the contribution of the organization in income generating activity. Thus, the methods of data collection used by the researcher in order to select research participants from which relevant information gathered regarding the contribution of the organization and other points related to research methodology were identified in the next chapter.

CHAPTER THREE: RESEARCH METHODOLOGY

INTRODUCTION

The qualitative method has been chosen to get in-depth understanding of the issue and to allow research participants to express their views broadly. The study uses qualitative data collection techniques including interview, focus group discussion and observation as methods of primary data collection. The major components of this part include research design, Site selection and area of the study, selection criteria and participants of the study, data collection techniques, data analysis and ethical consideration.

3.1 Research Design

According to Parahoo (2006) the design selected for research should be the one most suited so as to achieve an answer to the proposed research questions. Similarly, Huysamen (1994) defines a research design as a plan or blueprint according to which data is collected to investigate the research questions.

The reason why I mainly used qualitative method in this study is due to the fact that data related to the contribution of ECCMSC can be collected by taking into account the views and opinions of clients of the organization, staff members currently working in IGA department and different stakeholders. Thus, views of clients regarding the contribution of the organization, challenges of the organization as well as clients in IGA program and success of the organization can be properly collected through qualitative approach. A qualitative research covers an array of interpretive techniques which seek to describe, interpret, translate, and otherwise come to

terms with the meaning of naturally occurring phenomena in the social world (Welman, C, Kruger F & Mitchell, B, 2005).

3.2 Site Selection and Area of the Study

The study area selected for this assessment was Ethiopian Catholic Church Medhin Social Center (ECCMSC) located in Kolfie-Keranio sub-city woreda 01, (around zenebe work area) in Addis Ababa. The study target is vulnerable families who are engaged in income generation activity provided by ECCMSC. The site is selected purposefully because the area where the organization is established includes highly vulnerable families that resulted from lack of income and different health problems.

3.3 Selection Criteria and Participants of the Study

As Patton (2002) pointed out, in a qualitative research size determination depends on what the researcher wants to know, the purpose of the inquiry, what the stake is, what will be useful, what will have credibility, and what can be done with the remaining time and resources.

In order to select the participants of the study, purposive sampling was used. Purposive sampling is a strategic sampling aims to establishing good correspondence between the research questions and sampling (Bryman, 2012). It is non-probability sampling in which the researcher decides the participants to be included in the sample taking into account the relevancy of the data to be collected (Jupp, 2006). To this end this study was employed purposive sampling in order to get relevant information from purposively selected respondents. Since key informants have long years of service in the organization, they helped me in selecting research participants based on their knowledge about the issue under the study. Certain set of criteria were employed to select

the participants of this research. These inclusion criteria were; years of service, age, sex, vulnerable families, work position, membership of association and cooperative. Accordingly, 35 participants were selected as research participants of this study from which 80% of them were females.

3.4 Data Collection Techniques

3.4.1 Interviews

Holstein and Gubrium (1995) as cited in De Vos, A, S, (2005) explain that an interview schedule is a questionnaire written to guide interviews. Its main purpose is to provide pre-determined questions that might be used as an appropriate instrument to engage participants and designate the terrain. The interview schedule helps the researcher to think clearly about what he or she hopes the interview might cover.

Totally I completed 19 interviews. Unstructured interview guide was developed to collect qualitative data. It included open ended questions that related to the contribution of the organization, achievements of the organization and clients, supports of different stakeholders and views of clients were included in the interview guide. In the data collection process, I used note taking method and partly voice recording. In interview session, clients, stakeholders, key informants and staffs were interviewed. I prepared four types of interview guides. The first one is a guide for the in depth interview with clients. The second was for key informants, the third was for staff members of the MSC and the last one was for stakeholders. All tools were prepared in English and it was translated before the interview into Amharic.

3.4.1.1 In-depth interviews with clients

I conducted in-depth interviews with ten clients who engaged in different business activities. Out of these two of them are individuals from members of cooperatives and the others were individual entrepreneurs. From in depth interview, seven were females and three of them were males. All of the interviews were conducted at the office of the organization arranged by key informants. The interview took from 30 minute to 1:30 hr. The data collection was made in April 2015.

3.4.1.2 Interview with key informants

This type of interview was chosen in this research in order to enable the researcher to understand deeply the contribution of MSC regarding income generating activity. Three key informants were interviewed. Among those two of them are females and one male. One of the informants is the founder of ECCMSC. The other is the head of IGA department. The third key informant is the staff of the organization. The major issues of discussion include the source of fund, general information of the organization, the contribution of the organization in IGA program, the challenges of the organization and contribution of different stakeholders. The data collection took place from April to May 2015. All interviews with key informants were made at their own offices. The duration of the interviews ranges from 50 minutes to 1:30 hrs.

3.4.1.3 Interview with staff members

All research participants from staff members were who are working in IGA department. One of them is female and the other two were males. All interviews with staff members of IGA department took place at their offices. The major issues covered include the general activities in

IGA program, challenges in working with clients, types of clients in IGA program and challenges related to stakeholders. The duration of the interview ranges from 45 minutes to 1:30 hrs.

3.4.1.4 Interview with stakeholders

Three stakeholders who are working with MSC specifically in IGA program were interviewed. In order to get deep information from each of them, officials from each stakeholder's offices were interviewed. Among those, one is kolfe keranio kifle ketema worda 01. From the worda one officer in the micro and small enterprise was interviewed. The other stakeholder is kolfe keranio kifle ketema. From here one worker at *mahiberat maderaja* was interviewed. The last stakeholder is Abune basylios primary school. From the school vice director was interviewed. The major topics of the interview was their views towards IGA program, in what way they are supporting IGA program, the challenges they are facing in working with the organization in IGA program and their future plan to work with the organization. All of the interviews took place in their own offices. The duration of the interview ranges from 30 minute to 1 hr. The data collection was in May, 2015.

3.4.2 Focus Group Discussion (FGD)

Kingry, Tiedje and Friedman (1990) defines a focus group as a carefully planned discussion designed to obtain perceptions on a defined area of interest in a permissive, non-threatening environment. Krueger & Morgan (1998) says that, the purpose of focus group discussion is to produce qualitative data and to provide insights into the attitudes, perceptions and opinions of participants.

Two focus group discussions are conducted with clients of the organization. One focus group discussion was conducted with eight members of '*enat baltena*' cooperative. All participants of the discussion were females. The discussion comes to pass at their production place. The second focus group discussion was conducted with individual business runners. The group was composed of eight participants. Among these, six of them were females and the other two were males. The discussion with this group was made at the organization's meeting hall. Major points of discussion includes, the contribution of ECCMSC in improving their economy, the challenges they are facing in IGA program, the recommendation for the better improvement of IGA program, their future way of strengthening their work etc. The duration of the discussion ranges from 1 hr to 1:30 hr. The data collection was in May 2015.

3.4.3 Observation

Observation is one of the tools to generate data. It was used to enrich the information gathered through other methods. Also it assists me to understand and obtain information for the study. Homes of some clients of ECCMSC were visited. This has given me a chance to observe the living situation and different challenges related to IGA. Furthermore, information that missed during other techniques of data gathering was gained through observation and it supports data that acquired from respondents via verbal communication. Observation was applied both before and during interview. Before interview homes of some clients were visited while appointing them for the next appointment. I visited some production and market places of clients who engaged by cooperatives and individual entrepreneurs in IGA program of the organization in order to cross check information gained through interview and FGD. I took notes on such observable phenomenon while observing those places.

3.5 Data Processing and Analysis

All the data from interviews and FGD were collected in Amharic by using hand written notes and partly voice records. After the completion of the data collection, field notes were organized and translated into English. The recorded voices were then transcribed and translated point by point. After having transcribed the audio-recording and made some checks on the validity of the data that gathered through all techniques, themes related to research questions were selected and the analysis was made. In the process of organizing the gathered data under each category, codes were given to each participant's idea in order to easily identify who said what. The findings were discussed through triangulating data from interviews, FGD and observation. Lastly based on the findings of the study conclusions and implication for social work have been drawn.

3.6 Trustworthiness and validity of the study

As Padgett, (2008,) to assure the trust worthiness of the study, It is important to give due emphasis for validity threats. So as to assure trustworthiness of the study I was employed various techniques of assuring the credibility of the data. These are constructing validity which is done after the transcription of in-depth interviews and focus group discussion it was checked with one of the participants in order to construct validity. In addition, according to Bruce L. Berg (2001) triangulation in qualitative research can be important to issues of validity. The findings have been triangulated with alternative sources as a way of strengthen confidence in their validity. I comparatively analyzed the interview results, the FGD results, and data from observation in order to arrive at conclusion.

