



College Of Business and Economics

The role of NGOs in women economic empowerment: the case of Gullele Sub
City Addis Ababa City administration

By

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Declaration

I, **Solomon Minale**, the under signed, proclaim that this thesis is work of my own. With the direction and support of the thesis advisor, I completed the thesis job independently. This study has never been done in any other programs and all resources used in the thesis have been duly acknowledged.

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Date _____

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ACRONMY

AIDS	Acquired Immune Deficiency Syndrome
CSA	Central Statistics Agency
GDI	Gender Related Development Index
GEM	Gender Empowerment measure
GDP	Gross Domestic Product
GGCA	Global Gender Climate Alliance
HDI	Human Development Index
HIV	Human Immune Virus
IAIWEE	Inter Agency Committee for women and Gender Equality
ICRW	International Center for Research on Women
IUCN	International Union for Conservation of Nature
IOL	International Labour Organization
MDGs	Millennium Development Goals
MWCAY	Ministry of Women, Children and Youth
NCTPE	National Committee for Traditional Practices Eradication
NGOs	Non-Government Organizations
OECD	Organization for Economic Cooperation and Development
PSD	Private Sector Development
SDGs	Sustainable Development Goals
SPSS	Statistical Package for Social Sciences
UN	United Nation
UNICEF	United Nation Child Fund
UNDP	United Nation Development Program
UNIDO	United Nations Industrial Development Organization
USAID	United States Agency for International Development
WE	Women Empowerment
WEAI	Women Empowerment in Agricultural Index

Abstract

It supposed that providing different programs by Non-Government organizations to women have major effect for women empowerment through economical improved. Thus, this study tried to assess the role of NGOs in women economic empowerment through generating income, facilitating women saving habits, improving women's economic decision making ability and raising women's spending on their income and asset ownership rights. Both primary and secondary data were used. The primary data were collected using questionnaires and interview. The secondary data were collected from reference books, internet, previous researches and information documents of NGOs and other relevant sectors found in the study area. Descriptive and statistical tools such as paired sample T-tests and Pearson correlation were used in analyzing the data collected. The finding indicated the major contribution of NGOs operating in the area includes, improvement of the quality of lives of women, improvement in the economic status of the community in general, enhancement of expenditure management and planning, asset management , saving and income generation through NGOs practices operating in the study area has assisted economically disadvantaged women to set goal in order to engage in income generating activities, to create small and micro enterprises and to create source of incomes.

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

The issue of women's empowerment and gender fairness is at the highest point of plans across the world, as gender disparity is inescapable in all societies. In agricultural nations, gender uniqueness is profoundly uncontrolled contrasted with the created nations (Ahmed et al., 2001). Above all, in Ethiopia, gender-based separation and imbalances are a lot obvious, albeit the public authority is working forcefully towards reducing such issues. Therefore, low empowerment of women and high gender holes actually hinder the improvement cycle of the country (Environmental Protection Authority, 2012). Despite the fact that the nation is on the way of improvement in different regards, the probability of its supportability is being referred to.

Most of the African women have not benefited from investment and trade of Agricultural products because they have limited access to land, credit, transport, etc. Women produce 80 % of basic food staff but receive less than 10% of the credit given to men. Agricultural productivity would have been increased by 20% if women have got access to credit (USAID, 2015). It is clear that the majority of the African men and women live at rural area where their economic conditions and livelihoods depend on farming and livestock rearing. Rural women of African countries are active in the economic and income generation activities, but they continue to be dependent on their husband and the society's at large, But women's right on land was over looked and the existing social structure and deep-rooted traditional practices and customs do not favor women in the ownership of properties.

A Various investigations have demonstrated that economic improvement is unthinkable without women's empowerment and gender balance. Thus, it is attested that gender fairness is both common liberties and strategy issue and a precondition for, and marker of, feasible turn of events (Alvarez and Lopez, 2013).The studies stated that the low status of women in agricultural nations when all is said in done and in Ethiopia specifically (Almaz, 1991; Hirut, 2004; Mukuria et al., 2005). Such gender hole among people in financial markets adversely affects the general advancement of the nation by and large. Kabeer (2005) characterizes empowerment as a cycle "by which the individuals who have been denied the capacity to settle on decisions get such capacity". In the gender condition, empowerment is needed for women since they are the ones

who have commonly been denied of occasions to settle on decisions in their lives. Notwithstanding, to enable, there should be choices which should be believed to exist (Kabeer 2005).

In every part of the world, women are paid less for their work and see fewer benefits of their labor. Discrimination and further household responsibilities reduce their access to decent work, capital and time needed to improve their businesses relative to men. In short, women are more likely to live in poverty. Poverty in Ethiopia also associated with certain households characterizes, moreover, vulnerability to shock is more serious in urban area than in rural areas. This is due to the fact that urban households lack assets such as land and livestock, which are available in rural areas. In Ethiopia many urban people do not meet their basic needs (MDGS Report, 2014). High rate of population growth in Addis Ababa due to rural urban migration and other internal factors have making life hard in city of Ethiopia. This reality can lead to high crime, and other socio-economic problems (Mohamed et al (2019). According to CSA (2005), 24% of residents of Addis Ababa are below the poverty line. On the other hand, 26% of the residents were under food poverty (A.A BOFED 2015). Here women were more affected by poverty than men. Thus the level of poverty in the city is too high.

According to Desta Solomon (2010), women face major constraints in accessing resources due to socio-cultural factors that relegate women's roles to the domestic sphere and therefore rejecting them access to essential resources. In addition the poverty and limited movement of women due to the reproductive role to women, high workload, and unpaid labour has pushed the women in to lower positions in the community. Further Negative attitudes towards girls' education, restricted access these lead to high illiteracy rate among women's; because of cultural influence ,women having limited participation in decision making process, limited access asset and properties, less attention and insufficient of organizations that focus on women's economic empowerment to the desired service for credit accessibility. Furthermore Lack of decision making in the household and subordination as well as limited employment opportunities and unfair practices in the labour market has put women in subordinate position. In addition, the dominance of men in several income generating activities affects extremely the economic empowerment of women.

The government's efforts to improve the living conditions of the urban and rural population have begun to bear fruit, whereas the occurrence and severity of poverty is still main problem especially among women due to their poor education background and other external factors.

Recent research suggests that the income gap between the wealth and the poor has been broadening in urban centers.

According to World Bank (2007), the persistent and increased burden of poverty on women and the disparity in economic structures as well as in all forms of productive activities, and in access to resources has affected greatly the lives of the Ethiopia women; poor women suffer from poor health and high incidence of maternal deaths. Women in Ethiopia face numerous health challenge, economic problem, often associated to poverty. In particular, women face an array of health issues related to their reproductive roles. Thus to improve economic conditions of women through the collaborated effort of all stakeholders is unquestionable.

In 1990, micro-credit programs of non-government Organizations (NGOs) emerged as the mainstream catalyst in the development involvements to address poverty reductions and women economic empowerment in different socio-economic program, particularly in developing or least developed nations (Newaz,2003;Sicher,1999;Wright 19999;Rhaman,1999. Women's participation in NGOs program within taking loans helps to improve women economic empowerment. By appropriate utilization of NGOs loan, women can play a significant role in household decision making, having greater access to financial and economic resources, having greater social network, greater bargaining power with their spouses and greater freedom of mobility (Pitt, Khandaker and Cartwright, 2003). But some critics found that, for existing male-controlled social structure, women don't have sufficient control over their own resources and they can't use their loan in their own way.

When women have both the ability to succeed and advanced economically and the power to make act on economic decisions they are economically empowered (ICRW, 2011). Succeed and advance economically means that, women need to the skill and resources to compete in market as well as fair and equal access to economic institution. Moreover, to have the supremacy and agency to be benefit from economic activities is the perception women need to have the ability to make and decisions and control resource and profits. Based on the realities of our country, women have been the most discriminated areas of society everywhere on the world, especially in agricultural nations. Thus, it regarded as a tool for supporting the economic and social conditions of the poor and women by allowing access to education health facilities and improves their living condition sustainably. The persistent and increasing burden of poverty on women and disparity affected extremely the live of the Ethiopian women.

Therefore alleviating the existing economic problem of women through women economic empowerment was found the best sustainable solution to enhance household income and thereby reduce the poverty of destitute women and their children. This study is propose to analyze the role of NGOs in terms of women economic empowerment including pay, saving, dynamic capacity, use level, and resources possession privileges of women dependent on exact proof from Gullele sub city.

1.2. Problem Statement

Economic empowerment of women was one of the challenges in Addis Ababa due to limited access to resource, institutional, policy and legal framework. Women are excluded from participating in decision making, even though these decisions always affect women and their living conditions. Different studies indicated that there are social, cultural, economic, legal, institutional and structural barriers that discourage women economic empowerment in Ethiopia in general, and Addis Ababa in particular (Jemimah,2013,Car,2020,oxfam 2017).

In the city disadvantage groups particularly destitute women are victims of the problems, such as lack of basic necessity for life, including health care, access to education employment services. And these in turn bring in it's a host of other problems including various diseases and deaths, which needs prevention than care. Thus, the deep rooted poverty and socio economic problems of destitute women of Ethiopia as well as the city government of Addis Ababa will not be eradicated through government only. To achieve the desired development goal the collaborated effort of all stakeholders is unquestionable. Thus, socio economic problem of destitute women solved strategy frame work recognizes the role of NGOs as important partner in an effort to alleviated poverty as well as to improve socio economic condition of disadvantage women.

It is argued that where government need public organizations, NGOs accept an enormous part in the prompt game plan of social and monetary organizations. Basically, in developing countries, NGOs emerged and accept the parts as expert communities and on a very basic level NGO worked on destitution helping and reducing pay difference. As Vakil (1997) explained the evident arguments of state drove improvement moves toward all through the 1970s and 1980s controlled interest in NGOs as a progression elective, offering inventive and people centered approaches to manage organization transport, advancement and empowerment. Most of worldwide and local NGOs working in Ethiopia are severe based and had been working in lighten, rebuilding and improvement works and they are dynamic in their exercises. By far most of them are working with the thought little of people at the grass root level. From that time onwards NGOs significantly stretched out in Ethiopia and offered variety of services and arranged and realized distinctive headway projects that help monetary improvement of the country. The intervention by NGOs is designed to help to close the economic gap. However, there are limited and documented knowledge on economic status and changes attained by intervention.

In Ethiopia, some studies conducted on the issue of woman empowerment, such as BeyeneSeleshi (2019) studied women empowerment programs in Ethiopia; Assefa Haile (2017) studied factors affecting woman political empowerment. However, the role of NGOs in terms of economic empowering women in Ethiopia is not studied, as far as the knowledge of the researcher concerned. This is the fundamental difference between this study and the previous studies. Second economic is vital component of women empowerment, this element was not adequately recognized in the previous studies. Therefore, assessing the framework of the economic empowerment activity of Non-government organizations is an important research area that helps to substantiate know what components are included in the NGOs intervention. Consequently, analyses the contribution NGOs of interventions on the economic empowerment of beneficiaries is also an important development subject matter that needs investigation. Hence, NGOs provide relevant capacity building trainings and other services to engage women in income generation activities, to facilitate women saving habits, to improve women's economic decision-making ability and to properly manage their asset inclusion are considered to be important components of women economic empowerment. Finally this study was initiated considering the research gap, tried to fill the gap and focused on economic aspects of empowerment and contribute for better understanding of NGOs effort in the study area. Therefore, the study aimed to analyze the contribution of NGOs in women economic empowerment in Gullele Sub City of Addis Ababa City Administration.

Research Objective

1.2.1. General Objective

The main objective of this research is to analyze the role of NGOs in women economic empowerment in Gullele Sub City of Addis Ababa City Administration.

1.2.2. Specific Objectives

Under the umbrella of the general objective stated above the study is aimed to:

- Analyze the role of NGOs in generation of income for women in Gullele Sub City
- Assess the work and programs of NGOs in terms of facilitating women saving habits in Gullele Sub City
- Explore the achievements of NGOs in improving women's economic decision-making ability in Gullele Sub City

- Identify the accomplishments of these NGOs in raising women's wise spending on their income, and assets ownership rights in Gullele Sub City

1.3. Research Questions

This study will try to answer the following research questions:

- To what extent do NGOs contribute for generation of income for women in Gullele Sub City?
- What are the work and programs of NGOs in terms of facilitating women saving habits in Gullele Sub City?
- What are the current achievements of NGOs in improving women's economic decision-making ability in Gullele Sub City?
- What are the accomplishments of these NGOs in raising women's wise spending on their income, and assets ownership rights in Gullele Sub City?

1.4. Scope of the Study

Ensuring gender equality and women's empowerment are affected by both internal and external environment. The internal environment includes different rules, norms, and values that society imposes in order to govern the gender division of labor and the gender distribution of resources and responsibilities. The policies, program and practices of institutions with respect to gender equality and women's empowerment are also affected by factors external to it, such as political, cultural, economic, demographic and global conditions. The Study was the cross-sectional field study, method that focused on economic aspects of empowerment and the role of the NGOs on women economic empowerment. Due to time and financial resource limitations, this study was delimited on Gullelesub city.

