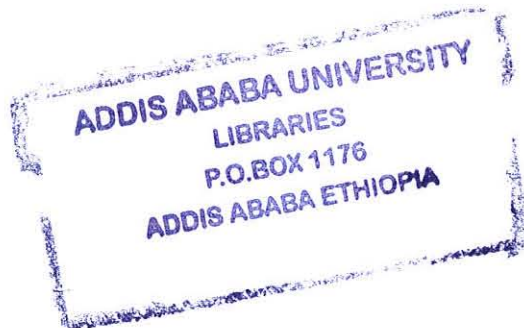


**THE IMPACT OF VOCATIONAL SKILLS TRAINING
AND MICROFINANCE IN EMPOWERMENT OF
WOMEN: THE SUPPORT SCHEME OF ADDIS
ABABA WOMEN ASSOCIATION (AAWA)**

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**ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES**



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**ADDIS ABABA UNIVERSITY
COLLEGE OF EDUCATION AND BEHAVIOURAL SCIENCE**

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LIST OF ABBREVIATION

AAWA	Addis Ababa Women Association
AIDS	Acquired Immune Deficiency Syndrome
CD	Compatible Disk
CSTCs	Community Skills Training Centers
DFID	Department For International Development
DVV /IIZ	Institute For International Cooperation of The German Adult Education Association
EFA	Education for All
FDRE	Federal Democratic Republic of Ethiopia
FGD	Focused Group Discussion
GBV	Gender Based Violence
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activity
ILO	International Labor Organization
KI	Key Informant
NGO	Non-Government Organization
MDG	Millennium Development Goal
Mean (μ)	Average value
MFI	Micro Finance Institution
MSME	Micro and Small and Medium Enterprises
PASDP	Plan for Accelerated and Sustainable Development to End Poverty
PATHFINDER	Pathological Finder
RH	Reproductive Health
TVET	Technical and Vocational Education and Training
UN	United Nations
UNESCO	United Nations Educational Scientific and Cultural Organization
UNIFE	Union des Industriels Ferroviaires Européennes
UNIFEM	United Nations Development Fund for Women
WHO	World Health Organization
WISE	Women in Self-Employment

ABSTRACT

The purpose of this study was to assess the impact of vocational skills training and seed grant in the empowerment of women. To this end; a project based cross-sectional study was conducted from January 3 to February 6, 2011 in AAWA, to find out the impact of vocational skills training and seed grant/credit in the empowerment of women at individual level. Beneficiaries, who had stayed one year and above, were selected by using simple random sampling method. Interviews were administered; questionnaire were administered, in-depth interviews were held and Focused Group Discussions were used for data collection. Data were collected from randomly selected 74 beneficiaries and 3 top management members. The data collected entered to a computer and analyzed using SPSS window version 17; using descriptive research design. The variable used to assess the impact of the project was increase in income and saving decrease in vulnerability, positive change in livelihood (using variable of food, school fees, healthcare, housing and clothes), participation in the decision making at household level was also used. The study revealed that the association has designed and implemented towards the empowerment of women using training as a tool. Majority of the beneficiaries 84% (47) save and the amount of saving changed through time. It had been 15.45 ± 13.64 birr and now it was increased to 70.11 ± 76.58 . The majority 89.28% (50) viewed that change in their personal income was high. The majority 66.1 % (37) believed that change in asset ownership and control was high. Regarding livelihood after they became the beneficiary; the majority of the respondents in all variables (food intake, housing, school fees, clothes and health care) indicated there was a positive change. There was also change in decision making pattern after the intervention of AAWA at household level. Finally, the study realized that there is connection between vocational skills training and microfinance in the empowerment of women at the individual level.

CHAPTER ONE

1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Ethiopia is, proudly, the only country in Africa to have escaped Western colonization. Yet today, Ethiopia remains one of the world's poorest countries. With population size of 73,918,505 million people of which 50.5% (37,296,657) males and 49.5% (36,621,848) females (CSA, 2007). According to DFID(2008:1) report poverty in Ethiopia affects the majority of the population, i.e. over 60 million (81%) live below a poverty line of \$2 a day, 31 million (41%) live on less than half a dollar a day, and around 10 million people are at risk of starvation each year

Poverty remains a threat to the economic and social stability of the country (FDRE, 2002). The socio-economic situation of the country, like other countries in Sub-Saharan Africa, are characterized by low income growth, inadequate social services, high population growth, economic inefficiency, high unemployment rate, etc (Tsehay and Mengistu, 2002:1).

Since women comprise the majority of the population below the poverty line and are very often in extreme poverty. They are denied access to opportunities that may alter their life and ,most importantly, that pave the way to economic resources like land, employment.

Women assume multi-faceted roles in society, i.e. as bread winner of family, unpaid family workers, service providers in the communities and mother/care-giver of the family. In spite of their important contributions to socioeconomic development; women suffer from various constraints, which inhibit them from fully realizing their potential for development. Eliminating social, cultural,

political and economic discrimination against women is a prerequisite of eradicating poverty.

Women have different needs and face greater constraints than men when running a business. In particular, in developing countries, the limited provision of welfare services, such as lack of childcare and healthcare infrastructures, increases the time women need to spend in the care economy. In addition, women entrepreneurs face severe constraints in terms of limited access to finance, information, productive resources, education and relevant skills, while household responsibilities and societal constraints increase their risk adverseness and affect their self-confidence. Macroeconomic policies and poverty eradication programmes need specifically to address the needs and problems of such women.

Once the beginning of the microcredit programmes that mobilize and organize women at the grassroots levels and provide access to supportive services, the issue of women's empowerment started to constitute the cornerstone of any discussions on planned interventions for poverty alleviation. The unique aspect of such a strategy is not its financial intermediation of credit for the poor but also its social intermediation. Needless to mention here, perhaps, is the fact that the viability of the former intermediation is ensured by the latter intermediation.

The delivery of microfinance services has increased the economic autonomy status; decision making capacity of women clients and changed their livelihood was discovered in the studies. (Meron 2007 and Meseret 2009).

In this study, the researcher assessed the impact of vocational skills training and microfinance in empowering poor women focusing on the case of Addis Ababa Women Association.

1.2 STATEMENT OF THE PROBLEM

According to the World Bank publication in 2004, there are 1.3 billion poor people in the globe of which 70% are women. In most setting it is believed that women are marginalized for they are denied access to resources and opportunity for changes as compared to their male counterpart.

Ethiopia is ranked by the UN's Human Development Index as one of the four poorest countries in the world with annual per capita income less than \$160. 47% of its population lives below the poverty line.

To reduce the poverty, the government, practitioner, donor agencies, and non-governmental organizations have made intervention on the urban and rural based development programs. Among these, the non-government organization gave "microfinance" in the urban and rural centers. Despite many interventions made by government and non-government organization, women are still in problem with the country. It is accepted that to eradicate poverty and bring development in all spheres empowerment of the poor in general and that of women in particular is a focal point.

In this study therefore, I assessed how vocational skills training along with microfinance instrumental in achieving the objectives of women empowerment especially in the urban women of Addis Ababa.

In a study entitled "Impact of Micro Credit on rural women's Reproductive Behavior in the case of Jabi Tehinan Wereda, in West Geojjam Zone" Kerebih (2005) stated that microcredit has significant impact on women's empowerment and their reproductive behavior through increasing their income and awareness on contraceptive. However, in his study he investigated only the impact of microfinance in the empowerment of women.

Furthermore, Meron (2007) in her study, entitled "The Role of Microfinance in Empowering Women in Addis Ababa" concluded that the delivery of

microfinance by the Government has positive impact on the economic empowerment of the clients, although the income increased were small. But in her study, she only investigated one variable that is microfinance in the empowerment of women. Moreover, Meseret G/eyesus (2009), in her study entitled “The Impact of Micro and Small Enterprises on the Livelihood of Poor Women in Addis Ababa-Gullele Sub-city”, concluded that microfinance play undeniable roles in changing the livelihood of the people.

However, the studies mentioned above didn't focus on the impact of vocational skills training in empowerment of poor women. Hence, the researcher believes that this study would fill existing gap. To this end, the following basic research question set:

1. Which vocational skills training are provided for poor women organized by Addis Ababa Women Association?
2. What are the criteria for selection of poor women by Addis Ababa Women Association for providing microfinance support?
3. How does the vocational skill training contributed to the socio-economic empowerment?
4. How does the microfinance contributed to the socio-economic empowerment of the women.

1.3 OBJECTIVES OF THE STUDY

I. GENERAL OBJECTIVE OF THE STUDY

The main purpose of this research is to examine the impact, contributions and implications of microfinance and vocational skills training for economic and social empowerment of women at individual level.

II. SPECIFIC OBJECTIVES

The specific objectives of the study include the following:-

1. To identify challenges that encounter women during skills training.

2. To investigate the role and impact of Vocational skills training in socio-economic empowerment of women.
3. To investigate the role and impact of microfinance in socio-economic empowerment of women.
4. To find out the challenges that women have faced in accessing microfinance.

1.4 SIGNIFICANCE OF THE STUDY

The research study will have the following significance:-

1. It raises the awareness of donors, policy planners, academicians and public at large on the role of microfinance to empower women economically and socially.
2. It is believed that the research will be a ground for the Addis Ababa Women Association either to revise or sustain their policy related to the program.
3. The research is believed to show the economic and social benefits of micro finance and vocational skills training for the beneficiaries of Addis Ababa Women Association.
4. It will also provide to individuals and organizations giving support to beneficiary useful information.
5. The finding of this research will entail other practitioners to draw further investigation in the area to be studied.

1.5 DELIMITATION OF THE STUDY

Since the resources i.e. time and money is limited therefore the researcher demarked the area of study, the research conducted on the sample beneficiaries of Addis Ababa Women Association. The study confined itself with

the impact of the association on the socio-economic empowerment of targeted women.

1.6 LIMITATION OF THE STUDY

Since the beneficiaries were busy in conducting their business far away from AAWA's office, the researcher had to travel several times to their work places. Despite this tiresome activity, the researcher managed to collect the required data for the study.

1.7 DEFINITION OF TERMS

Empowerment: Enhancing the economic and social status of women's at individual level, which manifested change in decision making at household level, income, saving.

Impact: Change resulting from the intervention of microfinance and vocational skills training, change in income, saving, livelihood, decision-making at individual level.

1.8 ORGANIZATION OF THE STUDY

This study is organized in five chapters. Chapter one deals with the background of the study, statement of the problem, objectives of the study, delimitation and limitation of the study. Chapter two deals with the review of related literature. Chapter three presents the research design and methodology. Chapter deals with the analysis and interpretation of data. Finally chapter five presents the summary of the major findings, conclusion and recommendations.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 VOCATIONAL SKILLS TRAINING

Since education is considered the key to effective development strategies, technical and vocational education and training (TVET) can be used as the master key that can alleviate poverty, promote peace, conserve the environment, improve the quality of life for all and help achieve sustainable development. (COMEDAF, 2007).

This holistic view of education is authoritatively reflected in report to UNESCO on the International Commission on Education for the Twenty-first Century, *Learning: The Treasure Within* (1996). It integrates the notions of education and training by identifying the four pillars of learning as 'learning to know', 'learning to do', 'learning to live together' and 'learning to be'. This view of education transcends the apparent opposition between vocational training and general education.

The Delors Commission Report is an important statement in as much as it provides guidance for the long-term development of an integrated educational and training system. Historically there has been a fairly sharp distinction between the assumptions people had about learning in various learning environments. Some skills were thought to be acquired in vocational education and work-based learning, while others were thought to be acquired in general education.

Skills training programmes create opportunities for youth and adults to actively involve in the life of the community and to engage with the cultural, political and social issues around them (Singha 2005, pp.20).

Likewise, non-formal education is often seen as the key to the empowerment of female adults. At present, the alternative spaces provided by women-led NGOs promote systematic learning opportunities through workshops on topics such as gender subordination, reproductive health, and domestic violence, and provide the opportunity for women to discuss problems with others. The positive effects of these spaces for developing women's confidence cannot be overstated.

Therefore, non-formal education can be used for empowerment of women by raising the consciousness level of the individual to the point in which they can make/participate in the process of decision which affect their life without the influence of another person/party at household/community level and question the existing norms/beliefs which might hamper their potential to development.

2.2 VOCATIONAL SKILLS TRAINING FOR BETTER LIVELIHOOD

Vocational skill training is a type of training designed to equip the trainees (participants) with the necessary competencies required for a given vocation (Sonja, 2008).

In the area of adult education, it is usually associated with the provision of training for certain target groups in order to enable them to generate income. Hence, income generation is believed to have significant contribution to the improvement of the livelihood of target groups.

According to the researchers of the Institute of Development Studies, Sussex¹, "livelihood" refers to knowledge, skills, and methods used to produce or obtain the food, water, clothing and shelter necessary for survival and well-being, whether the economy is subsistence, monetized, or a mixture of both, and simplify it by saying only making a living, rather than in the recently expanded senses.

Therefore, women's livelihoods comprise the capabilities, assets and activities required for earning a living. Securing livelihoods focuses attention on the poorest women and how they engage in the economy. Improving women's livelihoods includes initiatives to improve access to education, nutrition and health and social services.

A research conducted by Oxenham (2002) revealed that many actions were taken in Africa by the government and non-government organization, to improve the livelihood of the poor. Among the actions taken, skills training are the most significant action in improving the livelihoods of poor people. As a follow-up to the World Education Forum on EFA in Dakar, IIZ/DVV undertook a comprehensive study on "skills and literacy training for better livelihoods" on behalf of the World Bank. The findings of the study clearly indicated that skills training given for the vulnerable has a tremendous impact for improvement of their livelihoods (IIZ/DVV, 2002).

As a research conducted by Africa Region Human Development identified that livelihood skills training for adults help improve people's livelihood and also has empowerment effect that learners acquire to enhanced confidence and social resources which help them take initiative to improve their livelihood.(Oxenham et al. pp.4). Moreover, the study showed that skills training accompanied to improve the livelihoods of the trainee has the profound effect on the empowerment of the poor as a result have a contribution to the improvement of the livelihood of the people in particular at household level and in general at the societal level.

The Ethiopian Women in Self-Employment (WISE) program also focuses on training women to develop and manage businesses. However, Berhanu (2001: 29) reports: "The Record Keeping module of the Business training requires that participants are able to read and write. In this regard the illiterate status of most of the women posed a problem. To solve the problem WISE launched a

Literacy and Numeracy Skills improvement program scheduled during late afternoons. However, the program failed because of dropouts one of their main reason were lack of interest that is inability to see the advantages of being literate(able to read and write).

Generally, both the research conducted by Oxenham and the report made by Berhanu from WISE-Ethiopia indicated that training which focused only on reading writing and calculating would not be more effective than the one that focuses on functional literacy.