3.7 Ethical Consideration

The purpose of the study was explained to research participants interviewing them. The research work including interviewing and recording were carried out with the consent of participants. Research participants signed on consent form to reflect their willingness to take part in the research. Every participant had a right to withdraw at any time and a right not to answer. Similarly they had a right to leaving the questions she\he didn't want to respond. Research participants were told that there shall no financial benefit in participating in this study. This was because the researcher faces financial problem during the field work. Such explanation and other necessary important information were told before the data gathering were take place.

CHAPTER FOUR: FINDINGS

In this chapter finding of the study, general information, nature and approach of the organization, type of people and intake procedure, socio-demographic information of the research participants, general activity of organization in IGA and the achievements, support of different stakeholders, challenges to organization and its clients are presented.

4.1. Nature of the Organization and Approaches of Service Delivery

As key informant one said, there is collaborative work in the organization. This collaborative work helps the organizational staffs to obey their responsibility effectively. Common organization feature of collaborative work includes discussion on the major problems, finding solution for stated problems and helping each other. As found in observation, the organizational workers are functioning in collaboration in terms of organizing clients following up, providing technical assistance, solving their problems and struggling for their successes. To this regard, the role of workers less about being a fixer of problems and more about being a co-facilitator of solution.

There is also an open system in the overall procedure of the organization. Staff of the organization discuss openly on how they are working, problem and challenges they are facing on their work, requests of any technical supports and providing solution in any case. One example of this open system in the organization is case conference held once a week. In this case conference case mangers of each client present their assessment of new client. Using participatory approach concerned staff member of the organization will decide on the case.

In in-depth interview with key informant three it was indicated that MSC is following strength based community development approach by building on the skills and knowledge of clients, providing individuals and groups the attitude of working habits. It also assists the clients finding solution for their current problem based on current available resources.

The finding reveals that the nature of service provision includes the whole family. Family supports services of the organization are commonly began from child protection and are often equated with preventative services offered to families before their vulnerability become too severe. As key informant two indicates, the aim of family support is enhancing the well being of the whole family through engaging their parents in income generation program. This results in reducing children's welfare problem by developing existing knowledge, skill and talents of parents.

4.1.1 Types of People Coming to the Organization and Intake Procedures

According to the key informant one, people economically poor and with different health problem comes to the organization. In terms of the health, people affected by leprosy, peoples living with HIV, TB, special needs and other, come to the organization. Among these, predominantly peoples affected by leprosy and peoples living with HIV comes to the organization.

Demographically children, youths, adults and elderly peoples come to the organization. According to informants large numbers are adult women is dominant compared to other. It was reported by one key informant MSC is not religion based. Even if the organization is called Ethiopian Catholic Church Medhin Social Center different kind of people from various religious groups comes to the organization.

As key informant two mentioned, when applicants come to the institution the first step done by organization is identifying their client groups. There are five client groups namely; people living with HIV (PLHA), people affected by leprosy (PAL), caregiver of orphan and vulnerable children and youth, parents of vulnerable children and special need. There are case managers in each client groups and they are responsible in checking whether the applicant is living in focus areas of the organization, asking their problems and assessing the applicant or their family living condition, visiting their home and cross check from other people who knows the applicants. In addition to this, the applicant has to bring evidence that indicate they did not get any kind of support from other NGOs in kolfe Keranio sub-city and to know the real situation of these applicant and avoiding the problem of to be supported by different organization.

Then the new applicant assessment form would be filled by case managers via asking the applicants their problem, need, strength and asset they have. The assessed case is presented in the case conference to be accepted or rejected. If the applicant is allowed to be included in the support system according to the intervention plan presented in the case conference, MSC would provide and carry on its support on the basis of clients' situation.

4.1.2 Socio-Demographic Information of the Research Participants

The following table, (table 4. 1) shows some socio demographic variables of 26 clients. From those clients 10 of them were participants of the study from in depth interview and the others 16 were participants from FGD.

Table 4 1. Age, Sex, Marital, Family size and Educational status of research participants

Characteristic	Categories	No. of Clients
Age	20-30	2
	31-40	10
	41-50	11
	Above 51	3
Total		26
Sex	Male	5
	Female	21
Total		26
Marital Status	Single	1
	Married	8
	Divorced	4
	Widowed	13
Total		26
Family size	<2	3
	2-3	5
	4-5	11
	6-7	7
Total		26
Educational Status	Illiterate	20
	Read and Write	4
	1-6 grade	1
	9-12 grades	1
Total		26

Source: Data Survey, (2015)

Age is the determinant factor for activities like IGA. Majority (21) of the research participants belongs to the age category and 31-40 and 41-50 (see table 4.1). On the other hand, the IGA participants above the age of 51 years are only 3 individuals.

As regards to the distribution of research participants by sex, the great majority (21) are female beneficiaries. The reason for the higher proportion of women in the sample size is due to the nature of the activity in which mainly run by sex- focused activities, especial emphasizing on women.

Out of the total research participant 13 of them are widowed. The proportion of married household heads takes the second position (8 research participants) followed by divorced (4 research participant) and single household head. (1 research participant).

The proportion research participant with household size of 4-5 persons is relatively higher (11 research participants) followed by sample respondents with household size of 6-7 persons (7 research participants). The proportions of households with household size of 2-3 persons were (5 research participants). Great majority of the research participant i.e. 18 individual have household sizes more than three person.

People with all kinds of educational backgrounds practiced IGA. The educational level of the research participants, as can be seen from the above Table 4.1, 20 research participant were those who had never been to school while 4 research participants can only read and write. From total research participant only one person has attended 1-6 grades and one person with secondary education (9-12 grades). The overall educational attainments of clients revealed that more

than 24 of them did not attained even junior and secondary education. None of clients attended above grade 12.

4.2 Source of income of clients before and after included in IGA

As interview conducted with clients before they are included in IGA they were engaged in different activities. From ten clients interviewed three individuals were fire wood seller, two of them were beggars, two daily laborers, one was housekeeper, one was seller of 'tela' (local beverage) and one was dependent on his family (jobless). But after they come to this organization some of them changed their work and other those does not have job started to work on deferent business. Saying of some research participants is cited as follows:

I used to spend the whole day collecting fire wood. The work is not profitable and it is very tiresome. If I don't collect the fire wood and sell my children have nothing to eat. Since I cannot afford materials for my children they did not go to school. We eat only once a day. I become bed reddens due to virus in my body. There is no one to look behind my children. But now after joining this organization, I recovered from my illness and engaged in pity trade selling cheese, eggs and vegetables. (Meseret)

I used to prepare 'tela' and sell at my house. It was very tiresome to me. I collect fire wood to prepare 'tela' and cook food for my family. I sell until mid night. My family also spends the night with me. We live in one room house. My children do not have place to rest unless my clients live the house. Now I changed my work. I sell enjera prepare food and cold water. (Amelework)

I was beggar. Truly speaking I don't have a motive to work. My children also begs with me. I sow friend of mine changed after she has joined this organization. I come to this organization and they gave me training. They changed my attitude toward work. Now I sell fruits and vegetables. With the help of this organization my children are now able to attained school and I can feed my family. (Yeshi)

4.3 General Activity of ECCMSC in Relation to IGA

Income generating activity in this organization is a process of generating income to clients. According to key informant two, MSC works strength based social work activities. Meaning, the organization focuses on the strength of the clients, what kind of resources he/she has, what kind of capacity, skill, and talent, knowledge and experiences he/she has.

Staff of IGA department mentioned that one core activity in granting in income generating activity program is formulating and assisting credit and saving association. According to him, one of the MSC's IGA department specific objectives is to help beneficiaries associate themselves in credit and saving associations and solve their financial constraints. He said that the function which is done by IGA workers is facilitating for the clients so as to bring money for saving.

Credit and saving associations allow their members access to a range of financial services. In other word, they make the clients independent. As key informant three this credit and saving associations are independent legal entities that meet on a monthly basis to collect the saving from each member and deposit in association's bank account. The government audits these associations free of charge as they realize the positive benefit they have to the poor. Members of these associations are have to save ten and more than ten birr per month. Members

can ask for a loan up to four times of their saving in the association. Loans are given at a 2% interest rate which covers the capital cost of the association.