1.5. Significance of the Study

The overall findings of the study are expected to be beneficial to policy makers, sub city and city administration, other stakeholders in creating a better appreciation of the obvious, as well as the vague, gender related issues prevailing at institutional level. The recommendation of this study, should they be executed, could also assist decision makers to readjust the objectives of gender programs and in adopting the appropriate strategies for implementation.

Moreover, the finding of the research are also believed to catalyze gender related dialogue among the concerned stakeholders that might help to ensure the transference and adaptation of positive features which could in turn contribute to equity in development. This thesis may also encourage other researchers and practitioners to conduct in-depth study on the issue that might be expanded to the national context through examining the experience of other institutions.

Additionally, this paper can contribute to improve the performance of NGOs involved in women economic empowerment items of suggesting the best areas of practice and the areas which needs further enhancement. Lastly, this thesis can contribute for the body of knowledge as it focuses on the Ethiopian experience in women economic empowerment contributed by NGOs working in the area.

1.6. Organization of the Thesis

The thesis will have five chapters. The first chapter is the introduction part which introduces the background, problem statement, objective, research question, significance, scope and organization of the thesis. Chapter two is dedicated to review of related literatures which cover issues related to gender equality and women's empowerment. Chapter three is dedicated to research methodology which presents the approach (design), data type and sources, methods and instruments of data collection and analysis. Chapter four is thematically presents the data results of the study. It also includes discussion of the key findings of the research. The Fifth Chapter is addressed the conclusion and recommendations.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURES

2.1. An overview of Women Empowerment

Gender correspondence is the idea that every single individual, the two people, are allowed to build up their own capacities and settle on decisions without the impediments set by generalizations, unbending gender jobs, or biases. Empowerment is a cycle of progress, empowering individuals to settle on decisions and convert these into wanted activities and results. In doing as such, individuals - not simply women - assume responsibility for their own lives, improve their own position, set their own plan, acquire abilities, create self-assurance, take care of issues, and create independence. Beijing Conference marked the emergence of the concept of empowerment as key strategy for development by suggesting "Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision making process and access to power, are fundamental for the achievement of equality, development and peace" (1995:13).

The Oxford Dictionary defines empowerment of behavior from individual self-assertion to collective resistance, protest and mobilization that challenge basic power relations. Empowerment is a process aimed at changing the nature and directions of systematic forces, which marginalize women and other disadvantaged sections in a given situation.

IUCN and GGCA (2015) characterized gender empowerment and gender equity as Gender balance is the idea that every individual, the two people, are allowed to build up their own capacities and settle on decisions without the limits set by generalizations, inflexible gender jobs, or biases. Gender uniformity implies that the various practices, yearnings and necessities of women and men are thought of, esteemed and supported similarly. It doesn't imply that women and men need to turn into the equivalent, however that their privileges, obligations and openings won't rely upon whether they are brought into the world male or female while gender uniformity Gender value implies reasonableness of treatment for women and men, as per their individual and separated necessities. This may incorporate equivalent treatment or treatment that is diverse yet thought to be identical as far as rights, advantages, commitments and openings. In the advancement setting, a gender value objective regularly requires worked in measures to make up for the verifiable and social detriments of women. Subsequently, both gender value and gender

fairness should be sought after in a reciprocal way where gender equity is a definitive objective. As such, to accomplish gender balance, it is frequently important to seek after gender value measures. This is, we need to address the various necessities and prerequisites of various individuals. For that we need to treat individuals distinctively and not the (equivalent), but rather fair; tending to their particular necessities. The accomplishment of gender uniformity is definitely not an irregular objective. Since progress can very effectively be disintegrated, gender value should be continually advanced and effectively supported.

In light of the meaning of Kabeer (1999), empowerment is "the cycle by which the individuals who have been denied the capacity to settle on essential life decisions obtain such a capacity". Hypothetical supporting of empowerment as the capacity to settle on first request choices that outcome in quite a while joins three interrelated measurements: assets, office and accomplishments. Rowland (1998) recognizes power at an individual and local area level, just as with close relations utilizing three distinct classes: power inside, power with and capacity to Lukes' (1974) three-dimensional perspective on force gives experiences into the degree that reviews, systems and lists draw in with underlying types of force. His viewpoint features that estimating commitment in dynamic is a social investigation and doesn't look at clandestine clashes (for instance whether complaints are circulated or power is practiced so much that discernments are controlled). Expanding on the idea of "basic cognizance" of Freire (1996), the consciousness of options to gendered social standards, correspondence cycles and information move can reinforce the idea of force towards empowerment. This features the importance of comprehension socio-socially installed underlying foundations of gendered relations.

Strategy Department (2016) Women's empowerment implies women acquiring force and authority over their own lives. This involves the possibility of women's preceded with burden contrasted with men which is clear in various financial, socio-social and political circles. Thusly, women's empowerment can likewise be viewed as a significant cycle in arriving at gender uniformity, which is perceived to imply that the "rights, obligations and chances of people won't rely upon whether they are brought into the world male or female".

As indicated by the UN Population Fund (2018), an engaged lady has an ability to be self aware worth. She can decide her own decisions, and approaches openings and assets furnishing her with a variety of choices she can seek after. She has authority over her own life, both inside and outside the home and she can impact the heading of social change to make an all the more social

and monetary request, both broadly and globally. Gender job assumptions are systematized through administrative, instructive, political and financial frameworks. Women should be "enabled" to limit the "gender hole" and to make an equivalent battleground among women and men before gender fairness can be reached and kept up.

In this manner, empowerment approach consider the separated necessities of women and men by expanding the monetary, social, social, political, and actual strength of any individual or weaknesses gatherings (native, helpless ranchers, dislodged, HIV, and so forth). In this way, when we evaluate the degree of empowerment of an individual or a gathering, we take a gander at the accompanying interrelated gender measurements.

2.2. Global trends in Empowering Woman

In December 2014, the UN Secretary-General gave a report named "Audit and examination of the execution of the Beijing Declaration and Platform for Action and the results of the 23rd exceptional meeting of the General Assembly"¹⁶ which groups public and territorial surveys and talks about advancement, difficulties and openings at the worldwide level. The fundamental discoveries of the report are the accompanying: Over the previous twenty years, governments have progressively taken out separating laws and have received laws advancing gender equity and tending to savagery against women. Critical additions are likewise noted in the enrolment of young ladies in essential and auxiliary training. In a few districts, women's support in the work market has expanded, while a few areas have gained ground in expanding admittance to contraception. Destructive practices, for example, female genital mutilation and youngster, early and constrained relationships have begun to decrease in certain unique circumstances. Moreover, a few nations have made significant increases in women's portrayal in public parliaments.

In any case, worldwide advancement has been moderate, lopsided and restricted. In spite of extended regulating responsibilities, uniformity is frequently sabotaged by an absence of execution, institutional hindrances and biased accepted practices. Moreover, expanded admittance to instruction, for example, has not been coordinated by arrangements to build women's admittance to fair work, great business conditions, advancement and equivalent compensation. Progress is likewise hampered by the low degrees of support and authority of women in dynamic, at all levels – family, neighborhood, territorial and public governments, the administration of natural assets , public arranging and advancement structures, public

parliaments and worldwide administration. There keeps on being a constant underinvestment in gender uniformity universally, a propensity which has been bothered by the starkness estimates embraced in numerous nations in the post-emergency setting. Likewise, help zeroed in on gender equity is ordinarily amassed in social areas, for example, instruction and wellbeing, while just low degrees of help have been focused to financial and administration areas. Women's associations at all levels remain fundamentally under-resourced.

Gender mainstreaming stays restricted, and key establishments and components for advancing gender correspondence are regularly under-resourced and need political help. Likewise, checking progress is tested by an extreme absence of tantamount information of high caliber. Numerous nations are as yet not creating normal insights that are of basic significance for gender equity, for example, time use, resource possession, women's interest in dynamic at all levels, or information on gender-based viciousness and destitution.

Kumar et al (2011) endeavored to investigate the current conditions of Women Empowerment (WE) of Bangladesh and to recognize the predominant elements behind it. Distinctive factual investigations were made to look at the relationship between various elements and women empowerment status. To gauge the effect of the pervasive variables on women empowerment status, a calculated relapse model has been thought of. The key discoveries are: first and foremost, all the divisions' women are not enabled. Furthermore, respondent's age, respondent's schooling, spot of home, respondent's working status, abundance file, media openness, district and spouse's age are persuasive variables for woman empowerment. The discoveries of this paper demonstrate that a critical improvement of woman empowerment has been seen with the increment old enough of respondents and their spouses just as the instructive level.

2.2.1. Sustainable development and woman Empowerment

Accomplish gender correspondence and enable all women and young ladies is the fifth supportable advancement objectives. The UN General Assembly embraced in New York on 25 September 2015 the goal on the post-2015 improvement plan named "Changing our reality: the 2030 Agenda for Sustainable Development". The 2030 Agenda for Sustainable Development ("the 2030 Agenda") involves 17 Sustainable Development Goals (SDGs) and 169 targets which came into power on the first of January 2016. The particular focuses of each SDG are to be accomplished by 2030. The 2030 Agenda goes connected at the hip with the alleged Addis

Ababa Action Agenda, an understanding came to by the 193 UN Member States going to the UN Third International Conference on Financing for Development in Addis Ababa, Ethiopia on 27 July 2015.

The SDGs are based on the Millennium Development Goals (MDGs). Nonetheless, oppositely to the MDGs that were proposed for activity in non-industrial nations just, the SDGs apply to all nations. They cover the three previously mentioned measurements of practical turn of events: financial development, social consideration and natural assurance. UN has additionally advanced the possibility of six fundamental components that help outline and strengthen the all inclusive coordinated and groundbreaking nature of the Sustainable Development Agenda.

Nations are required to build up their own reasonable advancement systems, upheld by incorporated public financing structures approaches. There is a solid spotlight on execution through assembling monetary assets, limit building and innovation. Assets should be activated from homegrown and global sources, just as from the general population and private areas. The UN Member States have perceived the significance to adjust private venture to practical turn of events, alongside open arrangements and administrative systems to fix the motivations. All partners, including governments, common society and the private area, are required to add to the usage of the SDGs.

Concurring UN the fifth feasible advancement objective has the accompanying focuses; to end all types of oppression all women and young ladies all over the place; take out all types of viciousness against all women and young ladies in general society and private circles, including dealing and sexual and different kinds of misuse; dispose of every hurtful practice, for example, youngster, early and constrained marriage and female genital mutilation; perceive and esteem unpaid consideration and homegrown work through the arrangement of public administrations, framework and social security strategies and the advancement of shared obligation inside the family and the family as broadly fitting; guarantee women's full and viable cooperation and equivalent chances for initiative at all degrees of dynamic in political, monetary and public life; guarantee widespread admittance to sexual and conceptive wellbeing and regenerative rights as concurred as per the program of Action of the International Conference on Population and Development and the Beijing Platform for Action and the result reports of their survey meetings; attempt changes to give women equivalent rights to financial assets, just as admittance to proprietorship and command over land and different types of property, monetary administrations,

legacy and normal assets, as per public laws; improve the utilization of empowering innovation, specifically data and interchanges innovation, to advance the empowerment of women; embrace and reinforce sound approaches and enforceable enactment for the advancement of gender fairness and the empowerment, everything being equal, and young ladies at all levels.

2.3. Types of Women Empowerment

As indicated by IUCN and GGCA (2015) gender empowerment can be physical, monetary, political, and socio-social empowerment:

1. Actual empowerment: The option to choose about one's sexuality, to choose about the quantity of youngsters and dispersing between them, the option to family arranging techniques and data to pick contraceptives is for the most part parts of actual empowerment. Likewise the privilege to legitimate medical care, to clean water, disinfection offices and respect, admittance to appropriate feminine administration add to this component of empowerment. Moreover, the capacity to oppose viciousness, the privilege to wellbeing and security, and the ability to get one's privileges are vital viewpoints.

2. Economic empowerment: This is the option to admittance to and power over important assets of creation, the privilege to protected and adequate water, same pay for same work for people, the option to choose about the utilization of one's own pay, the option to pick one's schooling, and the option to receive respectable work in return. Regularly women approach pay yet have no power over it; they need to surrender their pay rates to spouse, child, sibling or relative. It is likewise usually realized that great many women and young ladies miss out on pay and training because of the time they spend in provisioning of drinking water for their families.

3. Political empowerment: This is simply the option to coordinate one and others, the option to partake in equitable cycles: to be permitted to cast a ballot and to be decided in favor of. It intends to partake at the dynamic levels at public level, yet additionally to take dynamic part,

4. Socio-cultural empowerment: This is the privilege to one's own free personality and is about your view of yourself and how society sees you. It intends to have a positive mental self portrait, and is about your economic wellbeing as an individual and as a gathering. For instance as a lady and as an individual from a specific ethnic gathering or rank moreover, it is about the privilege and capacity to stand up, getting your voice heard, and making your assessment matter.