LITERACY

Adult educators have accepted for at least the past half century that the skills of literacy are not ends in themselves but need to serve some purpose and practice that is important to their users (UNESCO, 1978).

UNESCO however took the definition of functional literacy further, applying it to literacy learning programmes in 'developing' societies rather than social uses of literacy. At first it was seen as a second stage of literacy, not initial literacy learning.

The definition of functional literacy is to mean 'work-related' or 'income-generation' uses of literacy skills entered into common currency. Gray defines functional literacy, but at the same time it is narrower in that it is confined to existing, not new, uses of literacy. UNESCO functional literacy is limited to work-related literacy activities, but it extends 'beyond the current functions' of literacy within any particular culture (Barton 1994a: 194). Second, both these approaches of literacy learning built on them are based on the uses of literacy skills. Their ideology is that literacy is for something (income generation, health, political participation, etc.), and that something cannot be achieved without literacy. (Robinson, 2004)

Alan Roger (1997) outlined two broad approaches in which livelihood training is combined with literacy instruction. One approach is to enrich a livelihood-led program with components in calculating, writing, and reading. The other is to enrich a literacy-led program with training for one or more livelihoods. Within these two approaches, a framework developed by Rogers (1997 pp. 2-5) distinguishes five sub-categories, which are highly relevant to this study. They are:

1. Literacy as a prerequisite or in preparation for training in livelihood or income-generation activities. That is, training in a livelihood is the longer term aim, but people are encouraged not to start training in a livelihood, until they have first mastered reading, writing, and calculating sufficiently to cope with the livelihood's operating and development requirements. There is a planned progression between the two.
2. Literacy followed by separate livelihood or income-generation activities. Here, learning literacy is regarded as a self-standing and worthwhile aim in itself and is undertaken first. Thereafter, training is offered in either livelihoods or some form of income-generating activity. There are no systematic connections between the two components.
3. Livelihood training or income-generation activities leading to literacy. In this sub-category, groups start out learning to develop a business but come to recognize that their progress will be frustrated, unless they learn to calculate more comprehensively, record their incomes and outgoings and read their records. The content of the literacy and numeracy grows out of the livelihood and income generation.
4. Livelihood and income-generation activities and literacy integrated. In this sub-category, training in a livelihood and instruction in literacy and

numeracy begin simultaneously, often with the content of the literacy derived from or influenced by the livelihood.

5. Literacy and livelihood and income-generation activities taking place in parallel but separately. Programs in this sub-category recognize the importance of both components, start both simultaneously, but omit to develop any systematic connections between them. The first two sub-categories fall within literacy-led programs, the third and fourth fall within livelihood-led programs, while the type of programs of the fifth sub-category would depend on their origins and emphasis.

2.3 THE ROLE OF MICROFINANCE IN FACILITATING INCOME GENERATION BY POOR WOMEN

Providing skills training alone doesn't change the livelihood of poor women. It is also important to provide them initial capital, seed money or credit. Public micro-financial institutions as well as non-governmental institutions are usually providing poor women, youth or adult men organized in a form of cooperative with initial capital.

Access to finance does not necessarily ensure empowerment, as issues of asset control and negative impacts of indebtedness remain. Consequently, many successful approaches, especially in microfinance, combine financial services with awareness rising of women's rights and efforts to build women's confidence and skills base.

The third Millennium Development Goal – gender equality and empowerment of women – a prerequisite for achieving all MDGs by 2015. It further illustrates approaches that promote women entrepreneurs' opportunities and capacity to effectively participate in the economy, including low-income women and women

in small and remote villages. In practice, Eastern and Southern Africa provided training on business skills and assistance for business start-ups.

The Eastern and Southern Africa Entrepreneurship programme does more than enable women to access credit, information and markets or make decisions relating to their business. The programme also helps to sensitize women about their human rights and builds their ability to claim them. Women are encouraged to start businesses that meet their skills, goals and passions, and to develop their own definitions of success as a means of fostering sustainability. In addition, the programme supports women's movement towards profitable high-technology industries and sectors. There is a strong focus on mentoring, outreach, developing marketing materials, use of media, exhibitions, policy dialogue and networking, which as a result help the entrepreneurs to generate their own income.

Income-generating activities are not synonymous with "livelihood," for the available literature suggests that they often—but do not always—generate only small incomes to supplement main livelihoods. Further, the literature gives the impression that, in most instances, income-generating activities do not involve much systematic training, in ways that courses of vocational and technical education would. Instead, a learning group usually seems to undertake an activity that is common, well known and established in the neighborhood and for which little additional instruction is given.

2.4 MICROFINANCE

Hence, the term "micro-finance" broadly refers to small scale financial services, primarily credit and savings provided to poor people who farm or fish or herd; who operate small enterprises or micro enterprises where goods are produced, recycled, repaired or sold; who provide services: who work for wage or commissions; who gain income from renting out small amounts of land, vehicles, draft animals, or machinery and tools; and to others individuals and

groups at local levels of developing countries both rural and urban (Robinson, 2001).

Furthermore, microfinance is not simply banking. It is a development tool that involves in provision of small loans for working capital, collateral substitute such as group collateral and secured saving products. Commonly the term microfinance refers to the provision of financial services to low-income clients; however, some microfinance organization also provide insurance, social intermediation service such as group formation, development of self confidence, and training in financial literacy and management capabilities among member groups (Ledgerwood, 1999). Thus, the definition of micro finance extends to include both financial and social intermediation.

Research carried out particularly by the International Labor Organization (ILO), has indicated that in terms of labour force the informal sector is on the increase while the jobs in the modern or formal economy is beginning to shrink in developing countries.

In the research it was identified that the informal sector comprises three broad categories of informal labor forces: (i) establishment-based units, local self-help organizations, (ii) foot-loose, that is, all kinds of vendors, from those selling vegetables or manufactured goods to door-to-door merchandise sellers—foot-loose labour in the informal sector is done by flexible people engaged in a variety of activities to make their livelihood—and (iii) home-based units engaged in preparing and selling various things and goods.

So according to ILO, division of labor in the informal sector of developing countries like Ethiopia, include foot-loose selling vegetables or manufactured goods they can also be engaged in other activities to make their living. A typical example could be “Gullete seller” in Ethiopia.

In order to participate in the informal sector of employment there is a need for some amount of money that is given by different micro finance institutions for those who are in need. Therefore, the presence of this micro-finance is indispensable for the development and improvement of one's livelihood.

According to Mayoux, (2006), women's access to microfinance programme has the potential to initiate a series of "virtuous spirals" of economic empowerment and increased well-being for women and their families. It enables women to generate choices, and as an outcome of having such choices, she acquires leverage and bargaining power. Empowered, a woman would take steps to find and/or create options or find and link to the means to find the options. An external party could help women find and create such options. When one has options, one can a) choose not to follow the pressures and demands of the more powerful party; b) ask and negotiate with the other party to change the situation and make it more acceptable.

Women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets:

1. This economic contribution may increase their role in economic decision making in the household, leading to greater wellbeing for women and children as well as men.
2. Their increased economic role may lead to change in gender roles and increased status within households and communities.

Evidence suggests that, actual contribution of microfinance programmes to empowerment is often limited:-

1. Most women remain confined to a narrow range of female low-income activities.

2. Many women have limited control over income and/or what little income they earn may substitute for former male household contributions, as men retain more of their earnings for their own use.
3. Women often have greater workloads combining both production and reproductive tasks.
4. Women's expenditure decisions may continue to prioritise men and male children, while daughters or daughters-in-law bear the brunt of unpaid domestic work.
5. Where women actively press for change, this may increase tensions in the household and the incidence of domestic violence.
6. Women remain marginalized in local and national level political processes.

This is not just a question of lack of impact, but may also be a process of disempowerment:

1. Credit is also debt. Savings and loan interest or insurance payments divert resources which might otherwise go towards necessary consumption or investment.
2. Putting the responsibility for savings and credit on women may absolve men of responsibility for the household.
3. Where group meetings focus only on savings and credit, this uses up women's precious work and leisure time, cutting programme costs but not necessarily benefiting women.
4. Repayment pressures may increase tensions between women and/or lead to the exclusion of the most disadvantaged women who may then be further disadvantaged in markets and communities. Impacts are therefore very complex. Women themselves are not passive victims, but active participants using opportunities as best they can in the context of

the many constraints of gender inequality and poverty. There may be trade-offs for individual women because of reinforcing and conflicting opportunities and constraints. At both household and community level different women may be affected in different ways.

As described by Mayoux (2006), access to microfinance not necessarily lead to economic empowerment rather it has to be seen as household-level poverty alleviation. Providing an adequate and non-discriminatory regulatory framework for microfinance needs to be seen as a human rights issue, rather than the end aim of some policies itself. Poverty alleviation as measured by increased income is not sufficient for women's empowerment because intra-household inequalities mean that women do not necessarily benefit from increases in household income, even where they are major contributors.

In his article entitled "Successes in Expanding Opportunities in Rural Ethiopia- Where There Is Little Entrepreneurship" Getaneh Gobeze (2007) concluded that microfinance holds a good promise as one key sector to poverty alleviation and microenterprise development. In particular, where appropriate financial products and methodologies suited to local circumstances are available, considerable achievements can be registered. For this to be more effective, however, such complements have to be there, particularly those related to enterprise development, including: appropriate agricultural technology and extension, Business Development Services, marketing, entrepreneurship development, rural infrastructure, etc. Given the high proportion of people in this particular sector of the economy, a collaborative effort is required to remove all challenges that are facing the industry, as this would have a strong repercussion on the entire micro-enterprise growth as well as to the national development at large.

2.5 WOMEN AND POVERTY

Poverty is defined by various scholars in different way and the concept of it is inconclusive, through there is a considerable degree of similarities. The context for conceptualizing poverty include: social, political, Cultural institutional and environmental issues.

According to Forcheh (2002), poverty is the lack of basic means to live in dignity. Poverty is when the ability of the poor to improve their quality of life is constrained by lack of resources or assets, both physical and human (lack of education and skill).

Various international organizations have also defined poverty. For instance, International Labour Organization (ILO, 2003), notes that poverty is: “a vicious circles of poor health, reduced working capacity, low productivity and shortened life expectancy”. The World Bank (2007) defined poverty as: “on the top of material deprivation, poverty is low achievements in education and health, vulnerability and exposure to risk and voiceless and powerlessness.

From the above definitions of poverty, material and non-material deprivations characterizes poverty. Hence, in this context poverty is defined as lack of income which will help the women to support consumption of various basic and non-basic items, inadequate access to education, health, housing, social exclusion, vulnerability to risk and lack of empowerment.

2.6 EMPOWERMENT

It was in the 1970s that empowerment of women was first invoked by Third World feminist and women’s organizations “it was explicitly used to frame and facilitate the struggle for social justice and women’s equality through a transformation of economic, social and political structures at national and international level’s (Bisnath, et al pp. 1). But in the 1990s, many agencies used the term ‘women’s empowerment’ in association with a wide variety of strategies including those which focused on ‘enlarging the choices and

productivity of individual women, for the most part, in isolation from a feminist agenda; and in the context of a withdrawal of state responsibility for broad-based economic and social support' (ibidi)

Different authors defined/explained empowerment differently, but their mere concept lies with it is a process that is a means to do something and others defined it as an end in itself. Srilatha Batliwala (1994) discusses how the interaction between feminism and Freire's popular education. She conceptualized it, as 'a spiral, changing consciousness, identifying areas to target for change, planning strategies, acting for change, and analyzing activities and outcomes' (Batliwala, 1994, p. 132). In her definition of empowerment, it involves, first, women recognizing the ideology that legitimizes male domination and understanding how it perpetuates their oppression.

For Stromquis (1995), empowerment is a socio-political concept that includes cognitive, psychological, economic and political components. The cognitive component refers to women's understanding of the causes of their subordination. It involves 'understanding the self and the need to make choices that may go against cultural or social expectations' (Stromquist, 1995, p. 14).

The psychological component includes women believing that they can act at personal and social levels to improve their condition. It involves an escape from 'learned helplessness' and the development of self-esteem and confidence.

According to Indabawa & Mopgu, (2006), empowerment involves opportunities for decision-making and the capacity to shape the choices individuals makes for themselves. Rowlands considers empowerment in the context of social work and education where 'there is broad agreement . . . that empowerment is a process; that it involves some degree of personal development, but that this is not sufficient; and that it involves moving from insight to action' (Rowlands, 1997, p. 15).

She developed a model of women's empowerment with three dimensions—personal, close relationships and collective. At each level inhibiting and encouraging factors influence a set of core values and lead to changes. The importance of context is understood and the model is intended to be used to identify specific items within each category appropriate to local circumstances. She identified the core value of personal experience/history are self-confidence; self-esteem; sense of agency; sense of 'self' in wider context and dignity. (ibid) Generally, there are inhibiting factors and encouraging factors with regard to the empowerment of women.

(a) Inhibiting factors include machismo, fatalism, active opposition by partner, health problems and poverty.

(b.) Encouraging factors includes activity outside the home, being part of a group, travel, time for self and literacy. Changes were expressed as increased ability to: hold and express opinions; learn, analyse and act; organize own time and obtain and control resources.

Naila Kabeer suggests that 'empowerment . . . refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability' (Kabeer, 1999, p. 437). This definition makes clear that only those previously denied such abilities can be considered to be empowered and also that the choices in question are strategic.

Having analyzed a number of studies of women's empowerment, Kabeer goes on to argue that the ability to exercise such choice is made up of three interrelated and indivisible elements—resources, agency and achievements—all of which need attention before assertions about empowerment can be made. Resources are identified as not only material but also human and social and as including future claims and expectations as well as actual allocations. Access to such resources 'will reflect the rules and norms which govern distribution and exchange in different institutional areas' (Kabeer, 1999, p. 437).

The United Nations Development Fund for Women (UNIFEM) defines women's empowerment from economic perspective as 'having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control. (Carr, 2000, pp. 2). Such a definition goes beyond short-term goals of increasing women's access to income and looks for longer term sustainable benefits, not only in terms of changes to laws and policies that constrain women's participation in and benefits from development, but also in terms of power relationships at the household, community and market levels'

Therefore, here in this research woman empowerment is an ongoing process whereby women make an effort to gain a power over their life, and decide what is important for them without the interference/dominance of others.

This characterization of empowerment implies that the process, rather than a product, could involve a change of perceptions about the self, the environment, and the relationship of the self and the environment. It is a process that involves the creation of images, the generation of a "push" to act or what psychologists call motivation. Change of perceptions implies a change of attitude and a change in one's outlook in life.

As it is described above, empowerment is a process; therefore, there is no final goal one should arrive at in some absolute sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time. As a women's empowerment means among other things the recognition of their contribution and knowledge, helping self-respect and dignity, enabling them to become more economically independent and self-reliant, reducing their burden of work, especially at home and promoting their qualities of nurturing, caring and gentleness.