Key informant one said that *'ECCMSC is playing a significant role in broadening and complementing income-generating activities and has been involved in the trend towards the use of different association on credit and saving as a key tool, as well as in catalyzing and coordinating agencies that support client's productive activities.'*

The second core activity granting IGA, is giving different kind of training and showing direction to the clients on how to make income. As one interviewed worker identified, training given to clients has two phases. At first the organization itself gives training to clients' i.e. basic business skill and leadership training. On the second phase in collaboration with sub-city administration training is given to the clients at Wingate General and vocational training center. Since clients that come to IGA have no training in relation to business activity, work and saving. Thus, the previous training gave clients some basic knowledge about business activity and sociological setup on work and saving habit. Some clients start their business immediately after taking this training. For further training clients are sent to take training at Wingate. Generally this training capacitates the clients to start their business and help themselves.

In in-depth interview with research participant (with clients) they were asked type of training they have taken before starting business and their view of on the training they all said that the training has changed their life. Some of their saying is as follows

'When I come to the organization I have no idea about business. They gave me basic business skill training in the organization. I started small business. The training has changed my life.' (Bekele)

'Training I took in this organization has changed my mind. It helped me to compete in market and become profitable. Especially training how to handle customers has made me to attracted many customers and increase my income'. (Yihun)

One member of enat baltina cooperative in FGD said *'The training given to us is the foundation for out today's production and achievement. We are production and selling as we are trained. It changed our working habit and made as profitable.'* (Female research participant in FGD 1)

The last core activity granting IGA is looking for market (creating market linkage) for the clients output and follows up. One interviewed staff in IGA department said that:

If you don't find market for their product especially for the cooperatives, they will automatically stop their activity. Thus, workers of IGA department assess the market and form a linkage so that they keep producing and selling the products to sustain their living and their family life. (Male research participant from staffs)

He maintained as an example that for 'enat baltina' cooperative the organization gave chance to provide cooked meal for elderly clients of the organization those who cannot cook for themselves. They also provide launch to children of the clients at kindergarten. On the other hand in line with this cooperative on urban agriculture will provide different kind of vegetables for 'enat baltina' cooperatives. This shows they are like interlinked.

In FGD with 'enat baltina' cooperative, one member of the cooperative said:

We are elderly, we cannot move as we wish to look for the market. The organization formed market for us. We are busy the whole day preparing food for our children and other members of the organization that are bed ridden. The organization pays for us. Whenever there is a meeting or ceremony in the organization we provide tea, coffee and different kind of biscuits. In addition when there is bazaar at woreda level the organization also assists us to transport out materials to the area. (Female research participant from FGD 1)

4.3.1 Contribution of MSC in IGA Program

Key informant one was explained the contribution of ECCMSC in IGA program from how the organization finances the initial investment of the IGAs. As the key informant the organization doesn't make direct investment or provide credit either to individual or cooperatives. Instead MSC assist the credit and saving association under the organization by depositing seed money into their respective account to be revolving fund for its members. In doing so MSC is hoping to expand credit and saving association's capacity so that the members can receive loans and get their business going.

As my key informant two, MSC celebrates success day of the clients under taking their IGA once a year. Clients who achieve better and successes in expanding their business and increasing their capital were selected and prized. Such clients will be model for other people who are engaging in similar business. Regarding their prize they are given a material that helps them in running their business. Using this system the organization is contribution to the achievements of the IGAs in created competition in among the clients.

In FGD 2, the research participants were asked about supports provided by MSC in order to create their own income. Some of their sayings are as follows;

After we are trained and started the business the organization come and discussed with us to solve our problem of water to grow the vegetables. Since we do not have enough capital to buy different materials that help us on our business the organization has bought for us water tank and drip irrigation materials on loan. (Male research participant from FGD 2)

To start our business the organization gave us production area in its own compound. There we started our business. Since the compound is not enough for both production and selling being with the Kolfe Keranio worda 01, they facilitated for us to have shade. To appreciate our activity (achievement) they prized us a chopping machine. This machine reduced our time and effort wasted on chopping manually. If this organization does not facilitated for us it look imposible to me run this business. (Female research participant from FGD 1)

Bekele a young client engaged in shoe shining said *'After my recovery they asked me what activity I can state and I said shoe shining. The organization provided me materials that are needed to this activity. Then I started the job which changed my life'*.

Even though it is difficult to generalize from saying of research participant but we can see that the organization is contributing to both individual and cooperatives for their better achievements.

4.4 Major Achievements of MSC in IGA Program

Key informant three said *'one objective of MSC is to promote skill training and income generating schemes for empowering women, the unemployed youth and household economically for self-sufficiency and open opportunities for betterment in their socio-economic life'*. This objective has indicators that help to see the achievement of the organization in IGA.

As staff member three mentioned when new clients are admitted to the organization they are directed to IGA department were they are given an advices. There, they are encouraged to be

included in one of the credit and saving association of MSC. In addition, these clients are provided with training and psycho-social support to promote their strength and skill. Women those do not have any job, dependent on their husband or family members income or beggars have now participated in IGA and created income for their families and they can sustain their families. Their attitude towards work and the belief that women cannot compete in business world is changed.

IGA department staff member two interviewed said '*Clients that are potentially capable beneficiaries are provided with basic business skill training and micro-financial support to help themselves and their family*'

Another interviewed key informant three said achievement of ECCMSC in IGA is seen from different angles and explained as follows.

The achievement of MSC includes the empowering of women economically and physiologically, creating employment for PLHIV, PAL, parents and caregiver of orphan and vulnerable children, orphan and vulnerable youth and then increasing household economy for self-sufficiency. In addition IGA has reduced risk to children by enhancing family income and developing their existing strength of parents. Parents that are engaged in IGA have increased their potential to sustain their family life. (Key informant three)

As I observed from the document of MSC in which the list of beneficiaries is recorded, day to day the organization is increasing the number of its client's engagement and participation in IGA program. This increases efficacy and empowerment for vulnerable families to become more sustainable and reducing family's economic vulnerability.

4.4.1 Economic empowerment

In attempt to examine change in condition of research participant involved in IGA and any significant change on their socio-economic circumstance Research participant were asked to indicate changes in their socio-economic condition and some of their voice is as follows:

I first came to this organization because I suffered from a disability and could not take care of my three children. I had no one to look after my family. When I recover from my illness, the organization gave me training. I decided to start a small business activity of selling bars of soap. Now I pay birr 200 monthly an 'equb'. I can afford monthly house expenses of birr 1500 per month. When I compare my life with previous now I am independent and economically empowered. (Emebet)

Another research participant explained the process which she passed through to become economically empowered as follows.

Six years ago my family's income was dependent on my husband. When he fell ill my family has nothing to eat. I come to this organization in search of help. The organization gave me training; I got a loan from my association and began selling charcoal. Beside I started baking 'enjera' and sell. Now my capital has grown. I started paying house rent covering all house expenses by myself. I have built a house. Now I have birr 41,000 on my bank account and I expect to receive birr 21,000 from 'ekub'. I am now self-sufficient economically well empowered to expand my business. (Zertihun)

I am leprosy affected. I was dependent on my family. When I come to this organization I have no one who looks after me. I got social services for four month from this organization. By

taking training I began shoe shining using birr 350 and different materials I have got from the organization. Currently I am independent and live by myself. In addition to shoe shining I began pity trade by investing 2000 to buy different materials. Now I am paying birr 200 per month towards ownership of condominium house and now I have birr 11,400 on my bank account. My economy is completely changed. (Bekele)

In FGD with enat baltina cooperative one female member of the cooperative explained about the economic empowerment. She said the following.

After being included in this cooperative we are now independent and we don't seek any help from other individual. Joining the business gave us the chance to improve our living standards. The monthly income we get provided us a stable source of income that allowed us to live better life when compared to previous one and we are now able to feed our families, rent house and bought different house materials. (FGD1)

Another member of this cooperative explain the change in her life. In explaining her economic empowerment, she said the following '*Can you imagine such a change transforming from help seeker life to owning well organized source of income*'.

4.4.2 Awareness on work

As one of my key informant, most of clients that come to the organization do not have any experience of work or any training regarding work. Some of them are dependent on the income of their family income and others are beggars. To create work awareness the organization gives them training on different activity regarding business activity.

In FGD, Research participants were asked the changes regarding work habit since they gained training given by ECCMSC some of their saying is as follows:

I was beggar. I look in the hands of people for my living. I have no experience of work. It looks impossible to me. Instead of working I prefer begging since it is easy to make living. I came to this organization looking for help. They gave me advices to change my attitude. I had training and then started small business. Now I can sustain myself and my family from this business. (Male research participant from FGD 2)

I was dependent on my family's income. I have no job. Going outside and working looks impossible to me. Till I came to this organization I didn't convinced myself to work and help myself. With training and advice given to me now I am working and sustaining myself and being exemplary to other individual like me. (Female research participant From FGD 2)

One member of enat baltina cooperative said *'Almost all of us were beggars. You can easily imagine what beggars do. We do not have job or work related experience simply what we have being doing was begging with our family. We came to this organization they gave as training and we started our businesses'*. (Female participant from FGD 1).