Components of empowerment are interrelated and together they show the level of empowerment of an individual or gathering. Realize that any single one of these four components ought not to be viewed as engaging in separation, as the four components communicate and impact one another. Thus, for instance, having a work (financial empowerment) in itself doesn't mean a lady is engaged on the off chance that she has nothing to do with who she might want to wed or the quantity of youngsters she might want to have (actual empowerment). Thusly is essential to do a pre-and post-developer gender examination to see both, the condition of gender imbalances at the beginning of a software engineer and measure/assess the effect of the intercession after, at various areas of gender relations, for example, the family unit, local area, market, and so forth It is essential to consider that no one can enable someone else. One can just engage oneself to decide, express perspectives, and change conduct and practices. Gatherings and people (not just women) who are on the lower side of the order, enable themselves on the off chance that they are persuaded, and in the event that they can do as such. Outcasts (like venture staff) can be impetuses and make empowering openings for women and men from various societies and financial gatherings to engage themselves following their own necessities, qualities and technique. They can do this by bringing issues to light of gatherings and people about their privileges, constructing their ability for change through fitting instruction and abilities preparing; just as through support for improved laws, strategies and guidelines on admittance to assets (Nigola, 1996).

Economic empowerment is that capacity of poor people participate in, contribution to and benefit from growth process in terms of which recognize the value of their contribution, respect their self-esteem and make it possible for them to negotiate a faire distribution of the benefits of growth (Eyben et.al,2008).

2.4. Measuring empowerment

To quantify and screen empowerment cycles and results, a few systems and records have been created, which can be utilized to impact strategy. The Gender-related Development Index (GDI) takes a gander at the gender difference of the Human Development Index (HDI), which analyzes the normal degree of pay (situated on the GDP per capita), schooling (education and gross enrolment), and future, internationally. One of the significant evaluates is that the GDI exceptionally corresponds with GDP, which in itself does exclude horticultural and casual wages

just as means, conceptive and care exercises, in which women are especially included (Charmes and Wieringa (2003).

The Gender Empowerment Measure (GEM) thinks about three markers universally: female seats in parliament, administrative situations in the authoritative and expert areas, and pay. As in the GDI, the GEM depends on optional information, which lead to various issues on the unwavering quality and legitimacy of these pointers. Above all, it is beneficial to think about the restricted conceptualization of women's empowerment in these files, as they bar, for instance, women's privileges and chances of decision, just as social and strict variables. Instances of apparatuses that utilization more point by point lists and depend on essential information examination incorporate the

"Estimating Empowerment Framework" and, the Concept of "Estimation of Women's Empowerment in Rural Bangladesh" by Mahmud et al. (2012) and the "Women's Empowerment in Agriculture Index" (WEAI) by Alkire et al. (2013). The first depends on Sen's ability approach (1999) where personal satisfaction depends on what individuals "have motivation to esteem." Its creators characterize empowerment as "an individual's ability to settle on viable decisions; that is, as the ability to change decisions into wanted activities and results" (Alsop and Heinsohn, 2005, p. 6). The pointers they use are resource blessings for individual office, the ability to settle on purposive decision (mental, instructive, hierarchical, material, social, monetary, or human), and opportunity structure for institutional setting. This last pointer incorporates the presence and activity of formal and casual organizations, including laws, administrative systems, and standards administering conduct. Office and opportunity structure are assessed in the spaces of the express, the market and society. The creators theorize that the level of empowerment estimated by the presence, use and accomplishment of decision impacts improvement results. The strength of this system is that it considers both individual dynamic limits and openings at neighborhood, delegate and worldwide scales and in various spaces. In any case, the division of organization and design repudiates hypothetical discussions of sociologists, for example, Giddens (1984) who built up the structuration hypothesis. This hypothesis contends for the duality of design wherein specialists and construction have an equivalent ontological status and are both medium and result of social activity. By the by, this structure separates numerous measurements and can be utilized to give proof for factors which encourage or restrain dynamic in any area (Kabeer, 1999).

However, there are few documents accessible that provide suggestions on the measurement of women's economic empowerment. Moreover, most PSD programmes measure enterprise level results rather than household level results. Measuring household dynamics is significant because this is one key place where women and men live and experience the several effects positive and sometimes negative of development and empowerment (Erin Markel, 2014).

Thus, to ensure a mix of indicators that addresses access to resources & agency. Access to resources includes indicators like increases in income, skill development and employment opportunities, while agency refers to indicators such as time use, decision making abilities and physical mobility (Erin Markel, 2014). There are different measures employed to analyses women's economic empowerment. There were classified in to three such as Labor market, control over household's resources and marriage, fertility and child rearing (S.Laszlo and K.Gramtham, 2017).

2.5. Economic Empowerment of Women

The theory and move toward Empowerment of women has turn into a topic of significance approximately the world in modern times. To be concerned is seen at dissimilar increasing levels and circles which comprise government, administration, nongovernmental organizations, researchers and women's empowerment. There has also be a move in the demands of women from parity in 1970s to development in the 1980s to empowerment social, political and economic since the 1990s. Since the term empowerment came in to be used from 80s. Empowerment of women has come to be usual as a key purpose of development (Kumar, 2010).

As the 'action of empowering, the state of being empowered'. The term 'empowerment' as the range Empowerment is a method of improving women's control over resources, philosophy and self. It is a procedure of enlarging the entitlements and choices of women Empowerment the vocabulary sense of the word 'empowerment' is to give power to make them capable. When people both gender (women and men) over their lives by setting their own agenda, receive skills (over have own skills and knowledge recognized), increase their self-confidence, solve problems and develop self-reliance they are considered empowered. Empowered women are to make strategic choice in a context where this ability was previously denied to them (Jemimah, 2013).

Economic empowerment is the capacity of destitute women and men to participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions,

respect their self-esteem and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben,R and Others 2008). According to Abigail et al (2016) economic empowerment improves women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. The Oxford Dictionary defines Economic Empowerment refers to earning power, collective negotiating for economic gains, control over means of production, involvement in decision-making regarding economic aspects of development of skills in management.

Economic empowerment refers to the market domain, which a person is an economic actor. It involves improving the ability of women to access resources an employ high productivity and earnings, and increases in the income, assets, expenditures and consumption they manage. The legal and institutional obstacles in labor market way unpaid domestic work and care work are shared at the household and social heavy influence this domain (Oxfam, 2017).

According to Golla et al (2011) to succeed and advance economic, women need the skills and resources to compete in market, as well as fair and equal access to economic institutions. Moreover, to have the power and agency to benefit from economic activities, women need to have the ability to make act on decisions and control resources and profits. Women's Economic empowerment as the process increase women's actual power over economic decision that influence their live and priorities in society. Women economic empowerment can be attained economic resource and opportunities and the eradication of structural gender disparities in the labor market, including a better sharing of unpaid care work (Sida, 2009).

2.5.1. Importance of Economic Empowerment

A huge segment of developing countries' population suffers from starvation, joblessness, and poor health care. This is generally, true in the box of four main weaker sections of culture namely, women, children, scheduled castes and scheduled tribes. In rural India, the elevated rates of uneducated and low financial position of women cause the need for growing their earning by giving them to profits generating assets. Condition of employment opportunities to rural women is one method to get better their nourishment, health, education and social status. In the bulk of growth of rural women and their dynamic participation in the main the rising countries better stress is laid on require for stream of widening particularly (Morgan, 2014).

Providing supplementary services – such as training, working through groups rather than individuals, or together with other investments in awareness rising – has been shown to increase women’s direct control over resources (UNDP, 2008). To graduate women’s income-generating activities from survival level into strong and practicable businesses, women need access to the full range of credit, banking and financial services and facilities, important to fully advance their productive assets, their land and their businesses.

Empowerment is the capability of an individual or a community to control its environment. In order to improve women’s status, the socio-economic empowerment should be put on top of the list because it is the first step to self-sufficiency, independence, and to take power over the resources. According to (UNIDO, 2010), Strengthening women’s right to land and other assets through capacity building is a key to economic independence and security. Women’s rights in, access to and control over housing, land and property is a determining factor in women’s overall living conditions, particularly in developing countries. Various skills and experiences go beyond simple economic enhancement and lead women toward taking active roles in their lives and the lives of their communities (Mayoux 1998). Thus, the income generating activities enable women to have access to income, and improved decision-making on health, education, consumption, etc.

Economic empowerment also contributes to the reduction of gender-based violence, increases women’s family planning possibilities and slows the spread of HIV/Aids. Women’s improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment requires an expansion of women’s choices, including those in the domain of sexual and reproductive health. An increase in women’s decision making power and control over their reproductive health has been found to reduce the number of children in families and slow down the transmission of HIV.

Finally, investing in the economic empowerment of women and in the promotion of gender equality has broad multiplier effects for human development because there is a positive correlation with children’s health and education. Women’s economic empowerment helps to insure gender equality and the wellbeing of nations. When women become economically empowered and got their own source of income certainly they ensure the basic needs of the family (Raesser, Blumberg 2006).

2.5.2. Challenges of women Economic Empowerment

In spite of their serious communal position and upward proof of their economic power, women carry on to face better risks and lack right to use to equivalent opportunities compared to men. Women also stay poorer and less skilled, are remunerated less at work, and are further likely to undergo from physical, emotional, and sexual aggression. Women use at smallest amount twice as much time as men on voluntary domestic work, Making their standard remunerated and voluntary work hours longer than men's in every section. Women also be short of right to use to and manage over monetary resources, which reduces their self-sufficiency and increases their susceptibility. Opportunities to advance efficiently are limited—women often are short of equivalent learning opportunities, and few professional development programs openly target women in low-income employment (Freeman, 2012).

There are several constraints that process of women economic empowerment in developing nations. Social norms and fairly structure in developing countries like Asia and African, obvious and perpetuate the subordinate status of women. The society is more biased in fever of male child in respect of education, nutrition and other opportunities. Poverty is the certainty of life for the enormous majority women in developing countries. It is another factor that causes challenge in realizing women's empowerment is due to gender bias in socio economic services there is unusually high mortality and unfairness rate in women reduce their population (RajeshwarM.Shetter, 2015). According to ILO (2003), some of the women pointed out that due to their upbringing or their background, their level of education and lack of exposure, seem to have led to lack of skills that require aggressive negotiation, or in having meeting outside of normal business hours.

2.6. Woman in Decision Making

In the part of women's political empowerment, it is progressively turning out to be perceived that women should both engage themselves and 'be enabled'. This relates both to individual, (for example, expanding individual urban skills) and aggregate empowerment, (for example, organizing). Empowerment additionally includes establishing a favorable climate so women can utilize these abilities to address the principal issues of society at standard with their male partners.

It follows accordingly that building the insightful, political, promotion, authority, organizing and different abilities of women is similarly as significant as or much more significant than expanding women's numbers in high strategy and dynamic bodies and establishments. It can even be contended that these subjective variables give the establishment to economical upgrades in the situation of women. Something else, administrative or protected orders (or whatever other circumstances where the current male ruled force structures are needed to 'offer courtesies' to women - for example by delegating them to the bureau) may simply bring about posturing, control and unreasonable portrayal.

Build up the objective of gender balance in administrative bodies and advisory groups, public bodies and the Judiciary through, among different measures, setting up explicit targets and executing measures to expand the quantity of women in these bodies, including governmental policy regarding minorities in society where essential;

As per monetary commission of Africa (1999) agricultural nation pioneers should actualize key objectives, for example, urge ideological groups to coordinate women in chosen or non-chosen positions to reflect same extents and levels as men; organization measures to secure and advance women's equivalent rights with men, opportunity of affiliation and portrayal in ideological groups and worker's guilds; survey discretionary frameworks with the point of eliminating any differential effect on women; consistent observing and customary assessments of progress in the endeavors to build the portrayal of women in dynamic positions yet additionally any remaining degrees of business, quantitative gender disaggregated information to be distributed routinely to show the degrees of people utilized in general society and private areas with the end goal of guaranteeing women's full portrayal in work. Native women's cooperation to get unique center; uphold NGOs and exploration establishments which work to upgrade women's investment, empowerment and dynamic climate; guarantee that administration subsidized associations receive non-biased business strategies; take measures to guarantee shared work and parental obligations inside families pointed toward guaranteeing compromise of family and expert life for women; and guarantee gender balance in selecting, naming or choosing possibility for United Nations bodies, offices and associations especially at senior levels.

2.7. Commitments and Achievements

The topic of women empowerment and upgrading their essence in force and dynamic positions was at the core of UN needs inside the UN framework itself and past. The UN resolved to guarantee that half of its dynamic positions would be taken up by women constantly 2000; to name more women as exceptional delegates and agents; to guarantee responsibility of individual directors for actualizing the essential arrangement in their zones of duty; to proceed with work to establish a gender-delicate climate; and to empower the Focal Points for Women successfully to screen and encourage progress in the execution of the essential arrangement.

Agreeing United Nations, Economic and Social Council (1998), the Inter-Agency Committee for Women and Gender Equality (IACWGE) was made explicitly to guarantee usage by observing exercises to guarantee that the objectives and targets of women in force and dynamic were satisfied. Moreover, the General Assembly ordered the Commission on the Status of Women to coordinate into its work program a subsequent cycle to the Beijing Conference, wherein the Commission should assume a synergist part, routinely investigating the basic zones of worry in the Beijing Platform for Action – remembering women for force and dynamic. The UN key arrangement was as yet under usage when the mid-term audit was being directed. Notwithstanding, the accompanying passage gives an overall sign of certain exercises achieved in "women in force and dynamic":

Developing countries well-endowed with a number of development focused NGOs who have been participated in socio-economic development at national, district and grassroots level. In a country like Ethiopia, where natural and man-made risks persist, NGOs play a vital role in terms of alleviating poverty and other human sufferings. Non-governmental organizations have played vital role in assisting and encouraging the development objectives of disadvantage women in the areas of environmental rehabilitation, water and sanitation, agriculture, health, education and women economic improvement in the country (Tefera, 2004).