Empowerment is a process that one can lead a life which one wanted without the interference of others. The third person can't empower other, rather s/he can facilitate the process of empowerment through giving resources which are financial and social through which a person can make a better decision.

In general, many women have benefited from increased access to and control over cash but evidence also indicates that 'female targeting without adequate support networks and empowerment strategies will merely shift the burden of household debt and household subsistence onto women' (Mayoux and Mosedale, 2002, p.7). There are facilitating and constraining factors concerning the empowerment of women.

(a) Facilitating factors

- Existence of women's organizations;
- Availability of support systems for women;
- Availability of women-specific data and other relevant information;
- Availability of funds;
- Feminist leadership;
- Networking; favorable media coverage;
- Favorable policy climate.

(b.) Constraining factors

- Heavy work load of women;
- Isolation of women from each other;
- Illiteracy;
- Traditional views that limit women's participation;
- No funds;
- Internal strife/militarization/wars;
- Disagreements/conflicts among women's groups; unstructured adjustment policies;
- Discriminatory policy environment;

- Negative and sensational coverage of media.

2.6.1 FORMS OF WOMEN EMPOWERMENT

I. ECONOMIC EMPOWERMENT

Economic empowerment is a process by which women are able to participate in productive activities, earn incomes, and decide on what to do with their income (Emebet, 1999b). It is one aspect of empowerment of women, a concept that also includes political, social, as well as legal empowerment. Economic empowerment is about the economic independence of women. It is about access and control of productive resources.

Economic empowerment has internal and external aspects. The internal aspects have to do with women themselves, i.e. access and control; over productive resources. Changing relationship in household and community level, and opportunities for networking and organization. The external aspects are mainly the role in macro, meso/sectoral economic policy formulation. The laws and regulation regarding access and control over resources, as well as awareness and information regarding the economic environment (ibid).

The key to economic empowerment lies in the ownership of property, i.e., economic resources. The process of economic empowerment starts from awareness and define for equal opportunities in the economic sphere. Situations which limit or deny women's access to economic resources have to be changed and control over their income and saving should be ensured. (Emebet 1999b).

II. SOCIAL EMPOWERMENT

According to Aster, Birke and Konjit (1999) the most important indicators for social empowerment of women include the following: the visibility of women and how their social presence felt, women influences on "agenda setting" of their communities and in their public life; women competencies in negotiation

process; women access to institutions, administration, banks; women participation in local decision making or community affairs, women leadership roles; women practices, respect for women from other members of their community. Whether they are free from violence, and get enough support; women recognition as representativeness of their community and as community/leaders, and women space to develop their collective identities and to organize outside the families.

III POLITICAL EMPOWERMENT

As to Majitu and Bedria (1999) the political empowerment of women could be achieved through enhancing their participation in politics at various levels. Women's political participation mainly includes their activities involvement from the lowest to the highest government body. The government of Ethiopia has undertaken series of economic reform programmes aimed at re-orienting the economy from command to market economy, rationalizing the role of the state and creating legal, institutional and policy environment to enhance private sector investment.

The Government's "Sustainable Development and Poverty Reduction Programme (2002) (Ethiopia's version of PRSP), which is based on the earlier rural, industrial and other development strategies, has more clearly articulated the objectives in revitalizing development in the country, with emphasis on effective rural financial intermediation, among others. The more recent "Plan for Accelerated and Sustainable Development to End Poverty" (PASDEP) (2005/06-2009/10), Ethiopia's current guiding strategic framework document, also provides an even more strengthened emphasis to micro-enterprise and self-employment supportive intervention based on key principles such as:

- Enabling people, communities, businesses – not crowding out personal responsibilities,

- Achieving the objectives through decentralization, private sector promotion and liberalizing market controls while recognizing market failure and
- Targeting services to vulnerable groups.

The Plan for Accelerated Sustainable Development to End Poverty (2005/06-2009/10) as well as the recently started Government overarching Policy of socio-economic growth and transformation has laid favorable policy environments to overcome poverty and to enable the country to become a member of centuries with mid-level income by 2017.

Hence, creating opportunities for skills training for poor women in the country has a profound positive impact on the overall societal transformation.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

The aim of this chapter is to provide an overview of the research design and methodology while simultaneously describing the actual process of carrying out the research in the field. It also shows how the different theoretical principles and approaches to research influenced the whole process of the research undertaking.

3.1 BRIEF DESCRIPTION OF THE STUDY AREA

Addis Ababa Women Association (AAWA) is a non for profit and non-governmental legally registered and operates on gender based Ethiopian association established in March 1998 focusing on social, political and economic empowerment of women in Addis Ababa.

It envisages a society whereby the values and rights of women are recognized and exercised, gender equality is enjoyed and quality of life is improved. The mission of the association is to promoting social, political and economic empowerment towards improving quality of life of women and the community at large in Addis Ababa through advocacy, awareness building, sensitization and provision of skill training for sustainable self-employment activities.

The association to realize its strategy gives priority for the community participation in all aspects, promotion of understanding among its principal stakeholders, social justice and equality for all, respect the rights of all citizens to have adequate access for basic needs required to lead a normal and healthily life.

Structure of the Association

The general assembly being the highest organ, the association is governed by a council of 120 members who are the supreme policy makers and out of them 14 are the executive committee members responsible for implementing the

policy and the day to day activities of the association. Apart from this, the association is equipped with program and support staff in execution of its program and administrative activities.

The association having a bottom- up structure from the grass root Wereda level to the regional level making it accessible to reach the women at the grassroots, Wereda level easily. Currently the association has more than 154,000 regular members (women) and more than 4,000 associate male members in the metropolis. Towards meeting its objectives, the association is working in partnership with government organization and non-government organization in Addis Ababa. Among these, include Pathfinder International, UNIFE and others.

After its establishment, the association has been working on lobby and advocacy efforts for legal and policy support and changes; intended to promote women's reproductive health and rights and to fight gender based violence and harmful traditional practices affecting women's health and position in society.

At the beneficiaries' level help by cultivating self-employment: break economic dependence of women through assisting economically disadvantaged women with skill training and sustainable self-employment activities.

Here the association works towards increasing the participation, retention and achievement of girl students and female education at all levels of the education ladder to enable women to participate equally in leadership and decision-making positions. Increase women's participation in building democracy and good governance through civic education programs.

3.2 RESEARCH DESIGN

Educational evaluation requires the application of both qualitative and quantitative methods and techniques. The decision about which type of technique to use in the assessment will largely depend on the design of the evaluation as well as on the type and quality of information being sought. And

these two methods can complement and supplement each other, depending on the nature and type of program under assessment (Chinapah & Miron, 1990, p.45). Qualitative research helps to better reflect the nature of human experience. According to Lincoln and Guba (1985), the focus of qualitative research is on participants' perceptions and experiences, and the way they make sense of their lives. Creswell (2003) also argues that qualitative research focuses on the process that is occurring as well as the product or outcome, and it helps reveal that attitude and behaviors of the people being observed that cannot adequately be measured by quantitative means. The author further asserted that the Mixed-Method-Approach- collection of both qualitative and quantitative data either simultaneously – is based on the assumption that collecting diverse type of data best provides an understanding of a research problem.

As Best and Kahn (1989) noted, descriptive research describes and interprets the current condition. It is concerned with conditions or relationships that exist, opinions that are held, process that are going on, effects that are evident, or trends that are developing. It tries to find answers to questions through the analysis of variable relationships in terms of identifying those factors that seem to be associated with certain occurrences, outcomes, conditions or types of behavior. Thus, descriptive research is for the most part concerned with the present, although it often considers past events and influences as they relate to current conditions. The authors further addressed the quantitative descriptive research uses quantitative methods to describe what is. Quantitative methods are used to describe, record, analyze and interpret conditions that exist. Whereas, qualitative descriptive research uses systematic procedures to discover non-quantifiable relationships between existing variables.

3.3. SOURCES OF DATA

As far as the sources of information for the research is concerned a distinction can be made between primary and secondary sources of information. Association beneficiaries, association chairwoman, association program officer,

association program-coordinator were used as main sources of primary data. The decision was made based on participants' role in the association and willingness and ability to provide the desired information. Secondary data sources included review materials like reports from previous evaluations carried out and information made available by the association such as a profile of beneficiaries like their personal address for contact loan records, manuals, brochures, training materials, status report, books and other related valuable documents.

3.4 DATA COLLECTION METHODS

To collect the relevant data in the study four instruments of data collection were employed. These are: questionnaire, interview, focused group discussion (FGD), and document analysis.

3.4.1 QUESTIONNAIRE

A face-to-face structured questionnaire for this purpose had been developed and administered. The questionnaire collected information on socio-demographic characteristics, the services rendered by the association (short-term trainings and seed grant/credit), related problems and change resulted from being part of it.

In order to do that both close and open ended types of questions were prepared in English language, then translated into Amharic to minimize and overcome language barrier and ease of comprehension. With the majority of project beneficiaries being either illiterate or barely able to read and write, three assistant data collectors were assigned to read and explain the questions to the respondents and fill out the questionnaire on their behalf. A total of 56 questionnaires were administered, the desired data collected with close supervision of the researcher.

3.4.2 INTERVIEW

To collect the reliable data from the respective respondents, two types of interview schedules were developed.

An in-depth interview is a qualitative research technique that allows for a person-to-person discussion. Such discussion provides the opportunity to have a deep understanding of one's beliefs, feelings, and behaviors on important issues. Since the interviews are unusually unstructured, they allow for inducing the interviewee to talk intensively about the topic at hand (Jane and Lewis, 2003, pp. 55). Accordingly, unstructured in-depth interview was administered for a total of 4 respondents in order to obtain more in-depth data at individual level.

This method is, therefore, believed to provide more accurate information as the respondents appear to be more open to discussion issues during one to one interview as compared to focus group discussion. The questions forwarded during the interview deals with respondents' personal background and issues such as economic and social empowerment and others

The researcher also employed a semi-structured interview for a total of 3 interviewee, association chairwoman, program coordinator and program officer, in order to collect the desired data about the association. The interview guides covered different themes about the association towards the selection criteria of the beneficiaries, the association structure, what major activity performed in empowerment of poor women economically and socially.

3.4.3 FOCUS GROUP DISCUSSION

As Ahuja (2005) discussed, focus group discussion is a kind of interview which mainly focused on a specific topic. In this study, all respondents who were subject to the same experience were asked particular questions relating to their common experience. The group discussion is thus focused on the actual effects of the experience as viewed by the participants. In view of that, focus

group discussion was one used to collect qualitative data from women beneficiaries.

Accordingly, a total of two FGDs were formed in two groups of women. Each group consisted of seven members as recommended by World Health Organizations (1994). It was held on the basis of discussion guide and the researcher was serving as a facilitator of discussion by forwarding discussion issues, motivating all to participate and leaving the stage open for discussion.

3.4.4 DOCUMENT REVIEW

Both published and unpublished documents were reviewed to obtain, background information on the association, about association beneficiaries, other pertinent information. Relevant literatures have also been reviewed to learn about the topic under investigation.

Therefore, the four techniques explained above were the fundamental methods of gathering the relevant quantitative and qualitative data needed to realize the purpose of the study. Overall, the subjects, sampling techniques and the methods employed in the study are summarized in table 3.1.

3.5 SAMPLING PROCEDURE

In this study, appropriate sampling techniques and samples were used considering the nature of the population, the type of study and desired degree of precision at a minimum cost. The total target population for the study was divided in to two groups of respondents namely beneficiaries and AAWA chairwoman, program coordinator and program officer.

According to the information found from AAWA records currently serves 254 women beneficiaries out of which 177 who are stayed as a beneficiary for one year and above. Inorder to sample the beneficiary the researcher adopted the formula suggested by Taro Yemane (1970) cited in Meron 2007 for determining sample size.

$$n = \frac{N}{1+N(e)^2}$$

Where, N= the total beneficiaries of Addis Ababa Women Association who stayed one year and above

e= the error or confidence level

Even though the common confidence level is 95% the researcher adjusted it to the level of confidence of 92.24% due to small size of the population. Based on this, the error term was estimated adjusted to 0.086 the sample size calculated as follows:-

$$n = 177 / 1 + (0.086)^2$$

$$n = 77$$

Therefore the sample size is 77, then determining the ratio $77/177 = 0.435$ 43.5% of the total population, 77 was taken as the sample size of the study.

Targeting those beneficiaries who have at least one year participation time and benefited from loan service was made on the ground to get reliable and relevant information from their own experience regarding the impact of the association in their socio-economic empowerment.

Table 3.1 Summary of Sample Subjects, sampling Techniques, and Methods of Data Collection

No.	Subjects/sampling	Sample Size	Sampling Techniques	Methods of Data Collection
I	Quantitative Data Sources			
1.	Association beneficiaries	56	Random sampling	Questionnaire
II	Qualitative Data Sources			
1.	Association beneficiaries	4	Random sampling	In-depth interview
2.	Association beneficiaries	14	Purposive Sampling	Focused Group Discussion
3.	Chair Woman of the Association	1	Purposive Sampling	Semi-structured interview
4.	Program coordinator and Officer of the association	2	Purposive Sampling	Semi-structured interview

Reasons for Selecting AAWA

Addis Ababa Women Association was selected for the following reasons:

1. The researcher assumed that the organizational setting (local non-government organization) is new for this type of research, meaning it entails that development comes only by ourselves and for ourselves.
2. The management of the organization was willing to collaborate for the work they showed unlike some other organization.

3.6 PROCEDURE OF THE STUDY

Procedure of the study is concerned with the strategies followed and activities conducted in the process of research undertaking. It is intended to provide a detailed description of all the main stages being taken to accomplish the study.

The procedure followed in the process of research endeavor broadly involves four important stages. At the initial stage of investigation, a review of literature was made to develop theoretical background and instrument of data collection. Based on the review of literature and information obtained through discussion, data collection instruments were developed. A simple pilot study was made to examine the utility, validity and deficiencies of the questionnaire. After all instruments were edited and modified based on thesis advisor and pilot testing feedback, the final questionnaire and interview guide was prepared. Later on, the instruments were translated into a common language of the respondents to smooth the progress of communication.

The second stage mainly involves the field work, which lasted for about 35 days, for administering the instruments and collecting the desired data. To administer the questionnaire and collect data from association beneficiaries three female assistant data collectors were employed. The assistants were first oriented on the purpose of the study, the nature of data sought and how to state questions and record responses correctly. Then, these assistant data collectors were assigned to pose questions and fill answers on the behalf of the respondents with close supervision of the researcher.