4.4.3 Change in saving habit

As one of interviewed worker said, the clients should save a minimum of birr 10 per month in credit and saving association in their client group. Mainly this helps them to borrow fourfold of money they saved. In addition to this it helps the client to have the habit of saving. As he said, since this clients do not have any information about importance of saving at beginning

they are not willing to save. But when they realize the importance they increase amount of their saving.

In interview conducted with research participants on the change in their saving habit some of them said the following;

Before I come to this organization I have saved nothing on my account in my life. With the advice given to me in this organization I started saving birr 10 per month. I found saving changed my business and I increased my saving. Now in addition to the saving in my association I have saved birr 15,100 on my account in commercial bank. After I started saving I feel secured. (Meseret)

Previously I did not realize that small saving can change my life. I consume all I got from selling fire wood before I came to this organization. Workers of this organization advised me to save and I started by birr 10. But now I have increased my saving. To expand my business I found saving as the only way. (Almaz)

4.4.4 Reduction of risk to children

Women employment through IGA and credit play a part in allowing women the opportunity to make proper economic contribution to the household. As key informant one said *'women are the primary social capital for one family therefore, strengthening and creating income for women reduces risk to their children..*

In FGD with research participants they explained about their achievement after they engaged in the organization on the reduction of risk to children. Some of their voices were as follows

Before coming to this organization, I used to sell fire wood. It was difficult to take my children to school. They stay at home. It was difficult for me to feed them. Sometimes they don't eat the whole day. Even if they got what to eat it is only to fill their stomach. I was not able to change their cloth even in two years. Due to lack of nutrition they are frequently seek. But now my children are attending their school with materials provided from the organization. I can feed them with balance diet from my backyard agriculture as a gained training on it. Now they are health. (Female respondent from FGD 1)

Around my living my children are known by begging food since my income is not sufficient to feed them. My neighbors are tired of contributing money to take my children to hospital. There is frequent illness in my house. I was dispartate. Thanks to God, from time I have joined MSC on ward my life and my children life is completely changed. They started attaining school. I started my own business. I can provide my children with sufficient food. (Male respondent from FGD 2)

4.5 View of clients toward IGA program

In in-depth interview and FGD the research participant were asked their view on IGA programs and some of saying is cited as follows

When I came to this organization I was looking for help. After providing me with some social serves (food, clothes, house rent for five months etc) they took me to training and gave me advices. This program changed my family life. Before I come to the organization I don't know how to run a business and how to save money. I learnt those all things from the training. They have done great thing for my family. My children are attending the school, my wife and I

engaged in IGA program. I urge them to reach to other people waiting for such kind of support to change their life. (Yihun, from in depth interview)

I was hopeless because of different problem I have faced. I was sick and I cannot feed my children. The training and psycho-social support provided by the organization helped me to have hope throughout my life. There are many people that are facing problem I have being facing. I pray for them to be included in this organization and change their family life. We need more of such organization not only proving food but giving basic business skill training, leadership trainings and advice to change their clients life. (Mulu, from in depth interview)

I have a friend obtaining support from one NGO for very long time. She did not started working or doing any activity to support her family. I asked her type of activity done in the organization and she said mainly they provide different kind of support the clients. I found that her life is not changed. What is change in her life is previously she has been looking in the hands of individual but now she is looking in the hands of NGO. But this organization has provided me the social support (food, clothes, cash money etc) for only five month. With advices they gave me I started my own small business. My life is completely changed because previously I don't have experience of work rather I depend on my husband's income but now I have my own inome. I see that instead of simply providing food it is better to show the clients how to make their living. (Zertihun from FGD)

In FGD, one individual business runners explained her views towards IGA program.

At individual and community level beggars are just beggars. They are seen as help seeker through their life. We came to this organization in search of help. But here they inspired us to

work and change our life. After we are included in this cooperative and started our business, our family's life is changed. We are now self-sufficient. At our elderly age we are still energetic to work. This program still needs to open eyes of many individual to work and help themselves. (Female research participant from FGD 2)

Though the assessment is not meant to generalize, we can see that the research participant have shown their view that it changed their life and also recommended the organization to extend their IGA activity to other individual. As we understood from the above views, most clients' view towards IGA program was similar and they appreciate the contribution of organization towards IGA program.

4.6 Support of Different Stakeholders Towards IGA Program

Key informants told me that there are number of stakeholders that are working with the organization. Those stakeholders are from international as well as national. As key informants reported the current organization's source of fund is from international donors. In addition they told me that the organization has enough finance to run different activities and those international donors are interested in supporting IGA program. The informants informed me those three main national stakeholders who are providing support in IGA program. Those stakeholders are Kolfe Keranio sub-city cooperatives organizing office, Kolfe Keranio sub city woreda 01 micro and small enterprise, and Abune basylios primary school.

In explaining the importance of working with stakeholders, key informant one said '*working in coordination with our stakeholders is imperative in ensuring the success of our income generating practice*'. In order to understand their contribution in IGA I have interviewed three stakeholders and they provided me the information that discussed below.

4.6.1 Kolfie Keranio Sub-City Woreda 01 Micro and Small Enterprise

Woreda 01 in the kolfe keranio sub- city is working with ECCMSC. The officer of micro and small enterprise in woreda 01 said *'The woreda is supporting ECCMSC in income generating activity with the aim of engaging women, youths and people with disabilities in micro and small enterprises. In addition to this, the woreda is giving a special focus for clients of MSC especially for peoples affected by leprosy, HIV/AIDS'*.

ECCMSC selects clients for the training then send the list of clients to the woreda. The woreda facilitates training to those clients. The training is given in Wingate technical and vocational training center. It took from one month up to six months depending upon the type of training. There is no payment needed by clients or organization to get the training. There are five (manufacturing, construction, trade, service and urban agriculture) category of training which is given for the clients of ECCMSC.

In addition to facilitating training it was reported that the woreda is forming linkage with other stakeholders. For example the production place for urban agriculture (in Abune basylios primary school) was searched by the woreda. Besides, the woreda arranges shades (market place and production place) for clients of the organization who are engaged in cooperative. The micro and small enterprise officer said *'currently the woreda has one shade for restaurant. There is work place for wood and metal work cooperatives and we are ready to provide those places for the clients of MSC'*.

4.6.2 Kolfe Keranio Sub-City cooperative organizing office (mahberat maderaja)

A female research participant in cooperatives organizing office told me that the sub- city is working together with MSC through providing support in IGA program. Most of clients of the

organization are illiterate. Due to this they are auditing and preparing report for the associations and cooperatives once a year. This helps the clients in knowing the cost, revenue and their profit. They are getting their monthly income. The auditing helps them in sharing their profit they get their profit once a year.

In addition the Kolfe Keranio sub-city cooperatives organizing office has an authority of legalizing the associations and cooperatives. Besides, I have observed while government officials coming to the work places of clients and supervise some income generating activities that are done by the organization. Those officials asked clients about the contribution of the organization in IGA program. They also checked how those contributions help clients in generating income. Finally they have asked if there is any problem related to the organization and told clients that the clients have a right to report to government officials if there will be any problem in the future.

4.6.3 Abune Basylious Primary school

The vice director in Abune Basylious primary school asked in what way the school is supporting IGA program of ECCMSC. As I got information from the participant, the organization rented land from the school compound for urban agriculture and we supply water for clients engaged in urban agriculture. The respondent raised challenge of water interruption and explained as follows;

The problem of this interruption resulted from road construction and water lines were disconnected. Until the problem will be solved the organization bought two water tanks. In addition, the school has one tanker of its own. We are using the whole water by the generator I think this problem will be solved. (Male respondent from the stakeholder)

As I tried to conclude since the urban agriculture is in the school compound the materials of the crop production like drip line irrigation materials, water tankers and others kept in proper by the school community.

4.7 Challenges of ECCMSC in Addressing the Economic Problems of Vulnerable Families

In interviewing IGA department workers, they were asked about challenges they encountered in generating income for vulnerable families. They indicated the presence of multiple challenges in running IGA. Those challenges are discussed below.