The significance of non- governmental organizations in the development of countries has come to light with the ever increasing acceptance (Sonia et al, 2000). NGOs are becoming vital agents of development both in developed and developing nations in the area of delivery of social services, health, education, child welfare, environmental protection, poverty alleviation and other women economic empowerment activities. Besides, there is an overall consensus on the fact that

NGOs stands as a key power of development and their activities cuts across gender, regional, ideology, political and professional lines (Khalid et al, 2000).

NGOs have been involved in assisting enterprises and promoting of income generating activities. Their participation in the income generation activities has been focused in the individual and communal areas. Income generating activities refer to activities focused on creating opportunities for women to creatively use locally available properties to develop less state dependent, more self-reliant households and women able to care for themselves. Income generating activities focus on productively using locally available resources to the benefit of the women (Muir & Riddel, 1992 cited in Yemisirach, 2015).

2.7.1. Empirical Literature

2.7.2. Woman Empowerment in Africa

This part of the study assessed the major studies conducted in relation to women economic empowerment, their findings and conclusions drawn. Woman empowerment has been a need in most African countries. The accentuation on city and elector schooling explicitly focused at women has brought about 16 women (2 going as free thinkers) entering the 193 seat public get together. This was an improvement from the past 9 out of 177 seats for women after the 1994 general races. Anyway it actually misses the mark concerning the focused on 30% of seats for women as specified in the SADC convention.

Somewhere else, established audits have explicitly investigated methods of upgrading balance among people and laws are being inspected to eliminate inclination against women. Endeavors are being made to improve young ladies' fulfillment of fundamental proficiency and training.

UNDP's (2016), municipal instruction project in Malawi professes to have brought about a 60% increment in women's support in dynamic positions particularly in the sheets of parastatals with various women getting designated as board administrators. Anyway progress is slower in the common help. Inside the UNDP itself, the objective for accomplishing a 50-50 sharing of posts among people has been set for 2003. The association claims, in any case, that by and by women make up about 75% of the administration unit and the new Resident Representative is a woman.

In Botswana, public view of gender fairness and progression of women has altogether improved. Nonetheless, "... as of the last political race there are 40 guys instead of just 4 females in Parliament while in Cabinet there are 13 guys in examination with 3 females. The public help is no special case for this situation." As in numerous other African nations, the status of women has improved with expanded consciousness of gender issues at different degrees of society. Steps are likewise being taken to incorporate gender worries in strategies, developers and ventures.

One requirement is the proceeded with presence of laws and practices that victimize women, regardless of the correspondence arrangements of Constitution. The National Machinery is likewise new and consequently ailing in satisfactory funds and staff with the necessary abilities. Here and there it is hard to focus on and the absence of a decentralized framework hampers progress at locale and local area levels. Likewise, there is a propensity to see women's issues as the elite obligation of the National Women's Machinery with the outcome that different offices see gender issues as optional to their essential jobs and duties.

2.7.3. Woman empowerment in Eastern Africa

Uganda's needs are neediness, pay age and monetary empowerment; regenerative wellbeing and rights; lawful structure and dynamic; the young lady youngster and schooling. In spite of the fact that women in force and dynamic isn't explicitly referenced as a need territory, some advancement has been made as seen by the obligation to governmental policy regarding minorities in society and portions in chosen bodies at public and nearby levels. The accomplishments and hindrances for Uganda have been referenced in going before segments. Seychelles has focused on nine basic zones for concern and Women in Power and Decision-Making is unequivocally referenced. It is accounted for additional that 5% of directors in the parastatal area are women and 65% of those as of now being prepared in administration abilities are women. Seychelles is one of the nations showed above as having high portrayal of women in public get together.

In Kenya, the momentum Parliament has 4.2% of the 222 chosen seats taken up by women contrasted with 3.2% in 1991. Notwithstanding, more women have been named (42% of absolute designations) than in 1992 (just 8%). Women structure 23% of staff in policy management when contrasted with 21% in 1992. The quantity of women in the Judiciary has ascended from 25% in 1992 to 30% 1998. Women at present possess 8% of seats in neighborhood specialists; 6% of

representatives and high chiefs are women (contrasted with 3% in 1992); 13% of head secretaries and 16% of appointee secretaries (contrasted with 6% and 8% individually in 1992). It is hard to evaluate which of these upgrades are the immediate consequences of Beijing Platform exercises since the base year of examination is 1992 while the Beijing Platform was created in 1995. Some prominent requirements in Kenya were the moderate advancement of the protected audit measure, lacking assets to cover country regions, restricted inclusion in the media of fruitful women and low dissemination of banners (African development Bank, 2014).

Another study conducted by Simeen, M., Naila, K., and Sakiba, T. examines explanatory variables such as, health issues, having a savings account and investing in a major asset by economically disadvantaged women groups by linking their findings with demographic data.

It is also indicated in the study that the impact of access to credit may have been captured by NGO membership and by women's involvement in informal paid work (the usual use of loans). NGO membership certainly has some of the economic impacts to be expected from access to credit – having savings/insurance in own name in the bank and the purchase of new assets ((Simeen et al, 2011).

2.7.4. The Status of Women in Ethiopia

Ethiopian women for the most part have lower social, financial and political status than men. This is reflected by helpless admittance to schooling, preparing and proficiency levels; and additionally gender generalizing in instruction and preparing openings, helpless admittance to wellbeing administrations, helpless admittance to business openings including wage contrasts, poor political status, remembering portrayal for local area and formal dynamic, and so on for example; women contain about 49.9% of the assessed Ethiopian populace of 77.1 million (CSA, 2007). Among the absolute heads of family units, 25.5% are females with 23% of them in country and 39% in metropolitan zones. Like their partners in agricultural nations, women in Ethiopia face a bunch of different, cross cutting and interrelated issues. These issues limit Ethiopian women's admittance to beneficial assets, essential wellbeing administrations, and instructive and work openings. Consequently the vast majority of them don't partake in dynamic cycles (Sosena and Tsehai, 2008).

Women across the world are underrepresented (OECD, 2008). Also, in spite of their huge number, Ethiopian women's portrayal at various political dynamic levels is too inadequate to

even consider improving administration. They have no equivalent force in authority and dynamic across all degrees of government (Ministry of Agriculture and Rural Development (2008); UNDP, 2015). Female lawmakers, senior authorities and supervisors at the government level have been less by a wide margin than their male partners (Solomon and Memar, 2014). Likewise, proof across all regions in the nation shows that the interest of women in neighborhood political, managerial and improvement administration and dynamic is insignificant (UNDP, 2015). This has driven women to see governmental issues as a region only saved for men in Ethiopia (Solomon and Memar, 2014). Regardless of the current female bureau part's arrangement in government workplaces and other regional positions, women's cooperation, in light of the above sources, in the legislative issues has been low. By and large, despite the fact that the public authority is endeavoring to engage women and achieve gender uniformity across all regions through different lawful structures, the political dynamic job of women has not been appropriately accomplished on the ground.

As a rule, Women in Ethiopia possess low status in the general public. Disregarding their commitments to the prosperity of their family and local area issues in general, women experience lower financial status all in all and thus is minimized from settling on choices at all levels. Women are confronting various types of hardship. Gender based separation, absence of security of essential basic freedoms, viciousness, absence of admittance to gainful assets, instruction and preparing, fundamental wellbeing administrations, and work are boundless (National Committee for Traditional Practices Eradication (NCTPE), 2003).

Ethiopian women experience the ill effects of work generalization and gender appropriation of work, more are possess in monetarily imperceptible work. Women experience lower financial status as a rule and thus is minimized from settling on choices at all levels. Regardless, women are poor as far as admittance to assets, administrations and work. Women are underrepresented in the proper area of work. The overview led by the Central Statistical Authority (CSA, 2004) demonstrated that women represent not exactly half (43%) of the all out representatives in the country. Considering the level of female representatives from the all out number of workers by business type, the most noteworthy was in homegrown exercises (78%) and followed by unpaid exercises (59.3%). In different kinds of formal business (for example government, NGOs, private associations), the level of female laborers is under 35.

Then again, the overview indicated overrepresentation of female laborers in the casual area. About 58% of working women work in the casual area while the level of working men in the casual area was 37.7 % (on the same page). The breakdown of the national government representatives by word related gatherings additionally showed gender uniqueness. From central government representatives found in the administrative and monetary kind of occupations 71.3 % were female, while the level of females was marginally the greater part (51%) in custodial and manual sort of occupations. Women make up 25% and 18% of the authoritative and proficient and logical occupation classes, separately, demonstrating that upper and center level positions are overwhelmingly overwhelmed by men (Federal Civil Service Commission, 2005). This convergence of women in the casual area and low level positions has suggestion on their profit. In such manner, the study indicated four out of ten women government workers procure Birr 300 a month contrasted with two out of ten for men (Federal Civil Service Commission, 2005).

By and large, paying little heed to women's massive commitment, they frequently need gainful resources especially land, and are underserved with rural augmentation, credit, work, bulls and homestead actualizes. Women's portrayal in the lasting work of both territorial and government common administrations is likewise lower than men; in contrast with the huge number of jobless women. The increment in the quantity of women representatives throughout the years is irrelevant. Women's work in the proper area both in ventures and the Civil Service is lower than men (NCTPE, 2003).

The accompanying experimental writings from various pieces of the world just as from Ethiopia introduced as follow. Nayak and Mahanta (2009) endeavored to investigate the status of women empowerment in India utilizing different pointers like women's family dynamic force, monetary self-sufficiency, opportunity of development, political support, acknowledgment of inconsistent gender job, openness to media, admittance to training, experience of aggressive behavior at home and so on dependent on information from various sources. The examination uncovers that women of India are generally sabotaged and they appreciate to some degree lower status than that of men disregarding numerous endeavors attempted by government. Gender hole exists with respect to admittance to instruction and business. Family dynamic force and opportunity of development of women differ extensively with their age, training and work status. It is discovered that acknowledgment of inconsistent gender standards by women are as yet winning in the general public. The greater part of the women accept spouse beating to be defended for

one explanation or the other. Less women have last say on the most proficient method to spend their profit.

Command over money income increments with age, instruction and with spot of home, Women's openness to media is likewise less comparative with men. Country women are more inclined to abusive behavior at home than that of metropolitan women. An enormous gender hole exists in political support as well. The investigation closes by a perception that admittance to schooling and work are just the empowering variables to empowerment, accomplishment towards the objective, in any case, relies generally upon the mentality of the individuals towards gender fairness.

Amanuel et al (2016) contemplated the different potential determinants of women financial empowerment in the chose Woredas of the Southern Nations, Nationalities and Peoples Regional State (SNNPR). A case-control family unit study is directed on arbitrarily chose wedded women in investigation territories. Along these lines, thinking about their office, women's empowerment at various levels may be figured it out. Then again, gathering away from information and examining the various sorts of women's locally situated work and their empowerment as well as disempowerment impact may be territories of examination that further have strategy suggestions. Aftereffect of this investigation show that women whose money profit surpass their spouses' are bound to report that they, when all is said and done, choose how their husbands' procuring are utilized than are the individuals who acquire not exactly their husbands or the individuals who acquire equivalent to their husbands. Women who acquire equivalent to their spouses are the well on the way to report that choices on the utilization of their husbands' profit are mostly made together with their husbands. 34 percent of women who acquire less their spouses say that their husbands settle on the utilization of their income.

The investigation additionally uncovered that the probability that a presently hitched woman is the primary leader with respect to the utilization of her money income increments with the quantity of kids the woman has. This recommends that women who have a bigger number of kids are more engaged than women with less or no kids. The table likewise uncovers that more seasoned women and women in the most elevated abundance quintile are almost certain than different women to choose without help from anyone else on how their money income are utilized. Women in metropolitan territories are almost certain than women in rustic regions to

settle on free choices about the utilization of the cash they procure. Conversely, in both rustic and metropolitan territories about similar extents of at present wedded women settle on joint choices with their spouses. Consequences of the investigation show that women's degree of training, their business status, their procuring contrasted with spouses, openness to media, spot of home, age from the start marriage, family size and demeanor towards wife beating are discovered to be the significant determinants factors influencing women interest on their social and financial issues in a family. Accordingly, the Concludes that strategy planned at the miniature level ought to be meant take care of the issue on the ground.

Endale (2014) distinguished status of women in Bedele town organization, also brought up components obstructing women from the taking an interest openly and forward some potential suggestions for taking care of the issues essentially, the investigation is of distinct. Information utilized in this paper is essentially essential yet somewhat optional information also, quantitative and subjective sorts was consolidated. In doing this Conflict of Interest: None announced examination paper, of all out representatives existing in Bedele Town organization.

The outcome indicated that most of women were having an instructive status of confirmation and lower, holding lower non dynamic and administrative roles, and noticed significant hindrances obstructing women from public authority and dynamic positions include: Socio-social mentalities and absence of obtaining of the fundamental experience for participating in open dynamic, over weight of homegrown duties continuation of the negative perspectives with respect to women's capacity to lead and administer, absence of good examples of women pioneers for young ladies and young ladies, and such can be expressed. At long last, the specialist has sent some potential manners by which women could show up in open dynamic and administration.