Concerning the qualitative data collection procedure, the researcher conducted interview and focus group discussions with the help of potential informants. The interview and focus group discussion guides were translated and prepared into local language to make communication easy and smooth. Time and place to conduct the interview and focus group discussion was appointed. Possible attempts were also made to create good and friendly rapport with the respondents and to persuade them from high response rate

An in-depth interview was conducted with four beneficiaries lasted about an hour for each respondent, the interview have been tape recorded. The other semi-structured interview held with association chairwoman and program

coordination and officer have been tape recorded and elapsed from 50 minutes to an hour for each.

On the other hand, the focus group discussion took about two hours for each group at different days. It was conducted at their work place. The researcher tape recorded and jotted down the key points that deserve to be written, and then, organized a summary of what was being said. The researcher clearly communicated to respondents the objective of the research and the confidentiality of information obtained prior to the interview.

3.7 DATA ANALYSIS

Inorder to analyze the role of microfinance and vocational skills training in empowerment of women, both quantitative and qualitative method employed. Quantitative data generated from the survey questionnaire analyzed using SPSS(Statistical Package for Social Sciences) version 17.0 software program.

Descriptive statistic like frequencies, percentages, average and cross-tabulation used to facilitate meaningful analysis and interpretation of research findings. The results of the processed data will be presented in Table and figures. Qualitative data obtained through interviews and focus group discussions were analyzed through descriptive method of analysis and presented in the next part of the study.

CHAPTER FOUR

4. DATA PRESENTATION AND ANALYSIS

In assessing the role of vocational skills training and seed grant/credit in empowerment of women by reducing poverty at household level, it is worthwhile to understand demographic and economic status of the respondents. The research findings which are based on household survey, Focus Group Discussion (FGD), In-depth interview, Key Informant Interview (KII) also other evidences outlined in this chapter and presented under each of the following three large categories:-

- General information about the respondents
- Vocational skills training and seed grant/credit in changing women's economic condition , livelihood change and change in decision pattern of their household
- Problem of women entrepreneurs in running their business

CHARACTERISTICS OF RESPONDENTS

In the study a total of 77 samples were used, women beneficiaries who have been stayed in AAWA for a year and above were selected. From the total sample 56 (73%) were assessed using questionnaire, 14(18%) participated in two FGDs, each group was having seven participants, 4(5%) were assessed using in-depth interview and the rest, 3(4%) were involved key informant interview.

4.1 Socio-Demographic Characteristics of the Respondents

In this section, the researcher provides the details of women entrepreneurs about their age, relationship to the household, educational status, number of children, family size and employment status. Besides, other factors which

influence women's livelihood, current status and condition are discussed and presented.

4.1.1 Sex

As it is depicted in Table 4.1 below, all i.e., 74(100%) were females. This is due to the fact that the AAWA has been primarily established to overcome the challenges faced by women by promoting their social, political and economic empowerment towards improving quality of life of women's and the community at large in Addis Ababa.

4.1.2 Age

The age range of this group of respondents varies from 20 years to 65, 4 (5%) and 5 (7%) were in the age groups of 20 – 25 years and (26 – 30) years respectively. 15 (20.2%) and 13 (17.6%) were in the age group of 31-35 years and 36 – 40 years respectively, significant beneficiaries, 25 (33.8%) were found between the age range of 46 and above. The mean age of the respondents was $38.61 \pm (9.68)$.(Table 4.1)

Generally, the majority of sample project beneficiaries were average age of 38.61. This, in turn, implies that respondents included in the study were adult women who could have learned a lot from life as interacting member of the community. Hence, they are believed to be mature enough to realize and comment on the practice and effect of AAWA.

4.1.3 Marital Status

Regarding the respondents marital status, the majority 36 (48.65%) of them were widowed, whereas, 30 (40.45%) of them were married. 4 (5.41%) were divorced the rest 3 (4%) and 1 (1.4%) were never married and separated, respectively. The respondents most of them were widowed which indicate that female headed household means the women are the bread winner of their family. As, it was described, in interview held in February 4, 2011 at 10:00 pm with the chairwoman of AAWA, one selection criteria for being venerable high in degree when a women is widowed and size of the household is high. (Table 4.1)

4.1.4 Educational Background

As explained, education has a strong influence on the status of women as it is closely related to opportunity such as employment, access to information and market networking which will result enhancing their business activities. Accordingly, an attempt has been made to see the educational level of the women included in the study.

As to the educational background, about 39 (54.5%) of the respondents were illiterate (unable to read and write). Whereas 25 (32.5%) were primary complete and the rest 10 (13.52 %) were secondary complete. (Table 4.1)

4.1.5 Relationship to the Household

Regarding relationship to the household, the majority or the respondents 41 (55.4%) were mothers whereas 30 (40.5%) were wives and the rest 3 (4.5%) were daughters. (Table 4.1)

4.1.6 Size of the Household

A family size seems an important factor in determine poverty along with others such as educational status and health situation e.t.c.

Regarding the size of the household, varied from one to eight, the majority of the respondents 22 (29.73%) had household size of five, 14 (18.92%) had the household size of four, 10 (13.51%) had the household size of six and 8 (10.4%) had the household size of two. 5 (6.76%) of the respondent had seven and more than seven family size. The rest 1 (1.35%) had the household size of one. The average household size of the respondents is $4.49 \pm (1.84)$ (Table 4.1)

This might be due to women's under consideration are from low level of income society and were highly vulnerable due to lack of education, employment and other resources. The information they might have had about family planning and accessibility of and services might also be limited. On the other hand,

large family size of the household might be due to large proportion of non-working family members in the households.

4.1.7 Earlier Occupation

Concerning their earlier occupation before joining AAWA, the majority of respondents that is 26 (35.14%) were involved in a petty trading business, and 11 (14.86%) were involved in daily laborer, pottery and firewood collectors from the nearest forest. 8 (10.82%) of the respondents and 4 (5.41%) were housewife and unemployed respectively, and the rest 3 (4.05%) were participating in other activities, like lottery vendor and extra.

Table 4.1:- Percentage Distribution of General Characteristics of Respondents of AAWA, January 3, – February 6, 2011.

No.	Variable	Total Number	Percentage (%)
1.1	Sex		
	Male	-	-
	Female	74	100
1.2	Age		
	20-25	4	5.4
	26 -30	5	6.8
	31- 35	15	20.2
	36- 40	13	17.6
	41- 45	12	16.2
	46 and above	25	33.8
	Total	74	100
1.3	Marital Status		
	Never Married	3	4
	Married	30	40.54
	Separated	1	1.4
	Divorced	4	5.41
	Widowed	36	48.65
	Total	74	100
1.4	Educational Level		
	Illiterate (unable to read and write)	39	52.7
	Primary complete	25	33.78
	secondary Complete	10	13.52
	Total	74	100

No.	Variable	Total Responde nt	Percentage (%)
1.5	Relationship with the household		
	Daughter	3	4.1
	Wife	30	40.5
	Mother	41	55.4
	Total	74	100
1.6	Size of the Household		
	One member	1	1.35
	Two members	8	10.81
	Three Members	9	12.16
	Four Members	14	18.92
	Five Members	22	29.73
	Six Members	10	13.51
	Seven Members	5	6.76
	More than seven	5	6.76
	Total	74	100
1.7	Earlier Occupation before Joining AAWA		
	House wife	8	10.82
	Unemployed	4	5.41
	Petty trader at home (selling items like Injera, charcoal etc)	26	35.14
	Daily Laborer	11	14.86
	Pottery	11	14.86
	Fire wood collecting from forest	11	14.86
	Others	3	4.05
	Total	74	100

Source: - Author's Field Survey, 2011

4.2 Respondents' Sources of Information to Become Beneficiaries of AAWA

The sources of information for being the beneficiaries of the association, the majority 53 (95%) of the respondents said that they learned about it through the association (AAWA), the rest 3 (5%) heard from their family, friends and neighbors. (Table 4.2)

Regarding their age as the beneficiaries of AAWA, the majority of the respondents 27 (48.21%) had been the beneficiaries of AAWA for five years and above, 2 (3.6%) said that they had been beneficiaries of AAWA for a year. 12 (21.41%) and 9(16.07%) said they had in AAWA for two years and three years respectively. The rest, 6 (10.71%) had been beneficiaries of AAWA for four years.

It can be seen that, the majority of the respondents in this study had been beneficiaries of AAWA for five years and above and this had given them a good ground to assess the impact resulted from being beneficiaries of the association. (Table 4.2)

Table 4.2:- Percentage distributions of respondent sources of information and reason/s to be beneficiaries of AAWA January 3 – February 6, 2011

Variables	Total number	Percentage (%)
Sources of Information for being the beneficiaries of AAWA		
AAWA	53	95
Relatives	3	5
Total	56	100
For how long they have been members of AAWA		
A year	2	3.6
Two years	12	21.41
Three Years	9	16.07
Four Years	6	10.71
Five years and above	27	48.21
Total	56	100

Source: - Author's Field Survey, 2011

4.3 Reasons for Being Beneficiaries of AAWA

Reason for joining of AAWA, the majority 45(80%) replied that it was because to get a better income than they already had, 10 (18%) reveal that they were involved in AAWA to get income for a living, 1(2%) respondent said others, it was explained that, the reason behind being the beneficiaries was, to work in a group and learn from others.(Table 4.3)

If there was any problem for being the beneficiaries of AAWA the majority 49 (88%) responded that there was no problem. In contrast 7(13%) said that there was a problem. (Table 4.3)

Explained it as follow:

“After we meet the criteria set by the association and being nominated as beneficiaries, we had been asked to bring a guarantor, who was a permant employee of any government organization and earning a monthly salary of 500 birr and/or above in order to be approved and receive the credit.”

In depth Interview held, January 23 4 p.m. with beneficiary, aged 29

“... When I was nominated by our kebele AAWA leader for credit, the leader proposed me knowing that I am in need of helps to support my children and so does my neighbor. It was only me who got approved for the loan and borrowed; rather my fellow neighbor didn't because she couldn't able to get a guarantor...”

FGD held on January 23, 2011, 10:00 pm suggested the following solution for the observed problem:-

“the AAWA policy regarding this should be amended if the would be beneficiary have the residence ID (Kebele ID) and live in the house of government is better consider as an alternative, if she couldn't able to have guarantor”.

Table 4.3:- Percentage distributions of Reason and any observed problem for being the beneficiaries of AAWA January 3 – 6 February, 2011

Variables	Total number	Percentage (%)
What was the reason for being the beneficiaries of AAWA?		
To get income for a living	10	18
To get a better income	45	80
Others, Specify here	1	2
Total	56	100
Is there any problem related to being the beneficiary of AAWA		
Yes	7	13
No	49	88
Total	56	100

4.3:- Author's Field Survey, 2011

4.4 Types of Vocational Skills Training

The mere participation in training is in itself an empowering and liberating experience for the women. The strongest impact of the training on status was in terms of self-esteem, especially for women who had never attended school or any form of training (DFID 2001).

In this context the beneficiaries were asked, whether they took any vocational skills training before starting your business in AAWA? The majority of the respondents 52 (93%) said that they took training. But 4 (7%) of the respondents said that they never had training.

Interview held on February 4, 2011 at 10:00 pm with the chairwoman of AAWA the association was working on empowerment of women's in social, political, economical aspects and was using training as a tool. Unpublished documents of the organization also showed that different training have been given to the members on different issues aiming at which sensitizing them so that they

become active participants in their environments and in the process of empowerment.

There were different training packages, like financial literacy training, being undertaken in the organization. In this package, training was given to adult women on how to deal with the business in relation to financial activities and on how to calculate their net earnings and costs. In the training package business management and marketing, they were trained on how to deal with a customer, and on how to become effective in managing their time for business, household chores and social activities. They were also trained on money management, like how saving could be managed in order to sustain and develop their business.

In the package of education, members had been trained, at grassroots level regarding girls schooling. The training was given for mothers since they play a central role in shaping the future of their daughters (the quality of education, not only sending them to school but committing to what is needed), sensitization of women on legal issues by delivering training on human rights and to enable them to demand when they are violated. They were also trained on what is GBV (Gender based violence) and how should it be combated at individual level and at the societal level.

At some interval in kebele (districts), different training were organized and delivered under the three categories: economic, financial and social. Literacy training (reading and writing) for those who were involved in business activities, training on RH, and awareness creation and prevention of HTP, HIV/AIDS, legal category, how women can become active participants for demanding their right, training on Human rights and extra.

In-depth interview held on January 9, 2011 at 2:00 pm, aged 50, married, *"It has been nine years since I have become a member of AAWA, and I became the beneficiary of the credit grant for four years. When I started participating in the association as a member, I could not*

stand in front of the public and talk loudly I had no confidence at all. Now, because of the continuous training I took I can speak in front of a crowd.”

Regarding the types of training delivered 38 (73%) were trained on Marketing and Business Management, 2(4%) were trained on finance and bookkeeping, the rest 12 (23%) were trained on others; waste disposers said the training they took was on how to prepare a compost. Pottery women they were trained on pottery design.

FGD held in January 18, 2011, 2:00pm proved that all the discussant took training on different issues and the trainings were timely.

One of the participants, aged 35 asserted that she was the beneficiary of AAWA for nine years and took part in well-organized and need-based training on a continuous basis:

“Every year, we receive training on different issues like RH, how to prevent and live with HIV/Aids. There was a time when our business “Tiret Behibret” was about to collapse. This was because of disagreement among members. We were almost on the verge of stopping our work and about to decide to start working individually. However, AAWA made an intervention through training us on effective “Team Work” and saved our enterprise...”

Therefore, training package that AAWA delivers to its beneficiaries is on the need of the participants.

Table 4.4:- Percentage distributions if Vocational skills Training was given by AAWA and what Types January 3 – February 6, 2011

Variables	Total number	Percentage (%)
Did you take any vocational skills training after joining the AAWA		
Yes	52	93
No	4	7
Total	56	100
What type of Vocational skills training you took		
Marketing and Business Management	38	73
Finance and book keeping	2	4
Other	12	23
Total	52	100

4.4: - Author's Field Survey, 2011

4.5 Benefits of Trainings

Regarding the benefits respondents gained from the training they took, the majority 47(90.4%) affirmed that they benefited from the training in the way they are doing their business. The rest 5 (9.6%) responded that they did not benefited from the training in a way they are doing their business.

The reasons for not benefiting from the training respondent sixteen, aged 45 working as pottery woman said that:-

“The training I took was in a high standard. It was on how to produce ceramics with machines. But when I came to my business & produce using my indigenous knowledge I couldn't apply the training”

Respondent fifty-four, aged 60 working as a firewood collector from the nearby forest said that:-

“The training was good, but I didn’t benefit from it, because I’m illiterate and unable to recall and use it.”

Regarding how the respondents benefited from the training they took, the majority 33 (44%) said that they benefited from the training they took, it upgraded their managerial skills and became productive in their business, 8 (10.7%) of the respondents replied that the training they took increased their attitudinal changes, self-reliance and self-confidence, 31 (41.3%) of the respondent replied that the training benefited them finically. The rest 3 (4%) they benefited from the training in other ways.