4.7.1 Challenges Related to Work Motivation of Clients

IGA department workers explained that the organization is facing challenges related to lack of work motivation of clients. As discussed previously most of the clients that come to the organization are jobless, dependent on income of family member and beggars. Most clients assume that the organization have a responsibility of helping them throughout their life. This kind of assumption comes from in thinking that while the donors of the organization were foreigners and the organization didn't face financial problem. Because of this reason some clients are not willing to work. Changing client's attitude is the major challenge to the organization.

Key informant two explains her views on why most of clients are unwilling to be engaged on work as follows;

Most people that live in the focus area of the organization are PAL and PLHIV. Before coming to the organization most clients were jobless, some are dependent and others are beggars. Those client's don't want to work and they afraid working. They think it is very difficult and it

needs large amount of capital to run a business. Such kinds of clients have no work experience of their own since they are expecting a help from peoples and different organizations. (Female key informant)

Clients those coming to ECCMSC are those facing different problems for example, health related problem and economic vulnerability. After they recover from their problems, IGA department facilitates them in joining one of credit and saving associations in the organization. Joining the association help clients in order to save their money as well as getting a capital to run a business as a form of loan. But these clients do not want to save their money since they do not have any habit of saving. Thus the organization is facing challenges related in to change their habit of saving.

4.7.2 Challenges Related to Different Stakeholders

Staff members of IGA department and key informants explained challenges that the organization is facing in relation to different stakeholders.

kolfe keranio sub city- Participants of the study from staff members of IGA department told me in kolfe keranio sub- city, there is a problem of responding the request of the organization on time. The staff one said the following.

Most of the time, I went to the sub-city for the purpose of requesting them in order to help us in IGA program. Our problem is not solved on time and it passes through long process. Because of the staffs in the sub- city are changing their position, our problem is not solved on time. The case that those workers are handing is transferred to new employee. The new workers again began to see our case. The problem of our stakeholders in the sub-city is that the previous employee

doesn't tell to the new worker whom replaced her/his position what she/he has started. This becomes difficult for us in solving the problem of production and market place of our clients. (research participant from staff one).

Key informant three explicated the challenges related to lack of land due to unresponsiveness of the woreda on time. He said the following about the challenge.

The organization has no enough places of its own and when the organization asks the sub-city, they are not responsive. For example the organization has planned to engage its clients in animal husbandry. This plan was unsuccessful because the sub-city give them place far away from the living place of clients which was difficult for this client to move to this place and come to their residence area and also it was be difficult for the clients to work in such distance.(key informant 3)

Woreda- As I got information from the staff members of IGA department, in kolfe keranio sub-city it is the responsibility of the woredas to provide shades (market places) for cooperatives. For example, the most frequently MSC IGA department staff asked kolfe keranio sub- city woreda 01 in order to provide shades and the woreda told them there is a lack of shades in the woreda. To check this problem, I asked the kolfe keranio sub-city, woreda 01 micro and small enterprise officer how they plan to solve the challenges and she said *'In this woreda we have many cooperatives that are requesting for shades. Currently, the woreda has only two shades and it is difficult to answer the question of all cooperative at a time. But we are planning to prepare more shades to be granted to cooperatives trained under woreda.'*

Abune Basylious Primary School- Workers in IGA department told me about the challenges they are facing in Abune basylious primary school. In the school compound, one cooperative engaged on urban agriculture on a 4,500m² plot of land. They are paying birr 6,000 per a year for renting the land. In their agreement the school agreed to supply water for the cooperative. The challenge they are now facing is the problem of supplying water on time. Staff 3 in IGA department told me about the challenge as follows;

Even if the organization has purchased materials like drip line irrigation and water tank that helps cooperatives engaged on urban agriculture i.e vegetable production, the school is not supplying water as per the agreement. Due to this, these cooperatives facing challenge on growing the vegetables.(staff 3)

4.7.3 Challenges Related to Lack of Land

As workers of IGA department told me another challenge that ECCMSC is facing is lack of land in order to build a working place for its clients who are engaged in IGA program. Currently the organization is using a single compound for multi purposes. In this compound the weaving training center taking place, enat baltena cooperative that are producing (catering or making traditional spices) are preparing and selling their product in this compound and cooperatives who engaged in laundry business also work in this compound. However, this compound incorporate different client groups who runs their business. I observed too it is not enough for them to run different activities and it is not enough place to include other similar clients in the compound. In addition the place is not easily accessed by their customers.

As one key informant said '*since the organization have many international donors the organization is not facing financial challenge*'. But it is observed that the clients of the organization are facing production place problem.

4.7.4 Drop Out From Training

Key informants told me that there is training arranged by government in Wingate technical and vocational training institution and training given by MSC. The training takes from one month to six months. During the training there is a problem of dropping out from the training in search of their daily subsistence. Because of this reason the trainers arrange the program of training by half day for the training and half day for their work. Even though the trainers make the training half day, problem of dropping out from the training still exists. Because in participating in the training clients didn't gain money. One of male respondent from my key informant explained his views on how clients drop out from trainings in such manner

Before engagement in IGA, most of the trainees were daily laborers. As we know daily laborers search and get daily work at the morning. If the training is taking place afternoon, the trainees may not come because there may be a work that they already began. Besides the training place is far from their residence place (from Zenebework to Wingate) so their time is wasted on transportation.

From the above idea I found that however the trainers are struggling to solve the problem of dropping out from trainings the problem still exists. One reason for this is lying on the resident place of clients is far from where the training is given to clients and due to facing economic vulnerability of clients. This problem becomes challenging for workers of IGA department in

smoothly undertaking income generation for vulnerable families. This is because the woreda and sub-city provides market place for clients only after they finished training.

4.8 Challenges of Clients in Undertaking Their Business

Asked about the problems and challenges they faced participants of the study raised various issues they are encountered. They listed the following challenges through in-depth interview with clients and FGD.

4.8.1 Lack of Capital

In FGD two, with individual business runners they pointed out that their business is increasing day to day but to expand their business they are facing lack of capital. They identified that borrowing from their associations takes long time of saving. They are expected to save one fourth of the loan they will get from their association. Due to this reason most of the clients are facing a problem related to capital.

Significant numbers of the research participants running individual business and working with cooperative have faced lack of capital in increasing their businesses. The participant in FGD said *'I am saving money in my credit and saving association. The IGA department workers told me that I can take a loan from my association four times I have saved but it takes long time of saving.'* (Male participant from FGD 2). In addition to this another participant of the study pointed out the challenge as follows. *'The mechanism of saving and borrowing is good. But it is not easy to access large loan in short period of time'.* (Female respondent from interview)

4.8.2 Production Place

In FGD with *Enat baltina* cooperative they indicated that they are facing problems related to the quality of their production place. At the time of rainy season, their production is exposed to rain which has a negative effect on their production. One member of Enat baltena cooperative said *'Our production place has to be renewed. We have told to the woreda but they are not willing to renew the house for us rather they have told us that we has to leave the place because they are planning to give the place for other person'*.

Furthermore, the members of Enat baltina cooperative revealed that the production place is not conducive area to produce products of 'baltena'. One member said the following about the challenge. *'In order to build the fence around our production area we have been requesting the woreda but they didn't permit us to build the fence. Currently we are exposed to thief, and other related problems such as animals are destructing our materials because we have no fence'*
(Female respondent from FGD)

One of research participant from in depth interview mentioned the problem of production place. She engaged in the business of preparing food. She is using the house for multipurpose. She explained her challenge relate to production place as follows;

I am living in kebele house. I used to prepare 'tella' (local drink). Due of to lack of sewerage system I stop making it. Now I began anther income generating activity i.e preparing food and 'derek enjera' (local food) but still the problem exists. I am facing the problem of production place specifically kitchen. Since renting house for production place costs money I don't have the capacity to rent the house. In a single house, I am living there, I am producing there and I am selling there. (Female respondent)

In IGA program most of clients engaged in different businesses either by groups or individually are facing the problem of production. In the Challenges of ECCMSC that indicated above, it was mentioned that the plan of one cooperative who want to engage in animal husbandry was unsuccessful. The reason for this was lack of production place.

4.8.3 Market Place

Research participants from in-depth interview with clients have identified different challenges they have faced when undertaking their businesses. Most clients engaged in pity trade on road sides which is informal sector. Such people are facing difficulty to smoothly running out their businesses because it is illegal to do business on roadsides they are exposed to police harassments; their materials are taken away by police.

In FGD 2 with individual business runners they said "*even though we have maintained working habit, we are facing problem of market place*". They also added that they are facing a problem of bad smell around the area where they are selling their materials. The place has brought them for health problem. Some of them are planning to change their current business and shift to other activity like animal husbandry, restaurant, coffee making but capital constraint is hindering them.