Another study conducted that micro finance has potential to impact on women's empowerment. It implies there is better improvement of in standard of living, decision making on budget and change in social status after micro finance introduced and the access is facilitated. The study also suggested that strengthen women's financial base and economic contribution to their families play a vital role in empowering them. Provision of access to credit could be the basic input needed to set economically disadvantaged groups particularly women on the truck to empowerment (ibid).

According to Desta Solomon (2010), women face significant constraints in accessing resources due to socio-cultural factors that relegate women's roles to the domestic sphere and therefore denying them access to important resources. Due to cultural influence women having limited participation in decision making process, restricted access asset and properties, less attention and insufficient of organizations that focus on women's economic empowerment to the desired service for credit accessibility.

UNDP (2008), Suggested that providing supplementary services – such as training, working through groups rather than individuals, or along with other investments in awareness rising – has been exposed to increase women's direct control over resources. To graduate women's income-generating activities from survival level into strong and practicable businesses, women need access to the full range of credit, banking and financial services and facilities, important to entirely develop their productive assets, their land and their businesses.

The government of Ethiopia is making an effort to strengthen women's economic empowerment as well as their participation in formal economic, political and social affairs. Article 35 (3) of the Constitution of the Federal Democratic Republic of Ethiopia states (1995:93): Even though Government machinery plays vital role in the implementation of the Policy, coordinated and concerted efforts of government, non-government and women organizations are key to the successful implementation of the Policy. The Ethiopian National Policy on Women also recognizes the significant role Non-Governmental Organizations can play in the execution of the Policy. "All NGO and donor countries engaged in development activities here in Ethiopia too are expected to do their utmost toward the implementation of the Policy."(MWCA and UNICEF 2020).

According to Dessalgne, (2010), most of international and domestic NGOs working in Ethiopia are religious based and had been working mostly in relief and rehabilitation services. The presence of NGOs in Ethiopia is a relatively a current phenomenon .Most of them are working with the marginalized people at the grass root level. At the time, the emergency of large number of new NGOs and spreading out of NGOs in Ethiopia associated to the devastating famine in the 1974/75, and again in the 1984/85. These famines caused in dramatic rise in the number of NGOs operating in the Ethiopia and from that time onwards NGOs highly expanded

in country and offered variety of services and intended and implemented various development projects that support socio-economic development of the country.

The NGOs in overall allocates the bulk of its development and service oriented projects to the rural areas, poor peasants, children, women, and vulnerable groups here have been the target of programme activities. In urban areas, the beneficiaries have been orphan and vulnerable children, poor women, marginalized households and youngster groups without opportunities for education and employment (Dessalgne et al, 2010:231).

According to World economic Forum, 2005, NGOs efforts are to encourage financial self-sufficiency of Women through economic development. They provide direct social service, with aim to address specific needs of women such as, health care, education, and income generation activities within the board development framework. Access to micro loans and other opportunities provided by NGOs have in fact changed the status of women in communities across the nation, especially in developing countries.

2.8. Conceptual framework for women empowerment

The relationship of the variable for this study is referred to as follows.

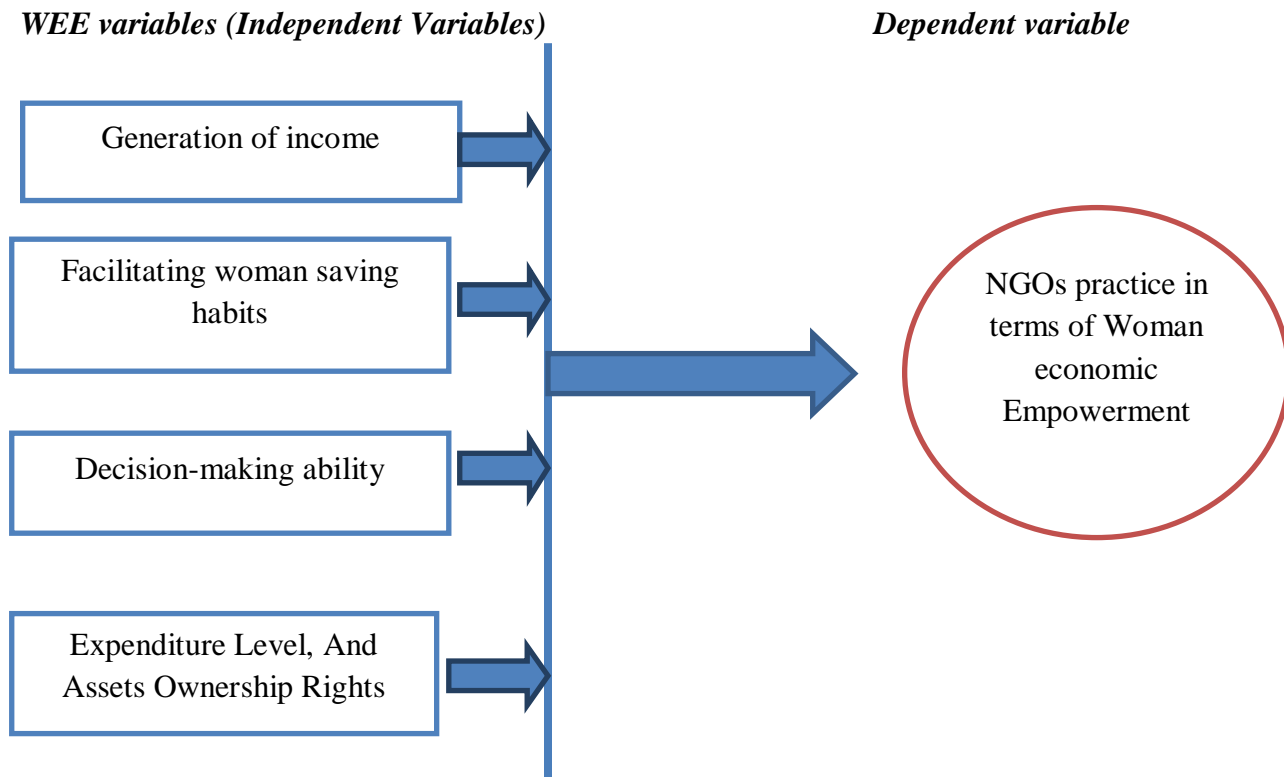


Figure 2-1: Conceptual Framework (Author's framework)

The above framework is developed for the purpose of this study. It suggests women economic empowerment variables approach should incorporate inputs such as activities performed by the NGOs to engage women in generation income, to facilitate saving habits, women improved their economic decision making ability and expenditure level and asset ownership right. Then, when women engaged in generation income, start saving, participating in decision making ability and wisely expend and properly manage their asset and other resources, women can easily be economically empowered. Income generation activities, facilitating startup capital and motivating women to improve their saving habits are an essential cross cutting activity which can be integrated with other services or provided separately to strengthen the economic capacity of the women.

3. RESEARCH DESIGN AND METHODOLOGY

This section describes the area in which the study was conducted, approach (design), data types and sources, sample design and sampling methods, method and instruments of data collection and analysis, methods of data capturing and storing as well as ethical considerations in the study.

3.1. Research design

Research methodology is a way to systematically solve the research problem and research methodology shall identify the research basis, research hypothesis or questions, research design and research analysis (Kothari, 2004). The research design for this study was the cross-sectional field survey method to assess the role of NGOs in women economic empowerment. In cross-sectional field surveys, independent and dependent variables are measured at the same point in time using a single questionnaire.

3.2. Research approach

The study used both qualitative and quantitative research approach, where it can be use of a questionnaire provided primarily descriptive and qualified data. Quantitative method is study involving analysis of data and information that are descriptive in nature and qualified.

3.3. Sampling Size determination

The target populations of the study are woman beneficiaries of NGOs in the study are which are estimated to be 5000. The sample size was determined by using the statistical formula by Yamane (1967). Based on the assumption of 95% confidence level and $P = .05$ and the estimated population size 5000. Therefore;

$$\text{sample size} = \frac{\text{Population size}}{1 + \text{Population size}(e)^2}$$

$$\text{sample size} = \frac{5,000}{1 + 5,000(0.05)^2}$$

$$\text{sample size} = 370.370 \approx \mathbf{370}$$

Simple random samplings were used to select the required number of respondents from the total population. This sampling technique is selected to give equal chance for the entire population of women to be part of the study. Additionally, five program managers from each NGOs operating in Gullele sub city and concerned stalk holders were participated for the key informant deep interview.

3.4. Instrument of data collection

Data collection using a structured questionnaire has been conducted to get the information about beneficiary's knowledge about NGOs woman economic empowerment framework and the roles of their intervention. For this purpose, the questionnaires were prepared using both open ended and closed ended question formants. It is important data collection instrument for its efficient in terms of both time and money. The questionnaires were translated in Amharic for beneficiaries and they were administered by the selected enumerators.

Additionally, key informant interview was conducted with officials of the stakeholders in the operation areas. It was used to strengthening the validity of the finding from other instruments as per the strengths associated with triangulation. Key informant interview with stakeholders which is critical of NGOs in Gulele sub city while interview with sector's workers, NGOs is vital enrollment criteria's implementation process and substantiate the data gathered through the questionnaires.

3.4.1. Source of data

The researcher used both primary and secondary source of data. The primary data were collected from the sample. Thus primary data were gathered from beneficiaries, NGOs officials and stakeholders' officials. These data were collected through questionnaires.

Additionally, apart from the primary data, the secondary data were collected from reference books, internet, previous researches and information documents of NGOs and other relevant sectors found in the study area

3.5. Method of data analysis

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The main advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments. For this study, survey research method was used where the questionnaires were used to collect the information.

The researcher employed different statistical techniques to analyze the data to be collected using statistical data analyzing software; specifically SPSS, Descriptive statistics and correlation were utilized. After having made some checks on the validity of data that collected through, all techniques and the analysis was made.

3.6. Validity and reliability

The validity of this study was maintained by using various literatures to confirm the measurement of each variable in an effort of analyzing the impact of working environment on the performance of employees. The quantitative analysis was triangulated with data from interviews and organizational document review. Advisor comments and other expert involved in the study were also utilized to ensure the validity of the study.

Additionally, to test the reliability of the questionnaire scales measuring the study variables, Cronbach's alpha coefficient was used.

3.7. Ethical Considerations

All the research participants included in this study were appropriately informed about the purpose of the research and their willingness and assent secured before the commencement of distributing questionnaire. Concerning the right to privacy of the respondents, the study maintained the secrecy of the identity of each participant. After the researcher got permission respondents were informed that their participation should be willingly with complete anonymity.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

In this chapter, the collected data has been analyzed and interpreted. The chapter consists of introduction, respondents' demographic characteristics, generation of income, facilitating woman saving habits, economic decision-making ability, expenditure level awareness, assets ownership rights, NGOs Approach to implement the program, Progress Achieved, and challenges encountered from NGOs point of views as well as challenges encountered from beneficiaries point of views as well.

Items of the questionnaire on service quality were Likert scaled using five points ranging between 5=Strongly Agree to 1=Strongly Disagree.

Consequently, this chapter presents the results and findings of the research. 370 questionnaires were disseminated for respondents; from which 353 questionnaires were recollected with 95.4 return rates. The remaining questionnaires were unreturned to the researcher and/or incomplete due to the personal reasons of some participants. The chapter mainly includes data results from the statistical tests conducted on the gathered primary data. Descriptive analysis and inferential analysis using regression and other analysis of the study are presented as follow respectively.

4.1. Demographic Characteristics of Respondents

Regarding the demographic variable of the beneficiaries, sex, age, educational Background, monthly income in birr and number of family members were used as a describing variable's. Accordingly, regarding the sex of the respondents, all of the beneficiaries were female. Additionally, regarding their age, the mean age of the respondents was 36.24 years while the minimum and maximum of age were 20 years and 80 years respectively.

Regarding the Educational Background of beneficiary respondents, 36.0% of them were 9 - 12th grade complete, followed by 30.0% of respondents who are 0 - 5th grade, while the remaining 18.4% and 15.6% of the respondents were 6-8th grade and college and above respectively.

Lastly, regarding the average monthly income of beneficiaries was found to become 2763 while the maximum and minimum of monthly income was found to be 8900.00 birr and 500.00 birr respectively. Regarding the family member size of the beneficiaries' households, the mean

family size was found to be 3.23 while the minimum was 1 and the maximum was 11 family members.

Table 4.1 Demographic Characteristics of Beneficiary Respondents

Variables		Count	Column N %	Mean	Minimum	Maximum	Standard Deviation
sex	Female	353	100.0%				
	Male	0	0.0%				
age				36.24	20.00	80.00	13.88
Educational Background	0 - 5th grade	106	30.0%				
	6-8th grade	65	18.4%				
	9 - 12th grade	127	36.0%				
	college and above	55	15.6%				
Monthly income in birr				2763.46	500.00	8900.00	1855.15
Number of family members				3.23	1.00	11.00	1.60

Source: Own Survey, 2021

Regarding, the demographic characteristics of NGO staffs and stakeholders, Age group, marital status, and educational level. Based on this, about the age of the NGO respondents, 65.0% were in the age group 25 - 35 years, followed by 20.0% and 15.0%, of them in less than 25 years and above 35 years respectively. While the stakeholders respondents 58.8% were in 25 - 35 years while the remaining respondents 41.2% were in the age group above 35 years.