During the In-depth interview held on January 9, 4:20 pm, one of the respondents aged 28 works in a petty trading explained how she benefited from the training:-

“Before I took the training I was working in the same business that I am doing now, I was very highly tempered person & I did not know how to treat my customers. But after the training, I knew not only how to retain my clients but also to attract new clients. The training helped me how to handle customers ...”

During the FGD held on January 14, 2011 10:00 pm, in association of pottery women called “Meserete Tibebe” participant aged 31, work as a pottery women explained how she benefited from the training:-

“I used to have low self respect for myself that was derived from the society’s attitude towards the business I was engaged in. After I took the training I realized that I was a better person even from those who didn’t work and wait for their husbands to support, it boosted my selfconfidence. Now, when people ask me what I am working I tell them, I am a pottery woman, their facial expression towards my job do not affect me a bit....”

In-depth interview held on January 22, 2:00 pm aged 35, petty trader; she explained how she benefited from the training

“After I took the training, I became more profitable; I learnt how to circulate my money in the business, i.e. I am able to know what I should have when holiday is coming, when schools open, when there is fasting, what could I have for sale. Through the training I am able to circulate my money properly and on a timely basis which makes me to be more profitable in my business”

In-depth Interview held on January 24, 2:00 pm, aged 48, explained how she benefited from the training:-

“..In addition to baking injera for sale I continued my previous job that was a lottery vendor. When I was selling lottery I used to take lottery in credit from the lottery agency and sell repay the debt. But most of the time I used to spend much of the money, thinking that it was my profit. But after the training I knew what should go to the cost of buying and my net earning exactly...”

Table 4.5:- Percentage distributions if a Vocational skill Training given by AAWA was helpful in what way January 3 – February 6, 2011

Variable	Number	Percentage (%)
Do you think that you have benefited from the training you took in a way you are doing your business?		
Yes	47	90.4
No	5	9.6
Total	52	100
How do you benefited from the training you took?		
Upgrading the skill needed to manage productive and household chore	33	44
Acquired new skills/capacity to engage in micro project business development	-	

Attitude change, self-reliance & self-confidence	8	10.7
Financial benefits	31	41.3
Others	3	4
Total	75	100

4.5: - Author's Field Survey, 2011

4.6 Limitation of the Trainings

Regarding the limitation of vocational skills trainings they attended before starting their business 43 (81.13%) said that the duration for the training program was too short, 2 (3.77%) said that the content of the training was not relevant and the rest 8 (15.1%) said that the training was difficult to understand.

Table 4.6:- Percentage distributions of limitation of Vocational skill Training given by AAWA January 3 – February 6, 2011

Variables	Total number	Percentage (%)
What was the limitation/s of skills training program you attended before starting up your business		
The duration of the training was too short	43	81.13
The content of the training was not relevant	2	3.77
The training centers were not in a convenient place for you	-	-
The training was difficult to understand	8	15.1
Others	-	-
Total	53	100

4.5: - Author's Field Survey, 2011

4.7 The Amount of Seed Grant/Credit Received

Regarding if the beneficiaries received credit/seed grants for starting or expanding their business all the respondents 100 % (56) confirmed that they either received credit or grant from the AAWA.

The FGDs and in-depth interviews reveal that all beneficiaries received either credit or grant. Therefore, all beneficiaries involved in this study 74(100%) took either seed grant or credit from the association.

Interview held on February 4, 2011 at 10:00 pm with the chairwoman of AAWA, when the association started to organized women to start a business it was through seed grant/a money given to expand or start a business/ when evaluation team conducted monitoring and evaluation the drop-out rate from the business was very high (one drop out from two beneficiaries). The seed money continued to the 7th round of the beneficiaries, but still then drop-out rate was high. In order to minimize the drop-out rate, the association develops a new policy direction that has been credit scheme (lending money free of interest) which enables the beneficiaries to become more engaged in their business so that the dropout rate may minimized.

According to Singh (2007), there are two broad models of micro finance lending methodologies that is, the individual lending model and the group-based lending model. The majority of MFIs provide group based lending without collateral, that is, members can provide cross guarantees for each other's loans.

As Singh discusses, group lending has some advantage over individual lending it reduces guarantor/collateral requirement but individual lending has advantage over the group lending, easier for forming the business there is no time elapsed for formulating the group to work for.

As it is stated above, the models, group and individual lending model, has their own advantage over the other. Considering this, AAWA uses both individual and group model for grant/credit facility for a women.

Interview held on February 4, 2011 at 10:00 pm with the chairwoman of AAWA, the model for lending the women depends on the situation, for example the sometimes determined by the NGOs, those organization who lend/grant a money, they may need to give grant/lend money as a group in that case we use group lending model. If the credit/grant is from revolving fund (fund that was collected from the members as yearly contribution for the association) we mostly give on the basis of individual lending model.

Regarding the amount of seed grant, the majority 44 (79%) said that the grant/seed money they received was in the range of 1,001 – 1,500 birr, 7 (13%) said that the grant/seed money they received was in the range of 501 – 1,000 birr, the rest 4 (7%) and 1 (2%) received seed grant/credit in the range of 1,501 – 2,000 birr and 2,001 -3,000 birr respectively.(Table 4.7)

According to the interview held on February 4, 2011 at 10:00 pm with the chairwoman of AAWA and unpublished documents of the organization the amount of seed grant/credit to the beneficiary depends on what kind of business they are going to be engaged and the donor organization's plan on concerning how much to lend or donate.

**Table 4.7:- Percentage distributions seed grant/credit given by AAWA
January 3 – February 6, 2011**

Variables	Total number	Percentage (%)
Did you receive any credit/seed money for start up or expanding your business from AAWA?		
yes	56	100
If your answer for the above question is yes, how much money you received?		
501-1000 birr	7	13
1,001- 1,500 birr	44	78
1,501 - 2,000 birr	4	7
2,001 - 3,000 birr	1	2
Total	56	100

4.7:- Author's Field Survey, 2011

4.8 In Which Stream the Seed Grant/Credit Invested

Regarding how they spent the loan they received all 56 (100%) confirmed that they spent it for income generating activity.

Regarding if the loan/grant was sufficient to expand/start a new business concerning this, the majority of the respondent 40 (71.4%) said that the loan/grant was not sufficient to expand/start the business whereas 16 (28.6%) said that the loan was sufficient. (table 4.8)

FGD held on January 18, 2011, 2:00pm and FGD held on January 14, 2011 10:00 pm, showed that the amount of loan/seed money for start or expand the business was not sufficient. Today, the purchasing power of money is falling and the cost of material is increasing, the money given by the association is small in amount to expand or start-up a new business as a result to change someone's life.

Concerning what kind of business activities they invested the seed grant/credit, 34 (61%) invest it in petty trading (Injera, Baletena, Cereal Fruits, charcoal ...) 15 (27%) invested in food preparation and hot drink selling, the rest 4 (7%) and 3 (5%) invested it in fire wood selling and butter and honey retailing business respectively. (Table 4.8)

Table 4.8:- Percentage distributions of seed grant/credit invested in which stream of business January 3 – February 6, 2011

Variables	Total number	Percentage (%)
How did you spend the loan you received from AAWA?		
Invest it for income generating activities	56	100
If your answer is for income generating activity (IGA), was the loan/grant sufficient to cover the required capital for developing/expanding the income generating activities?		
yes	40	71.4
No	16	28.6
Total	56	100
If your answer for above question is for income generating activities, in what kind of income generating activities did you invest the loan/grant?		
Butter and honey retailing	3	5
Food preparation and hot drink selling	15	27
Fire wood selling	4	7
Petty trading (Injera, Baletena, cereal, fruits, vegetables, charcoal)	34	61
Total	56	100

4.8:- Author's Field Survey, 2011

4.9 Payment of Credit

Regarding how the payments were made for the credit 32 (57.1 %) pay on a monthly basis after six months of grace period, the rest 24 (42.9%) responded that they did not pay back the money they received. (Table 4.9)

Interview held on February 4, 2011 at 10:00 pm with the chairwoman of AAWA and unpublished documents of the organization showed that the organization lend money to the beneficiaries and start collecting after six months of grace period without interest.

Table 4.9:- Percentage distributions credit payment January 3 – February 6, 2011

Variables	Total number	Percentage (%)
How do you pay back the money your business borrowed?		
On a monthly basis after grace period, six months	32	57.1
I don't pay back	24	42.9
Total	56	100

4.9:- Author's Field Survey, 2011

4.10 Saving

Regarding saving the majority 47 (84%) affirmed that after becoming the beneficiaries of AAWA they started saving the rest 9 (16%) said that they did not save. (Table 4.10)

Regarding the type of saving all, 47 (100%) who started to save affirmed that their saving is voluntary. (Table 4.10)

Regarding where they save, the majority 32 (68%) saved in Micro finance institution, 8 (17%) and 1 (2%) save at "Iqub" and commercial/private bank, the rest 6 (13%) save at home(Safe) box. (Table 4.10)

Regarding where the money for saving comes from all 100% (47) replied that the money for saving comes from the business they were engaged in. (Table 4.10)

**Table 4.10:- Percentage distribution concerning saving of beneficiaries
January 3 – February 6, 2011**

Variables	Total number	Percentage (%)
After Joining AAWA, do you save?		
Yes	47	84
No	9	16
Total	56	100
If your answer for the above question is “Yes” what kind of saving is it?		
Voluntary Saving	47	100
Forced Saving	-	-
Total	47	100
Where do you save?		
Micro finance institution	32	68
Iqub	8	17
Commercial /private bank	1	2
At home (Safe box)	6	13
Total	47	100
where is the money comes from the saving		
from the business you are working now	47	100

4.10:- Author's Field Survey, 2011

4.11 Saving At the beginning and now

Regarding how much they used to save at the beginning of their saving the majority 39 (83%) 1 – 50 birr, 1 (2%) save 51 – 100 birr and 101- 150 birr respectively. The rest 4 (9 %) used to save 151 – 200 birr, the average monthly saving when the beneficiaries started saving was 15.45 ± 13.64 . (Table 4.11)

Regarding the current amount of saving the majority 26 (55%) saved 1 – 50 birr, 12 (26%) saved of 51 – 100 birr. 2 (4%) and 1 (2%) saved 101 – 150 birr and 151 – 200 birr respectively. The rest 4 (9%) responded “others”, the current average monthly saving was 70.11 ± 76.58 (Table 4.11)

**Table 4.11:- Percentage Distribution of Saving at the Beginning and Now
January 3 – February 6, 2011**

Variables	Total number	Percentage (%)
How much do you save at the beginning, on a monthly basis?		
1-50	39	83
51-100	2	4
101-150	1	2
151-200	1	2
Other	4	9
Total	47	100
What is the amount of your current saving, on a monthly basis?		
1 - 50	26	55
51 - 100	12	26
101 - 150	2	4
151 - 200	1	2
251 - 300	2	4
Others	4	9
Total	47	100

4.11:- Author's Field Survey, 2011

4.12 Financial Sustainability

Regarding the source of finance in times of shortage of money before they were beneficiaries of AAWA the majority 46 (82.14%) responded that they used to borrow from friends, relatives neighbors and the likes, 6 (10.7%) used to manage by using their own saving, 1 (1.8%) used to borrow from micro-finance institution and 3 (5.36%) used other mechanism to cover their shortage. (Table 4.12)

After becoming beneficiaries of AAWA the source of finance in time of shortage of money the majority 48 (85.7%) used their own saving, 6 (10.7%) borrow from friends, the rest 1 (1.8%) borrow from micro-finance institution and other mechanism to handle shortage of money after the intervention. (Table 4.12)

FGD held on January 14, 2011, 10:00 pm and FGD held on January 18, 2011 2:00pm, they all were financially stronger than earlier time, before they became beneficiaries.

From this it can be said that the intervention made by AAWA help the beneficiaries to be more finically sustainable than earlier time.

Table 4.12:- Percentage distribution of financing in times of shortage of money before and after being the beneficiaries of AAWA January 3 - February 6, 2011

Variables	Total number	Percentage (%)
What was the source of your finance in times of shortage of money before you were beneficiary of AAWA?		
Own saving (private)	6	10.7
Borrow from friends, relatives and others	46	82.14
From micro-finance institution	1	1.8
Others, specify	3	5.36
Total	56	100
What is the source of your finance in times of shortage of money after you become beneficiary of AAWA? (Multiple answers are possible)		
Own Saving	48	85.7
Borrow from friends	6	10.7
From Micro-finance institution	1	1.8
Other, specify	1	1.8
Total	56	100

4.12:- Author's Field Survey, 2011

4.13 Gross Income

Regarding the amount of the monthly average income, the majority 17 (30.4%) of the respondents indicated that their gross monthly income was between 601 -700 birr, 2 (3.6%) and 4 (7.1%) indicated that their gross monthly income was in the range of 201 – 300 birr and 301 – 400 birr respectively. 8 (14.3%) said

that their average monthly income was between 401 – 500 birr, 3 (5.4%) indicated that their gross monthly income was in the range of 501 – 600 birr and 701 – 800 birr respectively, 5 (8.9%) and 9 (16.1%) indicated that their gross income was in the range of 801 – 900 birr and 901 – 1,100 birr respectively. The rest, 5 (8.9%) said “others”. (Table 4.13)

Regarding respondents net earnings, the majority 21 (37.5%) of the respondents said that they earn in the range of 201 – 400 birr, 7 (12.5%) indicated their net earnings was in the range of 1 – 200 birr, 17 (30.4%) indicated that their net earnings is in the range of 601 – 700 birr. The rest 11 (19.6%) said that their enterprise net earnings were other than specified. Seven out of eleven said that their net earnings is 1,500 birr the rest four said that their net earnings is 2, 800 birr (Table 4.13)

Table 4.13:- Percentage distribution of monthly gross income and net earnings of the beneficiaries of AAWA January 3 – February 6, 2011

Variables	Total number	Percentage (%)
How much is your average gross income?		
201 – 300	2	3.6
301 - 400	4	7.1
401 – 500	8	14.3
501 – 600	3	5.4
601 – 700	17	30.4
701 – 800	3	5.4
801 – 900	5	8.9
901 – 1,000	9	16.1
Others	5	8.9
Total	56	100
What is the net earning?		
1 - 200	7	12.5

201 - 400	21	37.5
601 - 700	17	30.4
Others	11	19.6
Total	56	100

4.13:- Author's Field Survey, 2011

4.14 Sources of Income Generating Activity

Regarding the sources of their income generating activities, the majority 32 (57.1%) respondents indicated that it was credit/grant money delivered by AAWA, the rest 24 (42.9%) of the respondents said that the sources of income generating activity was from the seed grant/credit received from AAWA in addition to the business they had already been engaged in. (Table 4.14)

Table 4.14:- Percentage distribution concerning sources of the Income Generating Activity January 3 – February 6, 2011

Variables	Total number	Percentage (%)
Source of Income Generating Activity?		
Own business and credit /grant from business	24	42.9
Credit/grant from the association	32	57.1
Total	56	100

4.14:- Author's Field Survey, 2011

4.15 Changes in Level of Income and Asset Ownership

Regarding the level and source of their personal income change with the period before they joined AAWA, the majority, 24 (42.86%) and 26 (46.43%) said that their income highly increased and increased respectively, whereas 6 (10.71%) said that the level and source of their income before joining AAWA had no change at all. (Table 4.15)

Regarding the overall assets ownership and control changes with the period before they joined AAWA, the majority 21 (37.5%) and 16 (28.6%) said that it

was highly increased and increased respectively, whereas 19 (33.9%) said that there was no change at all. (Table 4.15)

FGD held on January 18, 2011 2:00pm revealed that from the continuous training she received through AAWA and working in a group enables her to plan her work and to maximize her saving.