Moreover, In FGD and in depth interview with clients they pointed out that they are facing the challenge of market linkage in their business. Most of them have mentioned that their current market place is not on the right location for market where people can easily access to purchase their commodities.

4.8.4 Disagreement among members of cooperative

In FGD, research participants were asked about challenges that currently they are facing in IGA program. Through discussion, members of the cooperative mentioned the problem of

disagreement among members. The respondents reported that there are members those who do not come on time. There is a problem of punctuality and inconsistency in coming to work places. Female research participant revealed about the challenge by saying '*Oh! Some individuals are selfish. Members of the cooperative who are too busy with their different programs want to be dependent on others who are working. As we gain the profit equally, we have to share the responsibility of working equally*'. (Female respondent from FGD 2)

Some clients engaged in IGA program explained about the challenge as follows;

Sometimes our group faces disagreement resulted from misunderstanding among members. In my opinion, there is no one who doesn't want to take rest. So if our aim is work, all of us should do it. Otherwise it will be difficult to work together. (Female respondent from FGD 2)

We organized in group of four and engaged in laundry. We have a schedule of work. If two of us work in the morning, the other two should work in the afternoon. Even if we have such program, there is a problem of inconsistency on obeying our responsibility. There are late comers at the work place and even there are individuals who are absent without any permission. (Female research participant from FGD 2)

Seeing disagreement among members of cooperatives individual business runners decide not to work with group. In interviewing clients of the organization, Zertihun who engaged in IGA by her own small business explicate her view she said '*Most of the time I was planned to work in cooperative but I fear the disagreement. Some cooperatives which I know face such kind of challenge. Rather than wasting time by quarrelling, I prefer working individually*'.

CHAPTER FIVE: DISCUSSION

Since the type of this study is qualitative, the sample size could hardly enable us make generalizations about the entire population in the research site. In-depth interview and focus group discussions data collection techniques were used dominantly in helping the researcher to understand the general activity and achievements of IGA, views of the clients toward this program, support of stakeholders and challenges on the program. Despite the issue of representativeness of the data for the research area it is supposed that the findings possibly could call for general analysis on the issue under investigation. Bearing these facts in mind the findings were analyzed and discussed as follows.

5.1 The contribution of ECCMSC in IGA program

ECCMSC is contributing in various ways in IGA program. Among those, providing different kinds of training, formulating credit and saving association, giving technical support in showing direction of income generations, creating market linkage and follow up of clients activities are the major ones.

The organization helps the beneficiaries to associate themselves in credit and saving associations. When clients join this association, they are expected to save at least birr 10. Members of the association may save more as much as they can even by competing with their friends. These clients can requisite loan from this association. The more money each member saves the large amount of loans they can access.

In this credit and saving assertion there is collateral needed to get loan, members of the associations are guaranty of each other. One important thing to note here is that in contrast of commercial banks, individuals who have not large capital can easily access loans from their associations. In addition to this, loans are given at 2% interest rate but in order to get credit from

banks, it has more than two percent interest. Credit and saving associations in ECCMSC allows vulnerable people to access funds that are otherwise impossible to attain through commercial banking. This kind of intervention to solve problem of the poor and assisting them to increase their family living is very important at individual and community level.

As the finding pointed out, clients of the organization fears the interest of credit. I think such kinds of problem resulted from lack of awareness on the aim of their associations but the interest helps them indirectly. In other words, the interest of this loan can increase the capital of each association from which every members of the association will benefited from the profits. Moreover, the approaches of saving have various advantages for vulnerable families. The families own their capital and have savings they can base on to run different businesses.

Some individuals coming to the organization don't have any kind of training of work. The organization provides different kinds of training. For example, basic business skill training and leadership trainings helps these clients to have enough skill and becomes competent in the business world. The entire research participants maintained that they have taken different kind of training and this training has changed their knowledge on business.

Since ECCMSC arranges a way to generate income for its clients, formulating market linkage for them is essential. However the organization links cooperatives to market access it found to be not enough especially in individual business runners. It is better to share experiences from other organizations engaged in a similar activity about market linkage and apply in this organization. When clients accessed market linkage they have morale to produce more. For example, 'enat baltina' cooperative has found market linkage within the organization. This cooperative provides cooked meal to the elderly those cannot cook by themselves, bed redder ill

clients and children at kindergarten. Urban agriculture cooperative provides vegetables to 'enat baltina' cooperative. Thus, by taking market assessment the organization tries to formulate market linkage to make the cooperatives profitable. Such cooperatives help as a model for others on income generating activities.

To check how the IGA are doing, the organization follows up their client's activity on time interval that the organization has arranged. In this follow up they assess progress or change in their activity, problems or challenges the clients faced in undertaking their business activities, putting solutions for their problems and challenges and suggestion for better achievements. Providing technical assistance and professional advice is also crucial in IGA program. The follow up helps clients and the organization to meet the objective of reducing either individual or family vulnerability.

5.2 Challenges of ECCMSC in IGA program

The finding has shown different challenges to the organization in undertaking the IGA. Most clients that come to the organization were in search of help. To change their motive on work and their attitude it needs giving advises to the clients. Changing their attitude is one challenge to the organization. What makes this challenging to the organization is that when peoples seek help, they don't want to hear other things. For example, if the need of client was related to basic need specifically food, it was difficult to suggest work because firstly the need has to be fulfilled. After that provision, the next steps of IGA such as advising, changing awareness on work and saving, training and other activities would took the next step.

Even though training given to the clients on the IGA is to improve their knowledge and skill and help them to change their life, there is problem of dropout from training by the clients and this makes the activity of IGA ineffective. Since some the clients does not have source

income they cannot wait long time of the training in search for their daily food for themselves and their family.

The organization has no enough places in order to engage clients in different income generation activities. For example, in IGA program in ECCMSC, there is only one cooperative who are working urban agriculture. There was a plan to engage clients in animal husbandry but it was not successful because of its distance from the residence place of clients. I think it will be helpful if the organization arranges transportation service for clients because the kifle ketema mentioned that there is lack of land. Therefore, by using this chance the organization should help clients to continue the activity.

5.3 Challenges of clients in IGA program

Once clients are given training, they need to start their business but they face problem of production and market place. As the finding pointed out, Kolfe keranio kifle ketema and woreda 01 are responsible to solve such a problem but they are not responsive on time and it takes long time to solve the production and market place problem. As far as the income generating activity of MSC is to reduce the economic vulnerability the concerned body should participate to solve the problem. In addition to this, strengthening income generation program by involving clients in searching production and market place would help the organization to recommend the concerned bodies.

As I got information from key informants currently the organization has enough finance to run different activities. If this is the case, the organization has to solve the challenges of its clients from its current finance. The organization has to search production places like the Abune Basylious School. Moreover, if the organization has enough finance, it is better to have additional branches in order to help more vulnerable families.

In order to solve the problem of lack of capital that mentioned earlier in the finding session, I think it will be a solution if clients have deep understanding about their saving and credit associations. If clients save into their accounts that means from their profit but not only the minimum of 10 birr, they may get a chance to expand their business. In addition to this, the clients have to know the provision of loans from their associations helps them in increasing the capital of their associations in one hand and using the money for their business purposes on the other hand.

5.4 Successes of ECCMSC in IGA program

MSC attempt to empower women, unemployed youth household economically for self-sufficiency and open opportunities for betterment in their socio-economic life through income generating schemes. In the finding it is observed that Most of those women are widowed. Before their husbands were alive most of them depends on their husband's income. Engaging such individuals in IGA would mean changing their previous situation of being dependent on individuals into becoming independent. According to NDA, (2013).income generating activities facilitate vulnerable communities to secure income through their own efforts. Examples of income generating activities include small business promotion, cooperative undertakings, job creation schemes, credit and savings groups and youth training programmes

By providing access to loan to undertake IGAs the credit and saving association in the organization is increasing women capacity thereby reducing overall vulnerability of a family. The organization is creating employment through IGA and allowing women the opportunity to make proper economic contribution to their household. In the finding it was pointed out that since they come to the organization women had access to credit. The major achievements of

clients would mean the organization contributes a lot in IGA program. The main achievement of the organization was women are economically empowered. Indications for this are that they can afford basic necessity for themselves and their families. They can rent house better than previous one, they can take their children to school, change their clothes, can feed them on sufficient and relatively neutralized food. Furthermore, women those were dependent on their family's income need to ask the family income provider to make financial decisions. But now they have their own saving form their business activity and can make any decision to invest on any of their wish.