Regarding the marital status of the NGO respondents, 75.0% were singles while 25.0% were married. As to the respondents of stakeholders, 58.8% were married, 23.5% divorced, and the remaining 17.6% were singles.

Finally, regarding the educational level of NGO respondents, 40.0% were diploma holders, 35.0% were BA/ BSC Degree, while the remaining Masters and above holders. Concerning the stakeholders, 52.9% were BA/ BSC Degree holders while the remaining 47.1% Masters and above holders.

Table 4.2 Demographic Characteristics of NGO staffs and stakeholders

Variable		Respondent type			
		NGOs		Stakeholders	
		Frequency	Percentage	Frequency	Percentage
Age group	less than 25 years	4	20.0%	0	0.0%
	25 - 35 years	13	65.0%	10	58.8%
	above 35 years	3	15.0%	7	41.2%
Marital status	Married	5	25.0%	10	58.8%
	Widowed	0	0.0%	0	0.0%
	Divorced	0	0.0%	4	23.5%
	Single	15	75.0%	3	17.6%
Educational level	Certificate	0	0.0%	0	0.0%
	Diploma	8	40.0%	0	0.0%
	BA/ BSC Degree	7	35.0%	9	52.9%
	Masters and above	5	25.0%	8	47.1%

Source: Own Survey, 2021

4.2. Descriptive statistics

This section represents the respondent's perception on the independent and dependent variables. Research participants were asked to indicate the extent to which they agreed and disagree to statements relating to the variables under the study of five-point Likert scale (5= strongly agree to 1= strongly disagree).

A mean of 3.0 is considered to measure neutrality on the test of variables. Standard deviation was used to indicate variation from the mean. A low standard deviation indicate that points tend to be very close to the mean, whereas high standard deviation indicates that the data is spread over a large range of values.

Descriptive statistics in the form of mean and standard deviation were presented to illustrate the level of agreement of the respondents with their implications of the Organization. The responses of the respondents for the variables indicated below were measured on five point Likert scale with: 1= strongly disagree, 2= disagree, 3 = neutral, 4= agree and 5= strongly agree. However, while making interpretation of the results of mean the scales were reassigned as follows to make the interpretation easy and clear.

This formula is adapted from (Vichea, 2005), with 5 point scales, the interval for breaking the range in measuring each variable is calculated by $5-1/5= 0.8$. It means items with scores fall

between the ranges of: 4.20 – 5.00 are considered as strongly agreed; 3.40 – 4.09 as agreed: 2.60 – 3.39 as Neutral; 1.08 – 2.59 as disagree and 1.00 – 1.79 strongly disagree.

Interview results are also presented along with the results of the questionnaire. Data from questionnaires were processed by SPSS program in terms of frequency, mean, and standard deviation (Descriptive statistics).

4.2.1. Generation of income

Concerning the provision of activities that enhance women’s generation of income, the following items were presented for respondents to rate based on the Likert scale items. Accordingly, the results are analyzed as follow.

Table 4.3 Generation of income

Items	N	Minimum	Maximum	Mean	Std. Deviation
The NGOs effort in my area helped me to set goal in order to engage in income generating activities	353	1.00	5.00	3.9263	1.13829
Training on entrepreneur and business skills helped us to engage in income generation activities	353	1.00	5.00	3.7394	1.13321
The NGOs operation in my area motivated me to generate income	353	1.00	5.00	2.4929	1.26831
There is a provision of trainings by the NGOs for woman to create source of incomes	353	1.00	5.00	4.1161	1.06632
The programs of the NGOs has helped to create small and micro enterprises to create income for woman	353	1.00	5.00	3.6742	1.22421

Source: Own Survey, 2021

Concerning the results, exempt the third item, all the other four items fall in the agreement range mean > 3.4. These items which fall in the agreement range includes whether the NGOs effort in their area helped the woman to set goal in order to engage in income generating activities (mean = 3.9263and SD = 1.13829), whether training on entrepreneur and business skills helped the women to engage in income generation activities(mean = 3.7394and SD = 1.13321), whether there is a provision of trainings by the NGOs for woman to create source of incomes (mean = 4.1161and SD = 1.06632) and whether the programs of the NGOs has helped them to create small and micro enterprises to create income for woman (mean = 3.6742and SD = 1.22421),. On the other hand, the item which asks for whether the NGOs operation in their area motivated them to generate income fall in the neutral range.

The above result indicate that in terms of generation of income, NGOs operating in the study area has assisted economically disadvantaged women to set goal in order to engage in income generating activities, to engage in income generation activities, to create source of incomes and to create small and micro enterprises to create income for women

This fact is consistent with the study undertaken by (Mayoux 1998). According to this study all of these skills and experiences go beyond simple economic enhancement and lead women toward taking active roles in their lives and the lives of their communities. Thus, the income generating activities enable women to have access to income, and improved decision-making on health, education, consumption, etc. Women also cooperate with outside markets and the community, and this process gradually enables them to play a vital role in social, economic issues affecting themselves, household and the community.

4.2.2. Facilitating woman saving habits

Regarding the NGOs activities in terms of facilitating woman saving habits, the following items were provided.

Table 4.4 Facilitating woman saving habits

Items	N	Minimum	Maximum	Mean	Std. Deviation
The programs and trainings of NGOs have helped me to join financial institutions for having a saving account of my own	353	1.00	5.00	3.5467	1.16955
The trainings and programs of NGOs have helped me to set goals for my saving activities	353	1.00	5.00	3.7904	1.10331
Women's are motivated to plan their purchase in order to save money by these NGOs	353	1.00	5.00	3.9037	1.08545
NGOs motivation helped us to develop saving habit and keep the balance of revenue and expenditure	353	1.00	5.00	3.9717	1.06563
As a result of training on saving, we help to expand our business	353	1.00	5.00	3.9603	1.13248

Source: Own Survey, 2021

Consequently, based on the result presented in the above table, all the responses fall in the agreement range mean > 3.4. these items include; whether the programs and trainings of NGOs have helped women to join financial institutions for having a saving account of their own (mean

= 3.5467, and SD = 1.16955), whether The trainings and programs of NGOs have helped them to set goals for own saving activities(mean = 3.7904, and SD =1.1033), whether Women's are motivated to plan their purchase in order to save money by these NGOs (mean = 3.9037, and SD = 1.08545), whether NGOs motivation helped them to develop saving habit and keep the balance of revenue and expenditure (mean = 3.9717, and SD = 1.06563), and whether As a result of training on saving, we help to expand our business (mean = 3.9603, and SD = 1.13248).

The above result implies that concerning the NGO activities in facilitating woman saving habits, the result has showed that these NGOs has supported woman in the study area have helped the woman to join financial institutions for having a saving account of my own, to set goals for their saving activities, to save money by these NGOs, help the woman to develop and enrich their saving activities in general.

This consistent with the literature White (1991) on Bangladesh women borrowers as well as When women receive small loans to start their own small businesses, they gain experience, self-confidence, practical skills and economic independence had improved the income of low income women.

This shows that, getting income and consuming alone has no value unless that part of income is saved to assist future growth. From the discussion made above under the NGOs intervention mechanisms' programs for women economic empowerment, one is improvement of the saving habits of the poor women from their small incomes.

4.2.3. Economic Decision-making ability

Economic Decision-making ability is concerned with the women's knowledge and participating on the economic decision making. Therefore, to measure the decision making ability of woman that comes as a result of delivery advantages and whether it yields the required objectives of the training, the following items were presented for respondents.

Table 4.5 Economic Decision-making ability

Items	N	Minimum	Maximum	Mean	Std. Deviation
The programs and trainings of NGOs have helped women to make informed economic decisions	353	1.00	5.00	3.8640	1.01617
The NGOs effort have helped women to make autonomous decisions regarding their personal economical situations	353	1.00	5.00	3.8867	.97040
The NGOs operation in the area inform and train women about the basic consideration of economic decisions	353	1.00	5.00	3.7564	1.01557
The training of NGOs helped us to get confidence in economic decisions	353	1.00	5.00	3.8697	.95049
The training of NGOs helped us to become independent in economic decision making	351	1.00	6.00	3.9858	.90543
The training of NGOs helped us to improve our economic status as a result of confidence	353	1.00	6.00	3.4901	1.18731

Source: Own Survey, 2021

Therefore, created on the result presented in the above table, the entirely item responses fall in the agreement range mean > 3.4. These items include; whether the programs and trainings of NGOs have helped women to make informed economic decisions (mean = 3.8640 and SD = 1.01617), whether the NGOs effort have helped women to make autonomous decisions regarding their personal economic situations (mean = 3.8867 and SD = .97040), whether The NGOs operation in the area inform and train women about the basic consideration of economic decisions (mean = 3.7564 and SD = 1.01557), whether The training of NGOs helped us to get confidence in economic decisions (mean = 3.8697 and SD = .95049), whether The training of NGOs helped us to become independent in economic decision making (mean = 3.9858 and SD = .90543), whether The training of NGOs helped us to improve our economic status as a result of confidence (mean = 3.4901 and SD = 1.18731).

The above result implies that in terms of economic decision-making ability, the programs and trainings of NGOs has found to help woman in to make informed economic decisions, to make autonomous decisions regarding their personal economic situations, to understand about the basic consideration of economic decisions, them to get confidence in economic decisions, to become independent in economic decision making and to improve their economic status as a result of confidence.

According to Sen. (1999) women possessed enterprises produce positive economic and social outcomes, improving women’s self-confidence, increasing their participation in household and economic decisions and contributing to their economic empowerment. This indicated that the program and capacity building trainings which given by NGOs enable women to engage in income generation activities and have access to income, and enhanced decision-making in economic.

4.2.4. Expenditure Level Awareness and Assets Ownership Rights

One of the purposes of economic empowerment of woman is the possession of expenditure level awareness and assets ownership rights, the following items were presented for respondents to assess and measure such conditions in the study area.

Table 4.6 Expenditure Level Awareness and Assets Ownership Rights

Items	N	Minimum	Maximum	Mean	Std. Deviation
NGOs in the area helped women to track their expenditure level and fix anomalies in related to making unnecessary expenses	353	1.00	5.00	4.2776	1.00396
Women’s expenditure awareness was improved by the NGOs operating in the area	353	1.00	5.00	3.6827	1.12874
NGOs helped women in ways of asset ownership rights in the household	353	1.00	5.00	3.3881	1.15531
NGOs intervention has trained women regarding the management of their assets	353	1.00	5.00	4.0652	1.01900

Source: Own Survey, 2021

Thus, shaped on the result presented in the above table, except the third items, the other three items’ responses fall in the agreement range mean > 3.4. These items include; whether NGOs in the area helped women to track their expenditure level and fix anomalies in related to making unnecessary expenses(mean = 4.2776and SD = 1.00396), women’s expenditure awareness was improved by the NGOs operating in the area(mean = 3.6827and SD = 1.12874), NGOs helped women in ways of asset ownership rights in the household(mean = 3.3881and SD = 1.15531), and NGOs intervention has trained women regarding the management of their assets (mean = 4.0652and SD = 1.01900).

The above result implies that regarding the economic empowerment of woman NGOs in the study area have helped woman to track their expenditure level and fix anomalies in related to making unnecessary expenses, to improve expenditure awareness of woman, to understand asset ownership rights in the household and to enhance management of their assets.

According to (UNIDO, 2010), Strengthening women’s right property and other assets through capacity building is a key to economic independence and security. Women’s rights in, access to and control over housing, land and property is a determining factor in women’s overall living conditions, particularly in developing countries. This shows that, various types of trainings schemes provided by NGOs on management of property, as well as asset ownership rights in the household, women awareness was improved on property use, mange wisely and improved decision on their life option.

4.2.5. NGOs Approach to implement the program

To measure NGOs Approach to implement the program, the following items were presented for respondents.

Table4.7 NGOs Approach to implement the program

items	N	Minimum	Maximum	Mean	Std. Deviation
Providing peer to peer discussion sessions	353	1.00	5.00	3.8527	1.16816
Provision of financial education trainings	353	1.00	5.00	4.2125	.97565
Provision of model success stories	353	1.00	5.00	3.1671	1.30247
Provision of financial start up support	353	1.00	5.00	3.3286	1.25214
Provision of follow up programs	353	1.00	5.00	3.1671	1.27379
Provision of business and legal support in case of disputes and conflict	353	1.00	5.00	2.9972	1.23283

Source: Own Survey, 2021

Therefore, based on the above results, the major approaches of NGOs in the area were found to be discussion sessions, financial education trainings, model success stories, financial start up support, and business and legal support in case of disputes and conflict. This shows that the ways of NGOs to implementing the program were providing capacity building trainings, facilitating startup capital in order to engage them in income generation activities and start own business.

4.2.6. Progress Made

To measure NGOs progress in the study area in terms of woman empowerment, the following items were presented for respondents.