“Aged 50, waste disposer, all in all helped me to minimize the expenses I incur on a monthly basis and the income I got from this work. I started working hard to save more money on a monthly basis, especially from Koshe (the garbage that was collected from each house might be used again or recycled). By doing this I managed to save and able to borrow from microfinance institution, and bought “Lada” Taxi to my son. By now all the debts incurred for this car has been paid off by us (me and my son).”

FGD held in January 18, 2011 at 2:00pm, the waste disposer, all affirmed that before we start this business life was difficult, but now in all of our house we have water supply, electricity, Injera stove, Television, CD player and sofa.

Table 4.15:- Percentage distribution of change in income January 3 – February 6, 2011

Variables	Total Number	Percentage(%)
Overall, how does the level and source of your personal income changes with the period before you joined AAWA?		
Highly increased	24	42.86
Increased	26	46.43
No change	6	10.71
Total	56	100
Overall how your assets ownership and control changes with the period before you join AAWA?		
Highly increased	21	37.5
Increased	16	28.6
No change	19	33.9
Total	56	100

4.15:- Author's Field Survey, 2011

4.16 Changes in the Livelihood of the Respondents

Livelihoods analysis may be done at the household level, in an organization level or even at the intra-household level. In this research the analysis of livelihood change at household level was assessed using relative change before and after being the beneficiary of AAWA.

During the assessment, participants were probed on the issue of livelihood changes to assess whether the intervention has widened the security net and reduced vulnerability.

Regarding livelihood changes in terms of food intake, the majority 26 (46.43%) and 13 (23.21%) said that the change was very high and high respectively, 9 (16.07%) said that the change was medium, the rest 8 (14.29%) said that the change was very low. (Table 4.16)

FGD held on January 18, 2011 at 2:00 pm aged 45, work as waste disposer,

“I never used to prepare food in my house; I used to feed my children by collecting from the house I used to work as a maid. There was severe food shortage in my house. My husband was alcoholic and he had nothing to contribute to the family. Now, those times have gone; I have secured the food need of my family.”

All discussant in the FGD of the second group said that they secured the food staff needs.

We can say that the change in food intake after the intervention of the AAWA as responded by the majority was changed very high and high. Therefore the contribution of AAWA to livelihood change interms of food intake was high.

Regarding livelihood change in terms of school fee for (School aged children, 7-18), the majority 22 (39.29%) said that the change was high, 8 (14.29%) said that the change was very high, 13 (23.2%) said that the change was medium and the rest 3 (5.36%) and 10 (17.86%) said that the change was low and very low respectively.

FGD held on January 14, 2011 at 10:00pm and FGD held on January 18, 2011 at 2:00pm, participant said that, there was an increase in their school fee for their children after the intervention of AAWA.

FGD held on January 18, 2011, 4:30 Aged 48, described how difficult it was sending school her children, before the intervention. I have six children that time all of them were at school age, but because of the shortage of resource, I had been forced to withdraw my older son from school, grade 3 and made him to work as a waver with my neighbor to at least subsidize our foods need. Even though, I was working as a house maid, what I earned was not sufficient to cover the family food needs. My older daughter also was forced to stop her education at that time. But now am able to support my grandchildren in their school.....”

Therefore after the intervention of AAWA the majority affirmed that the change in terms of school fee was increased.

Regarding livelihood change in terms of healthcare expense, the majority 22 (39.29%) said that the change was very high, 6 (10.71%) and 10 (17.86%) said that the change was high and medium respectively. 1 (1.79%) and 17 (30.36%) said that the change was low and very low.

Regarding livelihood change in terms of housing, the majority of the respondents 24 (42.86 %) said that the change was very low, 5 (8.92%) said that the change was low, 9 (16.07%) and 10 (17.86%) said that the change was very high and high respectively, the rest 8 (14.29%) said that the change was medium. (Table 4.16)

Regarding livelihood change interms of clothes, the majority 20 (35.71%) of the respondents said that the change was very high, 17 (30.36%) said that the change was high. 7 (12.5%) said that the change was medium, the rest 12 (21.43%) said that the change was very low.(Table 4.16)

Table 4.16:- Percentage distribution of change in livelihood January 3 – February 6, 2011

Variables	Total number	Percentage (%)
After becoming beneficiary of AAWA, how do you rate the level of change in your living situation in terms of food intake?		
Very low	8	14.29
Low	-	-
Medium	9	16.07
High	13	23.21
Very high	26	46.43
Total	56	100
After becoming involved in AAWA, how do you rate the level of change in your living situation in terms school fee?		
Very low	10	17.86
Low	3	5.36
Medium	13	23.2
High	22	39.29
Very high	8	14.29
Total	56	100
After becoming involved in AAWA, how do you rate the level of change in your living situation in terms of Health care?		
Very low	17	30.35
Low	1	1.79
Medium	10	17.86
High	6	10.71
Very high	22	39.29
Total	56	100
After becoming involved in AAWA, how do you rate the level of change in your living situation in terms of Housing?		
Very low	24	42.86
Low	5	8.93
Medium	8	14.29

High	10	17.86
Very high	9	16.07
Total	56	100
After becoming involved in AAWA, how do you rate the level of change in your living situation in terms of Clothes?		
Very low	12	21.43
Medium	7	12.5
High	17	30.36
Very high	20	35.71
Total	56	100

4.16:- Author's Field Survey, 2011

4.17 Changes in the Participation of Decision Making

According to, Rowlands (1997), the level of empowerment are three but in this research only personal empowerment were used, at household level. In the literature review women empowerment is an ongoing process whereby women make an effort to gain a power over their life, and decide what is important for them without the interference/dominance of others. Therefore regarding this women were assessed to show the before and after the intervention of AAWA in decision making at household level.

Regarding change in the decision making process from the total women participated in answering the questionnaire 26 of them were married. When asked about how they used to participate decision-making, before they joined AAWA, the majority 18 (69.23%) of the respondents said that decision at the household level was made by their husband only, in contrary to that only 1 (3.85%) said that decision at the household level was made by herself only, the rest 7 (26.29%) said that decision at household level was made by both of them i.e. husband and wife.

Regarding change in the decision making after becoming beneficiary of AAWA, 24 (92.31%) said that the decision at household level was made by both (husband and wife) and the rest 2 (7.69%) decision made by wife only.

When FGDs held on January 14, 2011 at 10:00pm and on January 17 at 2:00pm it indicated that the participation in decision-making at households has increased after the intervention of AAWA resulted from the trainings association and participating in income generating activity.

FGD held in January 17, 2011 2:00 p.m. participant aged 28,

“Before I became the beneficiary of AAWA I had never participated in any decision; my husband was the only one who makes the decision, even to the extent that I can’t give a name to my son, but now I decide sometimes alone and sometimes together. It is resulted from the income generating activity I am involved now...”

Generally when we compare women’s decision making capacity before the intervention with the women’s decision making ability after the intervention, women’s involvement in household decision making had significantly improved after they become the beneficiaries of AAWA. Most of the FGD result have portrayed that their decision making power is augmented after loan than before they joined AAWA.

Table 4.17:- Percentage distribution of change participation in decision making January 3 – February 6, 2011

Variables	Total number	Percentage (%)
Decision making before involved AAWA		
Husband only	18	69.23
Wife only	1	3.85
Both	7	26.92
Total	26	100
Decision making after involved in AAWA		

Wife only	2	7.69
Both	24	92.31
Total	26	100

4.17:- Author's Field Survey, 2011

4.18 Problems Faced by Women Entrepreneurs

The nexus between vocational skills training and microfinance to empowerment of women is positive as it was described in the literature review, but always with problems.

Thus, it is of paramount importance to assess how well women entrepreneurs perform financially and operationally, how strong their management team is and in which direction the organization is heading in achieving its objective..

Regarding this, beneficiaries were asked to show problem/s that had been faced while they were doing their business. The result revealed the most frequently selected problem by the women entrepreneurs shown as follows:-

- Lack of Marketing
- Lack of Government/NGO support
- Lack of Capital
- Competition
- Lack of machineries/equipment
- Poor technology/improvements
- Lack of raw materials
- Lack of adequate capacity to compete in the market
- Lack of credit
- Lack of Managerial skills

**Table 4.18:- The distributions of problems faced by women Entrepreneurs
January 3 – February 6, 2011**

PROBLEMS FACED BY WOMEN ENTREPRENEURS	Frequency	Percentage
Lack of Capital	24	17.4
Lack of Marketing	32	23.2
Lack of raw material	8	5.8
Lack of Managerial skills	2	1.4
Lack of government/NGO support	26	18.9
Lack of credit facility	2	1.4
Competition	19	13.8
Lack of Machineries/Equipment	17	12.3
Poor technology/improvement	8	5.8
Total	138	100

4.18:- Author's Field Survey, 2011

Propounded and prophesied by NGOs, microfinance is well supported by the central and state governments as a tool to empower the vulnerable as a result reduce poverty. In the recent years, a number of microfinance institutions have been catalyzing growth in the non-farm sector economy. Much of the success of microfinance can be credited to innovative lending methodologies, which are specifically developed to cater to large numbers of poor client. These methodologies are backed by strong management efforts to maintain high repayment rates.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

In this section, the summary of the major findings, the conclusions drawn and recommendations made are presented.

5.1 SUMMARY OF THE MAJOR FINDINGS

The purpose of this study was to investigate the impact of vocational skills training and microfinancing in empowerment of poor women. To this end, the descriptive research method was used in order to assess the impact resulted from AAWA. The sources of data were primary and secondary data and simple random sampling method using the lottery sampling techniques to select women beneficiaries, whereas purposive sampling technique was used to select key informant about the association. In general, a total of seventy seven respondents were used as primary sources of data in this study. Out of seventy seven respondents, fifty six of the beneficiaries were assessed using questionnaires, four of beneficiaries were assessed using in-depth interview questions, fourteen beneficiaries participated in two FGD and three of top-managements of the association interviewed. Secondary sources were reports of AAWA, pertinent national policies and strategy as well as relevant literature.

Data collection tools were questionnaires, interviews, Focus group discussions and document analysis. The analysis of the data resulted in the following major findings:

1. The study revealed that the majority 52 (93%) of women respondents asserted that they got short-term training in areas like marketing and business management, finance and booking e.t.c
2. It was also found out that the majority 47 (84%) of the women respondents practice savings as the result of the awareness they got through the short-term trainings.

3. The study disclosed that their average monthly saving at the beginning had been 15.45 birr ± **13.64** birr but currently the average monthly saving was increased to 64.13 ± **76.58** birr.
4. The findings of the study revealed that in times of shortage of money the majority 46 (82.1%) of the women respondents used to borrow money from family, relatives and friends prior to becoming beneficiaries of AAWA. But after the intervention of AAWA it was found out that 48 (85.7%) of the women respondents use their own saving in time of shortage of money.
5. The study indicated that 37 (66.1%) of the women respondents rated the improvement in their asset ownership and control after becoming beneficiaries of AAWA high and very high respectively.
6. Regarding livelihood change in their “food intake” after becoming the beneficiary of AAWA, the majority 26 (46.43%) and 13 (23.21%) of the respondent rated very high and high respectively.
7. The study disclosed that the livelihood change in terms of school fee for their children 22 (39.29%) said that the change was high, 8 (14.29%) of women respondent rated very high and high respectively.
8. Regarding livelihood change in terms of housing 24 (2.86 %) and 5 (8.92%) of the respondent rated the change was very low and low respectively.
9. Regarding livelihood change in terms of healthcare expense, 22 (39.29%) and 10 (17.86 %) of the respondent rated the change as very high and high respectively.
10. Regarding livelihood change in terms of clothes, 20 (35.71%) and 17 (30.36%) of the respondents rated the change as very high and high respectively.
11. Regarding decision making before the intervention of those who got married and live together, the majority of 18 (69.23%) of the respondents said that decisions at household were made by their husbands, but after the

intervention the majority 24 (92.31%) of them affirmed that decisions at household level were made through consensus reached between husband and wife.

5.2 CONCLUSION

Before involvement in AAWA as beneficiaries, the women respondents in this study used to lead a life characterized by lack of self-respect, poor participation in decision-making pertaining to issues of household as well as the community. But, after they became beneficiaries of AAWA, they received short-term training that have helped them to raise their self-awareness, assertiveness as well as social and economic empowerment. Hence, it could be concluded that the provision of vocational skills training and initial capital by AAWA for the women beneficiaries helped them to socially and economically empowered.

5.3 RECOMMENDATIONS

1. Policy makers should create more conducive environment for poor women to borrow money from micro finance institutions, so that poor women who often lack guarantors would not be excluded from financial benefits.
2. Micro-financial institutions should also work more closely with organizations like AAWA to help poor women develop skills for savings.
3. Kebele leaders should continuously encourage poor women to organize themselves in comparatives for better access to credits from micro-finance institutions.
4. AAWA should continuously encourage model beneficiaries to motivate other beneficiaries as well as those who were afraid of becoming members for the services.

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QUESTIONNAIRE FOR PROJECT BENEFICIARIES,

Dear Respondent,

This questionnaire has been designed to collect (appropriate) data for the research undergoing on "Vocational Skills Training and Microfinance for Empowerment of Women: The case of Addis Ababa Women Association Beneficiaries". The research is intended as a requirement for Masters Degree in Education, Adult and Life Long Learning. The research is designed to assess the impact of vocational skills training and micro finance program in the study area. Hence, the data to be collected is highly valuable to meet the research objective. The information you give will be used as an input for the research. Therefore, your genuine response is valuable for the success of the study. Thank you in advance for your cooperation.

➤ Put a tick (✓) mark in the box for the appropriate answer.