Before engaging in IGA, some of the organization's clients were beggars and dependent on the families' income. This type of people does not have the motive to work or habit of working to change their life and their family life but after included in IGA program, they know how much it helps in their life. According to Mehra, 1997 income generating activities provide additional benefits that include contributing to reduce poverty and improving the wellbeing of the communities. In fact individuals who engaged in begging can easily access income but have lot of sufferings. They do no keep their hygiene and this exposes them to different health problems. After engaging in IGA program, individuals began to value money because they already know how it comes.

The finding reveals that some clients refuse to work and wants just to get supports from NGOs. Changing the view of such individual is challenging work. Before taking these clients to IGA the organization gives advices and training to such kind of people to change their attitude toward work. Much work has been done to change the motive or attitude of the clients toward work. Most clients explained that after the advices and training given to them their work habit is changed and they started IGA to feed their family instead of looking for help.

Giving awareness on saving habit and being successful was another achievement of the organization. When staff members of IGA advised clients to save at first they were not willing but after having the advice and recognized the importance of saving they increased amount of their saving. The saving helped the clients to borrow and invest on different activity and improve their family life. This mechanism helped the organization to change the view of the clients on the saving. Thus saving mentality has developed among the clients of the organization.

Unemployed people come to the organization looking for help. The organization only provides social support such as providing basic necessities to the clients only until the clients or their family recovers from the problem then after they are expected to be included in IGA program. These clients are asked their strength, skill and talent to identify type of income generating activity they can run. Using IGA program the organization has created employment opportunities to its capable clients. Through employment in IGA, the clients have created their own living and become self-sufficient. This kind of activity relates to one saying *'If you give fish for individual, you feed him for one day but if you tell him how to fish you will feed him throughout his life.'*

Due to change in the family's economy, challenges of children are also reduced. Children that were staying at home before their families are included in IGA now have got the chance to attain school. While their families were engaged in begging children were also did as their families because they are learnt how to easily access money. The previous child beggars are changed into student after their families were included in IGA program.

5.5 Views of Clients towards IGA

Since most of the clients that join the organization are do not have experience of basic business trainings, gives them training to run their business. After trainings and peer advices

which can aware them importance of work habit they participate in IGA. As I tried to understand from views of clients they are happier in participating in IGA program and the training helped them in their businesses.

Here we can see behavioral change. According to the research participants when they come to the organization they are totally help seeker and have no morale that resulted from different illness and limited income. But at the moment of the interview they were straggling to change their family life. Considering their behavioral change we can hope that they even support other individuals to participate in the same income generating activity.

All of the research participant have indicated that due to their participation in IGA there life and their family life has changed, their economy has improved and they are economically empowered, their children started attaining schools, increasing in quality of food and they got an awareness on work and they explained various achievements accessed after the inclusion of IGA.

The finding indicated that most of clients' views towards income generating activity of ECCMSC are happier by the opportunity that the organization gave them. This tells us how much the organization is successful in contributing a lot in IGA program.

5.6 Supports of Different Stakeholders in IGA program of MSC

Problem of vulnerability is being responded to by various societal systems. NGOs are part of the larger system to respond to this problem. In Ethiopia international and local NGOs, are operating in economic development of the poor. Among these, ECCMSC is responding to problem of vulnerability through IGA with different stakeholders i.e. donors, NGOs and government.

In Addis Ababa city there are several NGOs that are undertaking IGA program to change life of their clients. Sharing experience and knowledge with different stakeholders that are

working in the same activity on IGA, is very important for the organization as well as for clients in giving solution for the existing problems. From government side Kolfe keranio sub-city and woreda 01 are working with this organization. In collaboration with organization they give training to the clients on different areas of business activity. After giving training they organize the trained clients to form cooperatives and legalize them to undertake their business. These cooperatives are administered followed up under MSC but they are audited by government. So the government also provides this service to the cooperative free of charge.

As long as much of ECCMSC's income generating activities are done by kolfe Keranio sub- city even if the challenges of production and market place is still exists. As the finding indicated the places given for animal husbandry was improper place to work. As we know there is lack of land in Addis Ababa even to build a living house. If this is the case, rather than cancelling the plan of animal husbandry it is important to find other alternatives on how to solve the problem.

CHAPTER SIX: CONCLUSION AND IMPLICATION FOR SOCIAL WORK

6.1 Conclusion

The purpose of this study was to assess the contribution of NGOs in creating income for economically vulnerable families by taking Medhin Social Center in Addis Ababa. The study used qualitative data. The qualitative data was generated by using the interview made with the clients, key informants, workers and stakeholders and two FGD conducted with clients and observation. In the study, major contributions of ECCMSC in IGA, challenges in undertaking IGA ,major successes, view of clients toward IGA program, support of different stakeholders and was the major areas examined.

People economically poor and with different health problem comes to the organization. In terms of health status people affected by leprosy, peoples living with HIV, TB, special needs and other comes to the organization. Predominantly peoples affected by leprosy and peoples living with HIV comes to the organization. IGA undertaken by the MSC is targeting the most vulnerable groups and marginalized households in the society including, PLWHA, PLA, OVCs, VCs, OYV and YV.

To meet the objective of creating income to its clients MSC works on different activities. This starts from contribution in changing their attitude toward work. Since most of the clients have no work experience they need to have change their mind to work and living better life. The organization associates the clients to credit and saving associations. The clients should save in this association to obtain loan for their business. Using this mechanism, the organization changes the saving habit of the clients.

The provision of different trainings, and technical advice encouraged clients to practice in different business to increase their income. The knowledge and experience transferred enabled clients to better understand current business ideas, identify challenges and develop possible solution. The organization tries to create market linkage and follow up their activities in IGA program.

The livelihood enhancement program of ECCMSC changed the socio-economic condition of the vulnerable clients. Women who were previously beggars and dependent on their family income are now economically empowered after they have participated in IGA. Through participation in IGA they have created income by their effort and changed their previous vulnerability. The IGA program has created employment to the clients of the organization. When unemployed help seeker come to the organization using this program the clients are supported to start their own business. This way the program created employment to the clients. When member of family participate in IGA they bring income and change their livelihoods. Change in economy of family has reduced risk in their children. Clients expressed that the benefits from the IGA are significant in terms of income to invest on the household needs.

In IGA program the organization faced different kind of challenges. Since clients do not have the work and saving habit they challenge the organization to participate on IGA. After the organization provides them awareness they can save in their associations. This helps them in running their business activities. There is also problem of drop out from training and this makes the IGA of the organization ineffective. The production and market place also challenges to the organization. At the time of seeking support from different stakeholders in IGA program especially in providing production and market the concerned bodies are not responsive.

6.2 Implication of Social Work

Based on the findings of the study, recognizing the particular strength and character of ECCMSC, the following implication for social work are suggested. Thus implications for policy, education and practice are recommended as follows.

6.2.1 Implication for Policy

- Conduct, perform and implement the existing policies and laws on how non-governmental organizations (charities) should have provided services in the poverty reduction program.
- Policy should be formulated and emanated to solve the challenges of NGOs especially in relation to production and market places for peoples engaged in income generation activities.
- Including income generation activity in the charitable purposes of NGOs in the Ethiopian charities and societies proclamation.

6.2.2 Implication for Practice

One of the values of social work is the promotion of social change by solving social problems. It is found out that the clients of ECCMSC in IGA program are facing challenges related to their business activity. In order to address these problems related to IGA, skillful interventions of the social workers in the area found to be significant. Social work practitioners are demanded in developing skill and knowledge of individuals, groups and families by focusing on their strength. Besides, social work profession can help the clients by linking them with locally available resources.

There are various NGOs operating in different part of Ethiopia. However these NGO's are working in reducing and alleviating economic problems such as poverty, unemployment were widely experienced mainly by youths and vulnerable families. As providing support through family based livelihood enhancement program, professional social workers should have to work with ECCMSC, different government officials those are working in relation to IGA. This helps the organization in order to gain different skills and knowledge by sharing experiences.

Working with the most marginalized, disadvantaged and vulnerable groups is a concern of social work profession and support necessitated from social work professionals. Therefore, social workers should promote the full participation of all stakeholders in income generation program from both governmental and nongovernmental organizations. This aimed at ensuring the implementations of income generation programs that are planned. Besides providing skillful trainings for individuals who are working with clients in IGA program is important in enhancing the well being of clients.

6.2.3 Implication for social work education

Social work education is essential in working with individuals, groups and families. In ECCMSC, there is lack of professionals having social work background in order to help disadvantaged or vulnerable families. Moreover case managers of the organization are not social workers rather they are graduates from the universities and colleges in other fields.