Table 4.8 Progress Achieved

Items	N	Minimum	Maximum	Mean	Std. Deviation
Income is increased	353	1.00	5.00	2.8017	1.29039
Saving habits improved	353	1.00	5.00	3.3853	1.23813
Asset management improved	353	1.00	5.00	3.6091	1.15312
Expenditure management well planned and implemented	353	1.00	5.00	3.5099	1.18011
Economic status in the community improved	353	1.00	5.00	2.9433	1.22343
Quality life improved	353	1.00	5.00	3.6686	1.18252

The above results showed that the major contribution of NGOs operating in the area includes, improvement of the quality of lives of women, improvement in the economic status of the community in general, enhancement of expenditure management and planning, asset management , saving and income generation.

4.2.7. Challenges

Concerning the major challenges, the following items were presented for respondents

Table 4.9 Challenges

Items	N	Minimum	Maximum	Mean	Std. Deviation
Beneficiaries selection	353	1.00	5.00	4.2578	.94379
Provision of training	353	1.00	5.00	2.2153	1.21734
Relationships among stalk holders	353	1.00	5.00	3.6997	1.18246
Reluctance to join the program	353	1.00	5.00	3.0567	1.35771
Slow progress	353	1.00	5.00	3.7535	1.08915
Poor Business skill	353	1.00	5.00	3.5836	1.11267
Un necessary expending	353	1.00	5.00	3.6516	1.08206
Lack of vision	353	1.00	5.00	3.4618	1.12530

Based on the results, the major challenges includes, difficulty in beneficiaries selection processes, relationships among stakeholders, slow progress of results observed, poor business skill, unnecessary expending and lack of vision.

4.3. Correlation Results

Correlation refers to synonym for association or the relationship between variables. It measures the degree to which two sets of data are related. Higher correlation value indicates stronger relationship between both sets of data (Coetzee, 2003). In this section Pearson's Product Moment Correlation Coefficient was computed. With the help of these statistical tools, conclusions are drawn with regard to the sample and decisions are made with respect to the research questions.

The following Pearson's Product Moment Correlation Coefficient was used to determine the relationship between the dependent, mediator and independent variables.

Table 4.10 Correlation Results

Variables		Woman economic empowerment activities by NGOs
Woman economic empowerment activities by NGOs	Pearson Correlation	1
	Sig. (2-tailed)	
	N	353
Generation of income	Pearson Correlation	.494**
	Sig. (2-tailed)	.000
	N	353
Facilitating woman saving habits	Pearson Correlation	.441**
	Sig. (2-tailed)	.000
	N	353
Economic Decision-making ability	Pearson Correlation	.458**
	Sig. (2-tailed)	.000
	N	351
Expenditure Level Awareness	Pearson Correlation	.466**
	Sig. (2-tailed)	.000
	N	353
Assets Ownership Rights	Pearson Correlation	.473**
	Sig. (2-tailed)	.000
	N	353
**. Correlation is significant at the 0.01 level (2-tailed).		

Based on the findings of the correlational analysis, all the independent variables (Generation of income, Facilitating woman saving habits, Economic Decision-making ability, Expenditure Level Awareness, and Assets Ownership Rights) were found to have strong correlation with Woman economic empowerment activities by NGOs at alpha level 0.01.

The regression model statistics

Table 4.11 **Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.597 ^a	0.356	0.349	0.6974	1.964

a. Predictors: (Constant), Facilitating woman saving habits, Expenditure Level Awareness , Generation of income, Economic Decision-making ability

b. Dependent Variable: Woman economic empowerment activities by NGOs

SPSS output, 2021

The above model also showed that the model is significant in predicting Woman economic empowerment activities by NGOs and it is interpreted as 35.2% of variance in woman economic empowerment is due to the activities performed by the NGOs in the area to enhance assets ownership rights, facilitating woman saving habits, generation of income, expenditure level awareness, economic decision-making ability of women (p value < 0.05).

Table 4.12 **ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	93.064	4	23.266	47.884	.000 ^b
	Residual	168.285	346	.486		
	Total	261.349	350			

a. Dependent Variable: Woman economic empowerment activities by NGOs

b. Predictors: (Constant), Assets Ownership Rights, Facilitating woman saving habits, Generation of income, Expenditure Level Awareness , Economic Decision-making ability

SPSS output, 2021

An analysis of variance (ANOVA) is used to compare the means of two or more independent sample and to test whether the differences between the mean are statistically significant.

The above model also showed that the model is significant in predicting Woman economic empowerment activities by NGOs and it is interpreted as in woman economic empowerment is due to the activities performed by the NGOs in the area to enhance assets ownership rights, facilitating woman saving habits, generation of income, expenditure level awareness, economic decision-making ability of women (p value < 0.05).

Multi collinearity

The researcher has checked if multi-collinearity problem exist or not before running the regression. Multi-collinearity refers to the solution in which the independent/predictor variables are highly correlated. There is “overlap” or sharing of predictive power when independent variables are multi-collinear. Multi-collinearity can be checked using the tolerance and variance inflation factors (VIF) which are the two collinearity diagnostics factors.

Table 4.13 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Collinearity Statistics	
		B	Std. Error	Beta		Tolerance	VIF
1	(Constant)	0.398	0.221		1.799		
	Expenditure Level Awareness	0.23	0.055	0.245	4.166	0.538	1.86
	Economic Decision-making ability	0.071	0.072	0.063	0.983	0.449	2.227
	Generation of income	0.299	0.065	0.259	4.579	0.581	1.722
	Facilitating woman saving habits	0.187	0.054	0.184	3.459	0.658	1.521

a. Dependent Variable: Woman economic empowerment activities by NGOs

Source: SPSS output, 2021

Tolerance is a metric that measures how much of the variability of a given independent variable is not explained by the model’s other independent variables. It is calculated for each variable. If this value is very low (less than 0.10), it means that the multi correlation with other variables is quite high, indicating that multi collinearity is possible. As a result, the tolerance value for all independent variables is more than 0.1, indicating that tolerance doesn’t have a multicollinearity problem. The variance inflation factor (VIF) calculates the impact of independent variable correlations on the precision of regression estimations. The variance inflation factor (VIF) should not be more than ten, and ideality should be less than one.

According to the table above, the VIF value for all independent variables is less than ten and less than one, implying that there is no multicollinearity concern.

4.4. Multiple Regression Result

The following regression analysis is used for estimating the relationships among variables. It enables to determine the strength of the relationship between variables and the predictive power of the independent variables on the dependent variable. In short, regression helps a researcher understand to what extent the change of the value of the dependent variable causes the change in the value of the independent variables, while other independent variables are held unchanged. Regression analysis is a way of statistically sorting out the variables that have indeed an impact. While there are many types of regression analysis, at their core they all examine the influence of one or more independent variables on a dependent variable.

Before moving on conducting a regression analysis, the basic assumption tests for the model must be carried out. This is a compulsory precondition in explaining the relationships between dependent and explanatory variables. Four major assumptions namely, Linearity Test, Homoscedasticity Test, Auto Correlation (Durbin Watson Test), and Normality Test checked and proved to be met reasonably well. Each test is explained below:

Before computing mediation analysis, the following assumptions were tested between the independents and dependent variables. The following regression analysis is used for estimating the relationships among variables. It enables to determine the strength of the relationship between variables and the predictive power of the independent variables on the dependent variable. In short, regression helps a researcher understand to what extent the change of the value of the dependent variable causes the change in the value of the independent variables, while other independent variables are held unchanged.

The basic assumption tests for the model must be carried out. This is a compulsory precondition in explaining the relationships between dependent and explanatory variables. Four major assumptions namely, Linearity Test, Homoscedasticity Test, Auto Correlation (Durbin Watson Test), and Normality Test checked and proved to be met reasonably well. Each test is explained below:

4.4.1. Linearity Test

The linearity of associations between the dependent and independent variables can be tested by looking at the P-P plot for the model. The closer the dots lie to the diagonal line, the closer to normal the residuals are distributed. As depicted in the below graph, the visual inspections of the p-p plot revealed that there exist linear relationship between the dependent and independent variables.

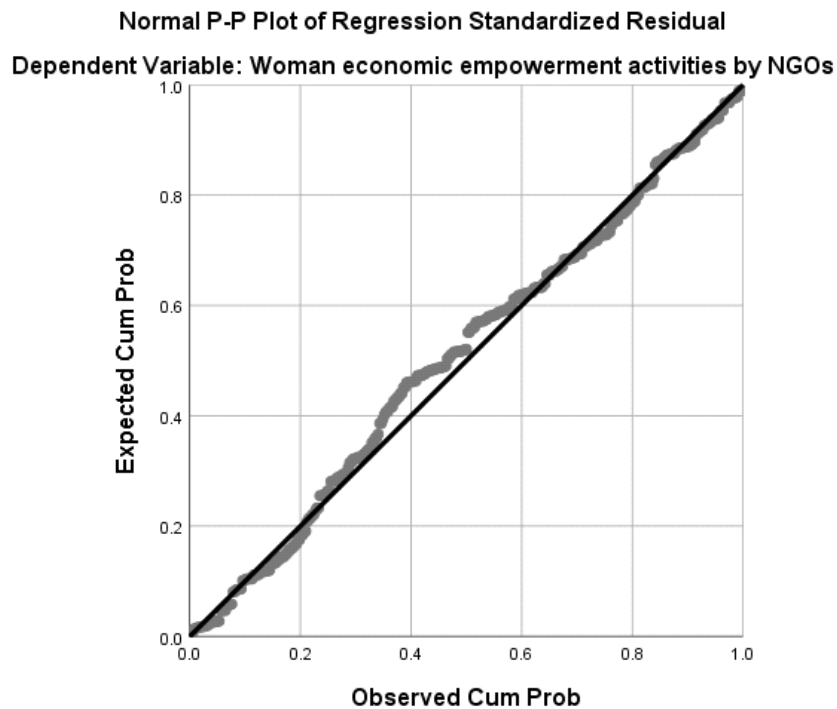


Figure 4-1: P- Plot of Regression Standardized Residual

4.4.2. Homoscedasticity Test

The assumption of homoscedasticity refers to equal variance of errors across all levels of the independent variables (Osborne & Waters, 2002). This implies it requires even distribution of residual terms or homogeneity of error terms throughout the data. Homoscedasticity can be checked by visual examination of a plot of the standardized residuals by the regression standardized predicted value (Osborne & Waters, 2002). If the error terms are distributed randomly with no certain pattern, the problem is not detrimental for analysis. The scatter plot in

fig 4.2 shows that the standardized residuals in this research are distributed evenly which shows that no violation of homoscedasticity.

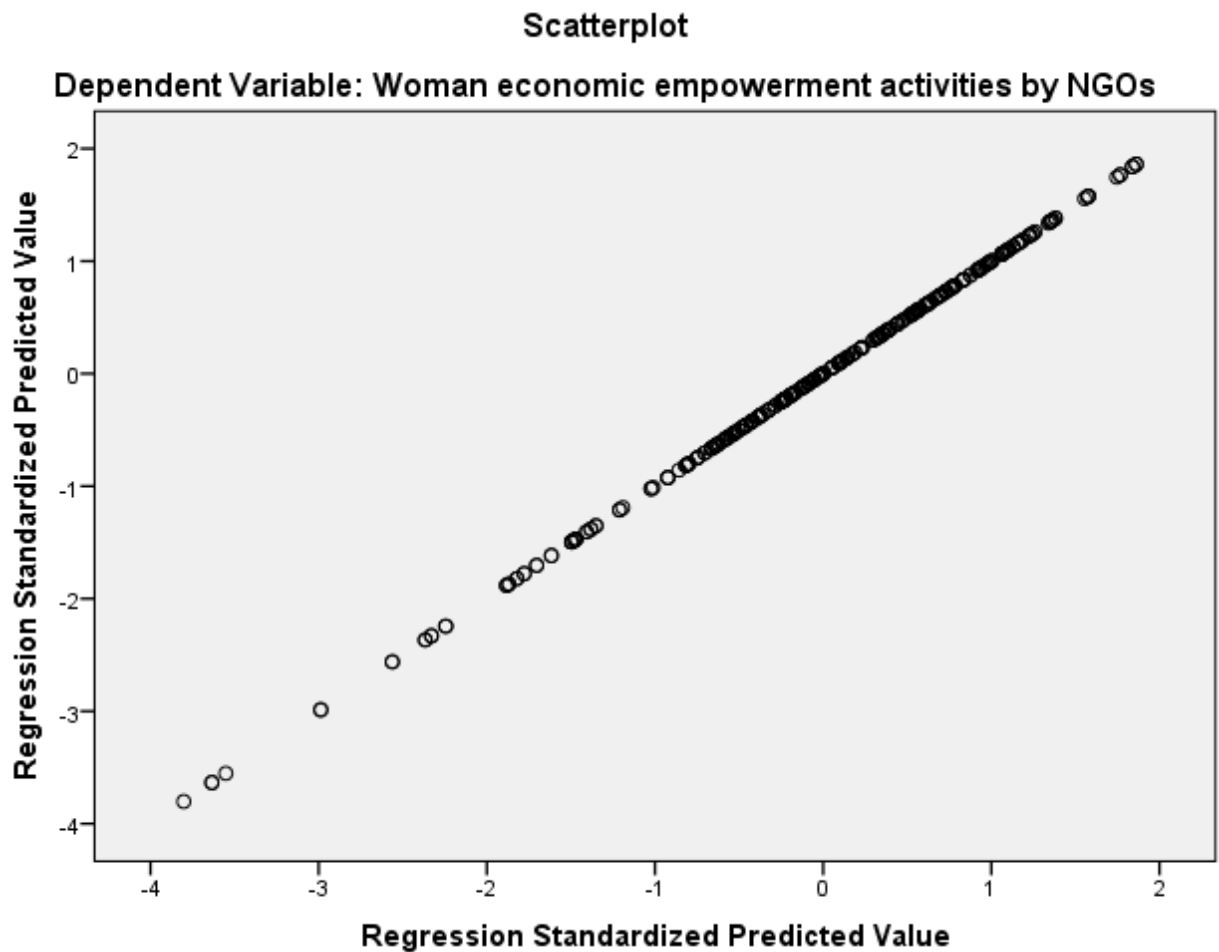


Figure 4-2: Scatter plot of standardized residuals

4.4.3. Auto Correlation (Durbin Watson Test)

Autocorrelation or independence of errors refers to the assumption that errors are independent of one another, implying that subjects are responding independently Stevens (2009). Durbin-Watson statistic can be used to test the assumption that our residuals are independent (or uncorrelated). This statistic can vary from 0 to 4. For this assumption to be met, the Durbin-Watson value needs to be close to 2 (Field, 2006). Values below 1 and above 3 are problematic and causes for concern. To check this assumption we need to look at the Model Summary box presented below.