SECTION I: BACKGROUND INFORMATION

1.1 Sex

Female

Male

1.2 Age

20-25

31- 35

1- 45

26 -30

36- 40

46 and above

1.3 Marital Status

Never married

Married

Divorced

Cohabitant

Separated

Widowed

1.4 Education level

Illiterate (Unable to write and read)

Secondary Cycle Complete

Primary cycle complete

Grade twelve complete

Other specify _____

Others, specify _____

2.4 Is there any problem related to being the beneficiary of AAWA?

Yes

No

2.5 If your answer for the question number 2.4 is yes, please state it .

SECTION III. VOCATIONAL SKILLS TRAINING

3.1 Did you take any vocational skills training after becoming the beneficiary of AAWA?

Yes

No

3.2 If your answer for question number 3.1 is yes, what was the type of training you took?

Marketing & Business Management

Finance and bookkeeping

Reproductive health and Family issue Planning

Gender

Other state it here _____

3.3 Do you think that you benefited from the training you took in a way you are doing your business now?

Yes

No

3.4 If your answer for Question 3.3 is yes, what benefits have you got as a result of attending the training program? (More than one answer is possible)

Upgraded the skills needed to manage household chores and become more productive in your business

Acquired new skills/capacity to engage in micro-project/business development

Attitude change, self-reliance and self-confidence

Financial benefits

Other, specify _____

3.5 If your answer for question 3.3 is no, what do you think the reason/s?

3.6 What was/were the limitation/s of the skills training program you attended? (More than one answer is possible)

- The duration was too short
- The content of the training was not relevant
- The training centers was not in a convenient place for you
- The training was difficult to understand

Other, specify _____

SECTION IV. INFORMATION ON MICRO & SMALL ENTERPRISES

4.1 Did you receive any credit/seed money for starting up or expanding your business from AAWA?

- Yes No

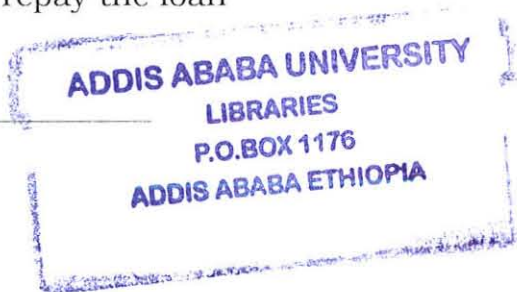
4.2 If your answer for question number 4.1 is yes, how much money did you receive?

- 0 - 500 birr 1,001 - 1,500 birr
 501 - 1,000 birr 1,501 - 2,000 birr

4.3 How did you spend the loan you received from AAWA?

- Invest it for Income generating business activities (including petty trading, vendor)
- Buy food for the household items
- Give/loan to spouse/someone else
- Buy fixed asset for home use (couch, refrigerator, TV, Tape etc)
- Keep on hand in case of emergency or to repay the loan
- To repay other debt

Other, stat it here _____



4.4 If your answer for question number 4.3 is for income generating activities, in what kind of income generating activity do you participate?

- Pottery
- Food Preparation and hot drink selling
- Butter and honey retailing
- Fire wood and Charcoal selling
- West Disposing activity
- Petty trading (Injera)
- Petty trading (Baletena, cereal, fruits, vegetables, cow dung & charcoal)

4.5 If your answer for question number 4.3 is for income generating activity, was the loan sufficient to cover the required capital for developing/expanding the income generating activities?

- Yes No

4.6 How do you pay back the money your business borrowed?

- On a monthly basis after grace period (six months)
- On every three months

Other, please state it here _____

4.7 What is/are the possible and actual problems you face in your business? (Rank at least three of them, for the most serious use 1 and 3 for the least)

- | | |
|---------------------------------|---|
| Lack of capital _____ | Lack of credit facilities _____ |
| Lack of marketing _____ | Competition _____ |
| Lack of raw materials _____ | Lack of machineries/equipment _____ |
| Lack of managerial skills _____ | Lack of skilled personnel _____ |
| Inadequate government/NGO _____ | Poor technology/lack of improvement _____ |

4.8 What is the source of your initial capital for your business? (Multiple answers is possible)

- Own saving Transfer from family
- Credit from friends Credit from the AAWA

Others specify _____

SECTION V. FINACIAL AND PHYSICAL SECURITY

5.1 After joining AAWA, do you save?

- Yes No

5.2 If your answer to question number 5.2 is "yes" what type of saving is it?

- Compulsory
 Voluntary
 Both Compulsory and Voluntary

Other, state it here _____

5.3 How much did you save at the beginning? _____

5.4 What is the amount of your current saving? _____

5.5 What is your source of money for saving?

- From Business you are working in now
 Income from employment
 Borrowed from friends/money lenders/ relatives

Other, specify _____

5.6 Where do you save?

- In micro finance institution Commercial/private bank
 Iquib At home (under the roof, safe box)
 With friends/relatives ending to others with interest

Other, state it here _____

5.7 If your answer to question number 5.2 is "no", the reason is?

5.8 What was the source of your finance in times of shortage of money before you were beneficiaries of AAWA? (Multiple answers are possible)

- Own saving (private)
 Borrow from friends
 From micro-finance institutions
 Credit from private business

Other, specify _____

5.9 What is the source of your finance in times of shortage of money after you become beneficiaries of AAWA? (Multiple answers are possible)

- Own saving (private)
- Borrow from friends
- From micro-finance institutions
- Credit from private business
- Other, specify _____

VI. INFORMATION ON THE ASSOCIATION IMPACT

6.1 How much is your average monthly gross income? (in birr)

- 100 – 200 401 – 500 701 - 800
- 201 – 300 501 - 600 801 – 900
- 301 – 400 601 - 700 Other specify _____

6.2 What is your enterprise net earnings (Profit per month?)

- 50 – 100 birr 301 – 500 birr
- 101 – 300 birr 501 – 1,000 birr
- Other, specify _____

6.3 How does the level and source of your personal income changes with the period before you join AAWA?

- Highly increased No change highly decrease
- Increased Decreased No idea

6.4 If your response to the above question is “increased” or “highly increased”, what do you think the reason/s is? (Multiple answers is possible)

- Because of expanding existing enterprises
- Price rise of the product while buying input at the same price
- Buy input at a cheaper price
- Because of AAWA credit and training you received

Other, state it here _____

6.5 If your response to question number 6.3 is “decreased” or “highly decreased”, why?

- Because of loss
- Because of personal problem
- Lack of resources
- Because of increase in purchase cost of the input

Other, state it here _____

6.6 How your assets ownership and control changes with the period before you join AAWA?

- Highly increased
- Increased
- No change
- Decreased
- Decreased highly
- No idea

What do you think the reason for that _____

6.7 After becoming beneficiary of AAWA, how do you rate the level of change in your living situation in terms of the following variables?

VARIABLES	VERY LOW	LOW	MEDIUM	High	Very high
Food intake					
School Fee					
Health Care					
Housing					
Clothing					

Can you state here the change in the above variables resulted from

6.8 This question is for those who are married and are living together. Indicate the pattern of household decision making both before and after you joined AAWA program. (Household decision including decision on purchase and sell of household property, when and where sending children to school and family planning method)

DECISION MAKING	Before AAWA	After AAWA
Husband Only		
Wife only		
Both		

6.9 please indicate benefits you earned other than the economic benefit, which is/are resulted from being a beneficiary of AAWA?

6.10 What are the major problems you have faced with regard to the services you get from AAWA?

6.11 What do you suggest to improve the services?

Thank you!

አዲስ አበባ የንብርስቲ
የድህረ ምረቃ ምርምርና ጥናት
የሥነ-ትምህርት ክፍል
የጎልማሶችና የህይወት ዘመን ትምህርት ክፍል

ለአዲስ አበባ ሴቶች ማህበር(አ/አ/ሴ/ማ) የተዘጋጀ መጠይቅ

የመጠይቅ ዓላማ:-

ይህ መጠይቅ የተዘጋጀው በአዲስ አበባ ሴቶች ማህበር ውስጥ የሙያ ማሻሻያ ሥልጠና እንዲሁም የብድር አገልግሎት ተጠቃሚ የሆኑ አባላት ላይ ሲሆን፤ ይህ የብድርና ሥልጠና ሴቶችን ምንድነት የሆነውን የሥነ-ምግባርና የሥነ-ሰው ልማት ላይ ያስከተለውን ለውጥ ለመለካት የተዘጋጀ መጠይቅ ነው። የዚህም ጥናት ለሁለተኛ ደረጃ ማሻሻያ ለጎልማሶችና የህይወት ዘመን ትምህርት ሲሆን የምትሰጡት ማንኛውም መረጃ ስጥናቱ ብቻ አንደሚውል አረጋግጣለሁ። ለምታደርጉልኝ ማንኛውም ቀና ትብብር በቅድሚያ አመሰግናለሁ።

➤ ጥያቄዎቹን በጭፍ ወይም (✓) ምልክት ከሚገኙት ትይዩ በማድረግ ይመልሱ።

ክፍል 1:- አጠቃላይ መረጃ

1.1 ጾታ

ሴት ወንድ

1.2 አድራሻ

20 -25 31 - 35 41 - 45
 26-30 36 - 40 46 እና ከዛባላይ

1.3 የጋብቻ ሁኔታ

ያላገዛ ያገዛ በፍቺ የተለያየ
 በህግ ሳይጋቡ አብሮ የሚኖሩ የተለያዩ በሞት የተለየ

1.4 የትምህርት ደረጃ

- ደብዳቤ (ማንበብና መጻፍ የማይችል) እስከ 5 ክፍል ድረስ ያመናቀቀች
- የመጀመሪያ እና መሰረተኛ ሁለተኛ ደረጃ ያመናቀቀ እስከ ሁለተኛ ክፍል ድረስ ያመናቀቀች

ሲባ ካስ ደግሰው-----

1.5 ከቤተሰቡ ጋር ያለው ግንኙነት

- እ አባት ባል ወንድ ልጅ ወንድም
- አናት ሚስት ሴት ልጅ አህት

ሲባ ካስ ደግሰው-----

1.6 የቤተሰብ ብዛት

- 1 3 5 7
- 2 4 6 ከሰባት በላይ

1.7 በአ/አ/ሴ/ማ ተጠቃሚ ከመሆኖቻት በፊት በምን ዓይነት የስራ ዘርፍ ተሰማርተው ነበር?

- ተማሪ የቤት አመቤት የሰው ቤት ሠራተኛ
- በቀን ስራ ሥራ አጥ በጉልት ሥራ

ክፍል ሁለት: አ/አ/ሴ/ማ በተመሰከተ

2.1 የአ/አ/ሴ/ማነበር ተጠቃሚ ለመሆን መረጃውን ከየት አገኙ?

- ከመገናኛ ብዙሃን ከአስተዳደር ጥቃቅን ብድርና ቁጠባ ተቋማት
- ቀበሌ ከቤተሰብ/ክጋደኛ/ክጎረቤት
- አሳስታውስም

2.2 የአ/አ/ሴ/ማ ተጠቃሚ ከሆኑ ምን ያህል ጊዜ ሆኖታል?

- ከአንድ ዓመት በታች አንድ ዓመት
- ሁለት ዓመት ሶስት ዓመት
- አራት ዓመት አምስት ዓመትና ከዛ በላይ

2.3 የአ/አ/ሴ/ማ ተጠቃሚ እየሆኑበት ዋነኛ ምክንያቶች?

ስነ-ምግባርን የሚሆን ገቢ ለማግኘት

ከሥራዎች በመፈናቀል

ተጨማሪ ገቢ ለማግኘት

ሴሳ ናስ ይግለጹ _____

2.4 የአ/አ/ሴ/ማ ተጠቃሚ ስሙን ተያያዥ የሆኑ ችግሮች አጋጥሞታል?

አዎ አጋጥሞኛል

አይ አጋጠመኝም

2.5 ስተራ ቁጥር 2.4 መልስዎ “አዎ አጋጥሞኛል” ከሆነ ምን እንደሆነ ቢገልጹልን

ክፍል ሶስት:- የሙያ ክህሎት ማደባደቢያ ሥልጠናን በተመለከተ

3.1 የሙያ ክህሎት ማደባደቢያ እሥልጠና የአ/አ/ሴ/ማ ተጠቃሚ ከሆኑ በኋላ ሥልጠና ወስደዋል?

አዎን ወስኛለሁ

አይ አልወሰድኩም

3.2 ስተራ ቁጥር 3.1 መልስዎ “አዎን ወስኛለሁ” ከሆነ የወሰዱት ሥልጠና ምን ነበር?

የገበያ እና የንግድ አስተዳደርና

የሂሳብ እና የሠነድ አደገዝ

ሥነ-ተዋልዶና የቤተሰብ ምጣኔ

ሥነ-ፃታ

ሴሳ ካስ ይግለጹ _____ታ

3.3 ሥልጠናው የተሰማረበትን የስራ መስክ አግዞታል?

አዎን አግዞኛል

አይ አገዝኝም

3.4 ስተራ ቁጥር 3.3 መልስዎ “አዎን አግዞኛል” ከሆነ በምን መልኩ እንደሆነ ቢያመላክቱ(ከሕንድ በላይ መልስ ይቻላል)

ደሰኝን ችሎታ እንደደብርና የቤት ውስጥ ስራዎን ከውጭ ጋር በማጣጣም የበለጠ ትርፋማ እንደሆነ ረድቶኛል

ከሥልጠናው በሌሎች ጥቃቅን ሥራዎች እንደሆነ ረድቶኛል

የአመሰግኖታት ሰውጥ፣ በራስ የመተማመን ሰውጥ እንደሆነ ረድቶኛል

የኢኮኖሚ አቅማን እንደሰጠኝ ረድቶኛል

ሴሳ ካስ ደግሰው _____

3.5 ስተራ ቁጥር 3.3 መልስዎ “አይ አሳገዝኝም” ከነበረ ሰዎን ይመስልዎታል?

3.6 የወሰዱት የሙያና ክህሎት ማደበሪያ ሥልጠና ላይ መሳሻል አሰጣቸው የሚሟሟቸው ክታች ከተጠቀሱትውስጥ ቢያመሳክቱን (ከአንድ በላይ መልስ መስጠት ይቻላል)

- ሰሥልጠናው የተሰጠው ጊዜ በጣም አጭር ነበር
- የሥልጠናው ደዘት አስፈላጊ አልነበረም
- የሥልጠናው ቦታ አጭር ሄደው ለመካፈል በጣም አዳጋች ነበር
- ሥልጠናውን ለመረዳት በጣም ከባድ ነበር

ከተቀሰው ውጪ ካስ _____

ክፍል አራት:- የተሰማሩበትን የሥራ ዘርፍ በተመለከተ

4.1 ከአ/አ/ሴ/ማ የተሰማሩበትን የሥራ ዘርፍ ለማስፋፋትም ሆነ ለመጀመር ብድር አግኝተዋል?