Case managers of the organization are playing the role of case managers just by experience of working with clients. In assessing client's case, they are social workers who provide support and care according to the values of social work. In order to help clients, it will be crucial if the case managers are social worker or social work education is given for them. As the

finding of this particular study indicates, ECCMSC are working with vulnerable families. Most of these families were these who did not experience work and seeking support from individuals and organization. In working with such peoples, by helping them in order to help themselves, social work profession will be essential.

6.2.4 Areas for Further Research

As indicated above the contribution of ECCMSC is essential in changing the overall situation of clients especially in improving income of vulnerable families. As a result of the delimitation, this study was made to assess the contribution and challenges of the organization in generating income for economically vulnerable families. More over the findings of this study can serve as the basis for further research in several directions. In order to have a better understanding on the contribution of the organization, deep study has to be conducted on specific program of income generation such as urban agriculture, weaving, 'baltena' products and other activities of income generation in the organization.

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ANNEXES

ADDIS ABABA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

SCHOOL OF SOCIAL WORK POST GRADUATE STUDY PROGRAM

Appendix 1: Interview Guide for Clients

A. Demographic Information

Age _____

Sex _____

Marital Status _____

Family size _____

Educational background _____

B. Basic Information related to IGA

1. What was your source of income before you are included in income generating activities of MSC?
2. What processes you have passed to gain services of income generation in MSC?
3. What kind of training you gained before you are engaged in IGA?
4. How the training did help you in running your business?
5. In which type of activity you are occupied in? (*Probe: from different IGAs that provided by the organization which one you chosen? Agriculture, laundry etc?*)
6. What kind of support do you get from MSC in order to create your own income?
7. What are your views towards IGA program?

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8. What kind of problems or challenges that you have facing in your work?
9. What are the factors that affect MSC's performance in income generating activity?
10. What are your strengths? (*probe: skills, knowledge etc*)
11. How do you explain your ability to work the new created income in relation to your strengths?
12. How do you explain your current economical situation in comparison to your pervious one?
13. If you are working in group, what kind of challenges you have faced in the interaction with group members? (*probe: how do you share duties, what principles you follow etc*)
14. How do you explain the contributions of different stake holders in the program?
(*Probe: what are the supports you gained from kifle ketema, kebele and others please explain?*)
15. What are your recommendations for better improvements of the organization?

Appendix 2: Key Informant Interview Guides

1. What are the general activities of ECCMSC in creating income for vulnerable families?
2. What are the current sources of funding for the MSC? *Probe (from where the organization grants a short term and long term cycle of funding?)*
3. How did you finance the initial investments of the IGA(s)?

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4. What are the contributions of the organization in IGA program? (*Probe: what are in kind provisions?, does the organization contribute a cash flow to the clients? If yes, how many?*)
5. What methodologies were employed to identify, prioritize and actuate the felt needs your clients?
6. How do you explain the Successes or achievements of IGA program? (*Probe: How do you describe whether the organization meets its stated objectives or not please explain?*)
7. What type of IGA does your organization engaged in?
8. What are factors that affecting MSC performance in income generating activity while working with clients? (*Probe: Please specify the nature of the challenges you face, internal or external factors?*)
9. How do you think these challenges will be overcome?
11. What are the contributions of different stake holders for the strength of IGA program of the organization? (*Probe: what are the contributions of Addis Ababa city administration, kifle ketema, kebele and others?*)
12. What plan do you have for the future for expanding IGA(s)? (*In what way do you plan to finance it (them) or if you have a plan to abandon explain the reason?*)
13. What suggestions do you have in IGA program?

Date of Interview: ___ / ___ / 2015 (DD/MM/YYYY)

Time Interview started: ___:___ Time Interview ended: ___:___

Location of the Interview: _____

Appendix 3: Interview Guide for MSC Workers in IGA Department

1. Who are the target groups of IGA program of the organization?
2. What are the criteria's to select individuals to be included in the IG program? (*Probe: age, sex, education, health, income etc.*)
3. Which type of aid does ECCMSC of IGA program is directed toward?
4. Considering the problem of income in Addis Ababa, what is your view towards the function of income generating program implemented by your organization?
5. To what extent do you think your organization has achieved their goals of creating income?
6. What are the challenges that your program faces in addressing the economic problem of vulnerable families? (probe: challenges in working with clients and addressing their prior needs,
7. What kind of problem have you faced when you are seeking support from stakeholders?
8. What are the strengths that the MSC brings in order to achieve its purpose?
9. What are the perceptions of change as a result of the IG activities on clients?
10. What indicators are used to measure the change? (*Probe both qualitative and quantitative indicators*)

Appendix 4: Interview Guide for Stake holders (subcity, woreda and school.)

1. Explain your views towards the contribution of ECCMSC in IGA program.
2. In what way you support IGA program of the organization?
3. What challenges you face in working with the organization?
3. What method you use to solve the challenges?
4. What is your future plan to work with the organization in IGA program?

Appendix 5: Focus Group Discussion Guideline

1. Discuss the contribution of ECCMSC in improving your economy. (probe: discuss your achievements in starting up IGA and running your business)
2. Discuss the change regarding work habit since you gained training given by the organization.
3. Discuss challenges that you face currently in the program of IGA in the organization.
4. Discuss and forward your recommendations for the better improvement of IGA program in the organization.
5. Discuss on what should be your future way of strengthening your work. (*probe: by getting technical advice from NGOs, relatives, friends, neighbors and other community members or any other organizations, by improving personal knowledge, by working individually, etc ?*)
6. Discuss on problems associated with your business activity (probe: input supply, production, credit, marketing of products, theft, etc.)
7. How do you feel the above identified problems can be overcome? (*Probe: discuss the role of different stake holders to overcome those problems.*)

Date of FGD: __ __ / __ __ / 2015 (DD/MM/YYYY)

Time FGD started: __:__:__ Time FGD ended: __:__:__

Location of the FGD: _____

Number of participants at start: _____

Number of participants in the end: _____

Appendix 6: Observation Checklist

1. Observe the organizational general setting?
2. Observe the supports given to clients?
 - In cash (money)
 - In kind (materials)
3. Trainings given to clients
 - Basic business trainings and others
4. Staff members of the organization
 - Their motivation in helping clients
 - How they interact with clients, stakeholders, volunteers, other staff members
5. Home visit
 - The living situation of clients
 - How the families participate in their life in IGA program
 - What their home looks like
 - How IGA program improves their life
6. Observe the place
 - What the place looks like (if the area is conducive to do the work or not).
7. Materials those clients granted from the organization

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- How they are using it
8. How the materials help them in doing their work effectively
 9. If the clients are working in group, the interaction of clients among themselves
 10. How they are sharing and obeying their responsibilities.
 11. while interviewing all respondents, observe;
 - Their facial expression
 - Their physical characteristics
 - Their personal feeling

Appendix 7: Consent Form for Participants of the Study

ADDIS ABABA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF SOCIAL WORK POST GRADUATE STUDY PROGRAM

My name is Yemisirach Million. I am student from the School of Social Work at Addis Ababa University. I am currently gathering data for my Thesis entitled 'Contribution of MSC in creating income for economically vulnerable families'. As part of my assessment, I will ask clients, staff members, founder of the organization and different stakeholders about several issues related to the subject of my study. I will use the information for the fulfillment of the thesis requirement.

Terms and Conditions of the Study

- ❖ There shall be no financial or benefits to be gained from participating in this study.
- ❖ Anonymity and confidentiality shall be ensured with utmost good faith.
- ❖ Participants are free to withdraw from the study.
- ❖ Photographs and recording interviews will be based on participant's willingness and the information given will be written as notes.
- ❖ Giving information doesn't harm respondents and pseudo name will be used.
- ❖ Respondent's honest answers to these interview guides will help me better to understand about IGA in MSC.

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❖ Participating to answer questions in this study would greatly appreciate.

I agree (“yes”) that I have read and understood the terms and conditions accompanying this research. I therefore, participate freely in this study.

“Yes”

“NO”

Signature _____ Date _____

DECLARATION

I Yemisirach Million, the undersigned, declare that, this study in the title “Contribution and challenges of NGOs in Creating Income: the Case of Economically Vulnerable Families participating in IGA Program of Ethiopian Catholic Church Medhin Social Center, Addis Ababa” is my original work and has not been presented for a degree in any other university, and that all sources of material used for the thesis have been duly acknowledged.

Name: _____

Signature _____

Date of Submission: _____

Place: Addis Ababa University, Ethiopia