- አዎን አግኝቻለሁ
- አይ አሳገኘሁም

4.2 ስተራ ቁጥር 4.1 መልስዎ “አዎን አግኝቻለሁ” ከሆነ ምን ያህል ነበር?

- 0 – 500 ብር
- 501 – 1000 ብር
- 1001 – 1500 ብር
- 1501 – 2000 ብር

4.3 ከአ/አ/ሴ/ማ ያገኙትን ብድር ምን ላይ አዋሱት?

- ንግድ ላይ አውደዋለሁኝ(ለምሳሌ- ስጉልት ሥራ ወዘተ)

- እቤት ውስጥ ሰምግብ ፍጆታ አውደዋለሁ
 - በብድር መልክ ሰባሰቤቴ/ሰሌሳ ሰው አውደዋለሁ
 - በቤት ውስጥ ቋሚ አእታ ገዢዎችሁኝ
 - አስቸጋሪ ሁኔታ ከተፈጠረ ብዩ በእጄ ላይ ይዘው ነበር
 - ሴሳ አእዳዩን ስመክራል ተጠቅሟቸዋል
- ሴሳ ካለ ይግለጹ _____

4.4 ስተራ ቁጥር 4.3 መልሶ “ሰንገድ አውደዋለሁ” ከሆነ በምን ዓይነት የንግድ ሥራ ላይ ነው የተሰማሩት?

- በሸክላ ሥራ
 - በምግብ ዝግጅትና በትኩስ መጠጥ
 - በማርና በቅቤ ስያሜ
 - የማገዶ እንጨትና ከሠል ስያሜ
 - በደረቅ ቅሻሻ ማስወገድ ሥራ ላይ
 - በጉልት ሥራ(የእንጅራ ንግድ)
 - በጉልት ሥራ (ጥራጥራ፣ ባልትና፣ አታክልት፣ ፍራፍራ ወዘተ)
- ሴሳ ካለ ይግለጹ _____

4.5 ስተራ ቁጥር 4.3 መልስዎ “ሰንገድ አውደዋለሁ” ከሆነ የብድሩ መጠን አስፈላጊውን ወጪ በመሸፈን የተሰማሩበትን የሥራ መስክ ለማስፋፋትም/ለመጀመር በቂ ነበር ወይ?

- አዎ በቂ ነበር
- አይ በቂ አልነበረም

4.6 የተበደሩትን ገንዘብ እንደት ነበር የሚከፍሉት?

- በየወሩ ከሰድስት ወር የእጩይታ ጊዜ በኋላ(ሰድስት ወር)
- በየሶስት ወሩ

ሴሳ ካለ ይግለጹ _____

4.7 በተሰማሩበትን የንግድ ሥራ ዘርፍ ላይ ያሉ/የሚያጋጥሙ ችግሮችን ምንድናቸው? ከተዘረዘሩት ውስጥ ከ1 - 3 ደረጃ ይስጡዎቸው(1 ቁጥር በአንገብጋቢ ሁኔታ ሳስቸገሩት ብለው ወደ ትንሹ ይቀጥሉ)

የካፒታል እጥረት _____ የብድር አቅርቦት እጥረት _____
 የገበያ ትስስር እጥረት _____ የውድድር መብዛት _____
 የጥሬ ሰዎች አቅርቦት እጥረት _____ የመሳሪያዎች እጥረት _____
 የአስተዳደር ችሎታ ማነስ _____ የሰው ኃይል እጥረት _____
 የመንግስት/የግብረ ሠናይ ድርጅቶች እድገት ማነስ _____
 ኃሳ-ቀር የአሠራር ሂደት መከተል _____

4.8 የተሰማረበትን ሥራ ስመጀመር የመነሻ ካፒታል ምንጭዎት ምን ነበረ?

- የግሎት ቁጠባ ከቤተሠብ የተሳሰረ
 - የጋደኞች ብድር የአ/አ/ሴ/ማ ብድር
- ሲሳ ካስ ይግለጹ _____

ክፍል አምስት:- የገንዘብና ቁጠባን በተመለከተ

5.1 አ/አ/ሴ/ማ ተጠቃሚ ከሆኑ በኃሳ ይቆጥባሉ?

- አዎን እንደቆጥባለሁ አይ አልቆጥብም

5.2 ስ ተራ ቁጥር 5.1 ጥያቄ መልስዎ “አዎን እንደቆጥባለሁ” ከሆነ ቁጠጋዎ ምን ዓይነት ነው?

- በፍላጎት
- በግዴታ
- ሁለቱንም ማስትም በፍላጎትም እንደሆነም በግዴታ

ሲሳ ካስ ይግለጹ _____

5.3 ቁጠባ ሲጀምሩ ስመጀመሪያ ጊዜ ምን ያህል ቆጠቡ?

5.4 አሁን ምን ያህል ይቆጥባሉ?

5.5 የሚቆጥቡት ከየት ነው?

- ከሚሰሩት ሥራ
- ሲሳ ተቀጥረው ከሚሠሩት ሥራ
- ከጋደኞች/ከአበዳሪዎች/ከዘመድ በመበደር

ሲሳ ካስ ይግለጹ _____

5.6 የት ነው የሚቆጥቡት?

በአስተዳደር ብድርና ቁጠባ ባንክ

በንግድ/የግል ባንክ

እቁብ

እቤት ውስጥ

ጋደኞች/ዘመድ ጋር

ሰሌዳዎች በወሰድ ማበደር

ሲሳ ካስ ይግለጹ _____

5.7 ስተራ ቁጥር 5.2 ጥያቄ መልስዎ “አይ አስቆጥብም” ከሆነ ምክንያቱን ቢገልጹልን?

5.8 የገንዘብ እድገት በሚያጋጥሞ ወቅት አ/አ/ሴ/ማ ተጠቃሚ ከመሆንዎ በፊት ምን ያደርጉ ነበር? (ከአንድ በላይ መልስ መስጠት ይቻላል)

በግሎት ከሚቆጥቡት ይጠቀሙ ነበር

ከጋደኞች ይበደሩ ነበር

ከጥቃቅንና አስተዳደር ተቋማት ይበደሩ ነበር

ከግል ድርጅቶች ይበደሩ ነበር

ሲሳ ካስ ይግለጹ _____

5.9 የአ/አ/ሴ/ማ ተጠቃሚ ከሆኑ በኋላ በገንዘብ እድገት በሚያጋጥሞት ወቅት ምን ያደርጋሉ?

በግሎት ከሚቆጥቡት ይጠቀማሉ

ከጋደኞች ይበደራሉ

ከጥቃቅንና አስተዳደር ተቋማት ይበደራሉ

ከግል ድርጅቶች ይበደራሉ

ሲሳ ካስ ይግለጹ _____

ክፍል ስድስት: ፕሮጀክቱ ያስከተሉትን ስውጥ በተመለከተ

6.1 አማካይ ያስተማሩ ገቢዎት ምን ይህል ነው? (በብር)

100 – 200

401 – 500

701 – 800

201 – 300

501 – 600

801 – 900

301 – 400

601 – 700

ሴሳ ካስ ደግሰው _____

6.2 በወር የተጣራ ገቢዎት ምን ያህል ነው?

- 50 – 100 ብር
- 101 – 300 ብር
- 301 – 500 ብር
- 501 – 1000 ብር

ሴሳ ካስ ደግሰው _____

6.3 የገቢዎት መጠንና ምንጫቸው ሰውጥ የሕ/ሕ/ሴ/ማ ተጠቃሚ ከሆነ በኃሳ ያሰው ሰውጥ?

- በጣም ጨረሰ
- ጨምሯል
- ምንም ሰውጥ የሰውም
- ቀንሷል
- በጣም ቀንሷል
- ስላወኩትም

6.4 ሰተራ ቁጥር 6.3 ጥያቄ መልስዎ “በጣም ጨምሯል” እንደ “ጨምሯል ከሆነ” ምክንያቱ ምን ይመስሎታል?

- ያሰውን የንግድ ሥራ ስራ ስራ ተጠቃሚ በመስራትነት ነው
- የእቃዎች የመሸጫ ዋጋቸው መጨመሩ ነገር ግን መግዣ ዋጋቸው ሰውጥ ሳያሳይ
- ሰግብዳት የምትጠቀሙትን ሰቃዎች በርካሽ ዋጋ በመግዛት
- የሕ/ሕ/ሴ/ማ ባገኙት ብድርና ሥልጠና

ሴሳ ካስ ደግሰው _____

6.5 ሰተራ ቁጥር 6.3 መልስዎ “ቀንሷል” ወይም “በጣም ቀንሷል” ከሆነ ምክንያቱ?

- በክህራ ምክንያት
- በግል ችግር ምክንያት
- የሕቅርቦት እጥረት
- የግብዓት መግዣ ዋጋ መጨመር

ሴሳ ካስ ደግሰው _____

6.6 ሕ/ሕ/ሴ/ማ ተጠቃሚ ከመሆንዎ በፊት እንደ ስራ ያሰደው ሰውጥ በንብረት ባሰበትነት እንደሆነ ነው?

- በጣም ጨምሯል
- ጨምሯል
- ሰውጥ የሰውም
- ቀንሷል
- በጣም ቀንሷል
- ስላወኩትም

ምክንያቱ ምን ይመስልዎታል _____

6.7 የአ/አ/ሴ/ማ ተጠቃሚ ከሆኑ በኋላ የአኗኗርት ሁኔታ ሰውጥን በተመለከተ ክታች በተዘረዘረት መሰኪያዎች የታየውን ሰውጥ ያመሳክቱ

	በጣም ዘቅተኛ	ዘቅተኛ	መካከለኛ	ከፍተኛ	በጣም ከፍተኛ
ምግብን በተመለከተ					
የት/ቤትን ወጪን በተመለከተ					
ጤናን በተመለከተ					
መጠሰያን በተመለከተ					
የልብስ ወጪን በተመለከተ					

ከላይ ያመሳክቷቸው ሰውጦች የመነጨት

6.8 ደህ ጥያቄ በትዳር ላይ ሆነው ከትዳር አቻቸው ጋር አብረው ሰማኖራ የአ/አ/ሴ/ማ ተጠቃሚዎች ሲሆን፣ በቤት ውስጥ ያሰውን የውሳኔ ሰጪነት(የቤት ውስጥ ስቃዎች የመግዛትና የመሸጥ፣ የትና መቼ ልጆችን ወደ ት/ቤት መሳክ እንደሚችሉም የሥነ-ተዋልዶ አገልግሎት ዓይነት አመራረጥ) ላይ ያሰውን ተሳትፎና ሰውጥ ለመሰካት የተዘጋጀ ነው።

የውሳኔ ሰጭነት	የአ/አ/ሴ/ማ ተጠቃሚ ከመሆንም በፊት	የአ/አ/ሴ/ማ ተጠቃሚ ከሆኑ በኋላ
ባል ብቻ		
ሚስት ብቻ		
ህሰቱም(ባል እንደሚችልም ሚስት)		

6.9 የአ/አ/ሴ/ማ ተጠቃሚ ክብደት በኋላ ያገኛቸው ሲኮኖሚያዊ ያልሆኑ ጥቅሞች ካሉ ቢገልጹልን?

6.10 የአ/አ/ሴ/ማ የሚያገኙት አገልግሎት በተመለከተ ያጋጠሞት ችግር ካሉ ቢገልጹልን?

6.11 ሰማሻሻል ምን መደረግ አስበዎት ይላሉ?

አመሠግናለሁ!

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DEVELOPMENT STUDIES
ADULT & LIFE LONG LEARNING UNIT**

IN-DEPTH INTERVIEW

General Information

Sex _____

Age _____

Educational Level _____

Relationship with the household _____

Size of the household _____

Occupation before being the beneficiary of AAWA _____

1. For how long you have been the beneficiary of AAWA?
2. Since you become the beneficiary of AAWA, did you received vocational skills training for the association?
3. In your opinion, the vocational skills training you received from the association helped you in your income generating activity?
4. Was there any problem faced while receiving vocational skills training?
If there is what do you suggest to improve it?
5. While accessing microfinance/seed grant do you face any? What do you suggest to improve it?
6. Do you believe that your asset ownership and has improved because of AAWA program? How?
7. In your opinion is there any change in your decision-making at household after you became the beneficiaries of AAWA? What do you think are the reasons?

8. How would you compare your self-confidence before and after you joined the AAWA? Why?
9. Do you believe that your livelihood (food, school fees, health care, and housing) has improved because of AAWA program? How?
10. What were the observed problems from the services you have got from AAWA? What do you suggest to improve those problems?
11. Do you have any questions, suggestion you want to add?

Thank you!

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FOCUSED GROUP DISCUSSION (FGD) GUIDE

Name _____

Marital Status _____

Age _____

Educational background _____

Size of the household _____

Relationship with the family _____

Job you had before you join this one _____

1. Did you take any vocational skills training, after you became beneficiaries of AAWA? If yes, on what area was it delivered to you?
2. How did the training you took help you in your income generating activity?
3. Did the training you took helped you in boosting your self-confidence? How?
4. Is there any problem that should be improved concerning the training you took?
5. Did you receive seed grant/credit for your business from AAWA? If yes, how much the amount?
6. Is there any problem related to becoming the beneficiary of AAWA and accessing seed grant?
7. How did the level of your income change after you became the beneficiaries of AAWA?

8. After you become the beneficiaries of AAWA has your livelihood (in terms of food intake, clothing, housing, healthcare and school fee) changed? Can you tell me how it was changed?
9. After you became the beneficiaries of AAWA, is there any change in your pattern of decision making at household level? If so, could you tell us how it changed?
10. Is there any problem related to the service you get from AAWA? If yes, what do you suggest to solve those problems?
11. If you have any questions, comments or suggestions that you would like to raise or point out, you are welcome.

Debriefing

I would like to thank you for your participation. I also want to state that what you have shared with us is confidential. No part of our discussion that includes names or other identifying information will be used in any reports, displays or other publicly accessible media coming from this research without your consent. Finally, I want to provide you with a chance to ask any questions that you might have about this research. Do you have any questions for me?

“Thank You!!”

Semi Structured Interview

FOR AAWA CHAIR WOMEN/PROGRAM OFFICERS and Coordinator

1. When was the establishment of the association and what is the motto, objectives, goal, mission and vision of the association?
2. What activities are performed by the AAWA in order to empower its members?
3. How the vocational skills training program organized and delivered to its beneficiaries?
4. Was there any problem encountered while organizing and delivering the vocational skills training? How it was tackled?
5. What procedure/s or criteria used to approve the beneficiary for the loan?
6. How the association evaluates women entrepreneurs towards loan repayment and change resulted from the association?
7. What activities performed by the association to alleviate women entrepreneurs problems?

Thank You!