Table 4.14 Durbin Watson statistics

Model	Std. Error of the Estimate	Durbin-Watson
1	.68970	1.969
a. Predictors: (Constant), Assets Ownership Rights, Facilitating woman saving habits, Generation of income, Expenditure Level Awareness , Economic Decision-making ability		
b. Dependent Variable: Woman economic empowerment activities by NGOs		

Source: output, SPSS 2021

The above reveals that errors are responding independently and autocorrelation is not a concern with Durbin-Watson value of 1.969. Therefore, it is possible to say the auto-correlation test has been met.

4.4.4. Normality Test

Multiple regressions require the independent variables to be normally distributed. This means that errors are normally distributed, and that a plot of the values of the residuals will approximate a normal curve (Keith, 2006).

Frequency distribution comes in many different shapes and sizes. Therefore, it is quite important, to have some general description for common types of distributions. In an ideal world our data would be distributed symmetrically around the center of all scores. As such, if we draw a vertical line through the center of the distribution then it should look the same on both sides. This is known as a normal distribution and is characterized by bell-shaped curve. This shape basically implies that the majority of scores lie around the center of the distribution (Field, 2006). The normal distribution graph was shown on fig 4.3 below and revealed that the assumption of normality of has been met.

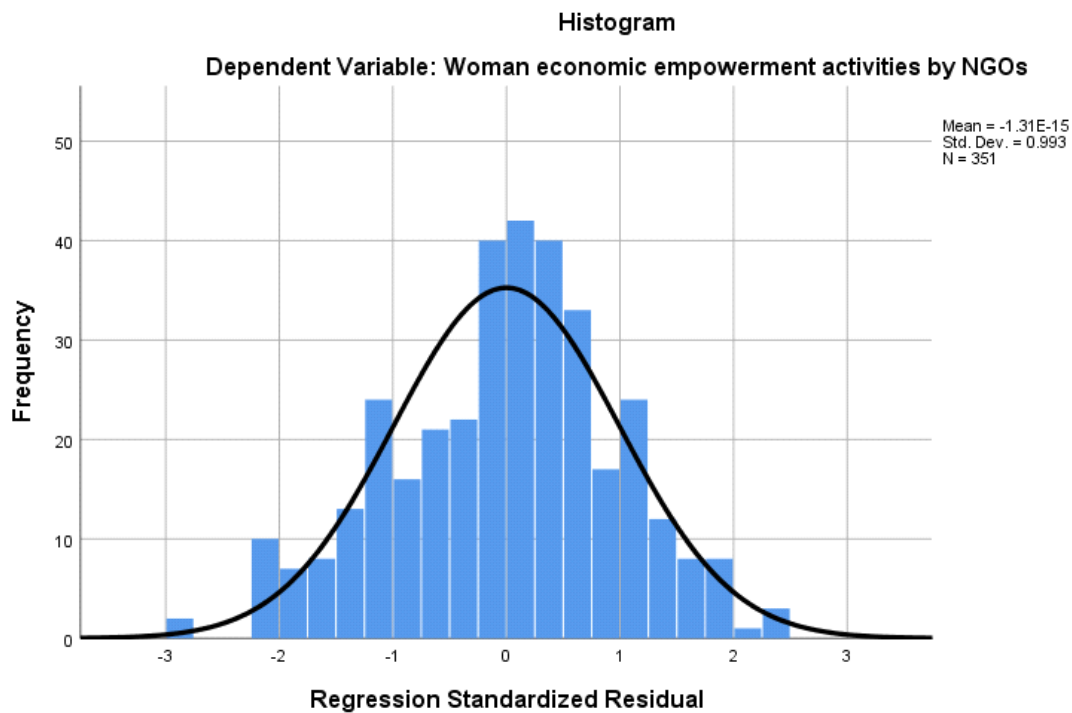


Figure 4-3: Normality Histogram

4.5 NGO staff and Stakeholders Responses

Separate questionnaires were disseminated for members of NGOs officials, staff members as well as other concerned stakeholders. Accordingly, the following section provides the analysis of these open ended questions provided for these parties.

The first question was presented to assess the role of NGOs for women in terms of generation of income; the responses were summarized as follow. Accordingly, NGOs contribute woman to engage in income gene rationing activities through capacity building (engage woman to participate in income generating activates, provide trainings like basic business skills, business plan development, provision of startup capital to enable woman to start their own business, and organizing woman in to groups or association of various objectives.

The second question was to assess the role of NGOs for women in terms of Facilitatng and improving saving habits. Based on the report of these participants, NGOs motivate woman to set goals to save their money, conduct trainings on saving and facilitate to them in order to create

saving book / accounts, provision of completion awards for those who are more saving money, and also connect them with various financial institutions.

Thirdly, the question was directed to know the role of NGOs for women in terms of Economic Decision-making ability. Factors affecting the women`s economic empowerment emanates from four major categories“ of power sources which they are: Power from within: the knowledge, individual capabilities, sense of entitlement, self-esteem and self-belief to make changes in their lives, including learning skills for jobs or to start an enterprise Power to: economic decision-making power within their household, community and local economy (including markets) not just in areas that are traditionally regarded as women`s realm but extending to areas that are traditionally regarded as men`s realm Power over: access to and control over financial, physical and knowledge-based assets, including access to employment and income generation activities Power with: the ability to organize with others to enhance economic activity and rights Crucially, this framework is concerned not just with increases in women`s access to income and assets but also with control over them and how they use that control in other aspects of life.

Accordingly, NGOs in the area are try to provide training such as life skills trainings to improves woman economic decision making abilities, facilitated experience sharing among woman with various backgrounds to improve their economic decision.

The respondents were asked to respond on ‘Does women engage in come generation activities have significant role for their economic empowerment?’ They responded that if women educated and technically supported they can get chance to involve and participate themselves in income generation activities. Participation in indecision regarding use of income from a specific activities depend on the power to make decision on productive activities, women earned income, accessed to information on price of commodities and size of income and they have more control over saving they make by themselves as well manage their properties and utilize properly. Thus in the operation area women who have supported by NGOs through provided skill trainings and facilitated loan or startup capital enable them to engaging in income generation activities, started their business and their economic status improved. Therefore, engaging women in income generating activities are an important dimension of women economically empower.

The researcher asked the respondents to respond on “What strategies do the NGOs employed to empower women economically in your area?” They responded that the strategies that NGOs

focused in order to bringing in women economic empowerment are capacity building trainings and skill development efforts by NGOs focus on the empowerment of destitute women. Their aim was train and provides them with opportunities self-employment to improve their economic status. Also NGOs often facilitated startup capital especially while women are willing to engage in income generating activities and start own business. Thus NGOs provided financial support in order to women starts their own business and economically empowerment.

Other interviewees responded that the strategies employed by NGOs to empower women economically in the operation area is self-help group approach which basically this approach at small groups formed, mostly by women at the village level. Everyone in self-help groups invest in some small business and gain some profits. The NGOs that are women centric usually financial fund these people with initial loans with minimum interest rate for initial investment, which those women can pay back after gaining profit. Thus this approach is vital to women start own business and increase their income level.

Finally the researcher asked 'what activities have been accomplished and achieved to empower women economically by NGOs in your operation area?' the respondents reflected that nongovernment organizations which made agreement with concerned government bodies and implementing the project in our operation areas supporting women stand on their own through improving socio economic condition of destitute women by providing relevant capacity building trainings, skills and startup capital enable to women engage in income generation activities. Other participants responded that the NGOs in operation area assisted and provided raw materials procurement, skill trainings, market linkage, organized experience sharing for women helped them to sufficiently equip self-employed women with information, knowledge, trainings and managerial techniques and start their own business and their income level as well as living condition improved. Capacity building is vital strategy to empower women economically.

Regarding the major challenges of NGO involvement, the results showed that attitudinal and traditional problems were found to be the major challenges. In addition, lack of coordination among different stakeholders who are striving to bring about economic empowerment of woman in the area. These challenges are making the effort of NGOs harder every day.

Regarding the ways to solve the problems raised by the above discussion, most of the respondents have agreed that setting selection criteria, selecting the right target groups,

beneficiaries with concerned government bodies, implement the program in collaboration with community based organizations, and government sector to ensure sustainability. Provision of relevant information and training for women are a key to improve their economic decision skills.

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

The objective of this study was to analyze the role of NGOs in women economic empowerment in Gullele Sub City of Addis Ababa City Administration. Based on the results of the study, the following conclusion was made:

In terms of generation of income, NGOs operating in the study area has assisted economically disadvantaged women to set goal in order to engage in income generating activities, to engage in income generation activities, to create source of incomes and to create small and micro enterprises to create income for women. Concerning the NGO activities in facilitating woman saving habits, the result has showed that these NGOs has supported women in the study area have helped the women to join financial institutions for having a saving account of my own, to set goals for their saving activities, to save money by these NGOs, help the women to develop and enrich their saving activities in general.

The study showed that in terms of economic decision-making ability, the programs and trainings of NGOs has found to help women in to make informed economic decisions, to make autonomous decisions regarding their personal economic situations, to understand about the basic consideration of economic decisions, us to get confidence in economic decisions, to become independent in economic decision making and to improve our economic status as a result of confidence. NGOs in the study area have helped women to track their expenditure level and fix anomalies in related to making unnecessary expenses, to improve expenditure awareness of woman, to understand asset ownership rights in the household and to enhance management of their assets.

The major approaches of NGOs in the area were found to be discussion sessions, financial education trainings, model success stories, financial start up support, and business and legal support in case of disputes and conflict. The major contribution of NGOs operating in the area includes, improvement of the quality of lives of women, improvement in the economic status of the community in general, enhancement of expenditure management and planning, asset management , saving and income generation. The major challenges includes, difficulty in

beneficiaries selection processes, relationships among stakeholders, slow progress of results observed, poor business skill, unnecessary expending and lack of vision.

The correlation analysis showed that, all the independent variables (Generation of income, Facilitating women saving habits, Economic Decision-making ability, Expenditure Level Awareness, and Assets Ownership Rights) were found to have strong correlation with Women economic empowerment activities by NGOs at alpha level 0.01.

Additionally, the regression analyses showed that women economic empowerment activities by NGOs and it is interpreted as 35.6% of variance in woman economic empowerment is due to the activities performed by the NGOs in the area to enhance assets ownership rights, facilitating women saving habits, generation of income, expenditure level awareness, economic decision-making ability of women (p value < 0.05).

5.2. Recommendations

The researcher would like to suggest the following recommendations:

- Increasing the accessibility of the financial institutions helps to boost the saving culture and the economic capability of the women than it is existed now. Facilitating the smooth credit facility for women in the micro and small economic activities enhances the women participation in this area both in quality and quantity. Moreover, since educating women have a multiplier effect and considered as educating the entire society, the government has to precede its effort of increasing the women/ female enrollment in to academic institutions. By doing so other than its several contributions it able the women to benefit the economic empowerment emanated from being educated.
- The government support services in addition to Training, Education and training consultancy services it need to be accompanied with the provision for technological support and creating market linkage with the local economy. Besides, it is better to allocate the working premises in the market and customer sensitive areas.
- Furthermore, the participatory approach of decision making have to be carried out between the relevant stakeholders like Government, Women and NGOs operating in these areas in order to facilitate an effective and efficient women economic

empowerment programs so that to make the consistent effort and outcome in empowering women economically.

- Regarding the constraints for the provision of government support services the root cause analysis required to understand the holistic nature of the given constraints so that to forward a relevant measures which helps to solve the problems radically.

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Annex I. Questionnaire for Beneficiaries

Addis Ababa University

College of Business and Economics

Department of public administration and development management

Master of art in development management

Questionnaire

Dear Respondents:

The study is intended to assess the role of NGOs in women economic empowerment: the case of Gullele Sub City Addis Ababa city administration. So, this questionnaire is designed to draw your honest view regarding your response. The information you provide will be treated with high confidentiality and used for academic purpose only. Please be honest in all responses; hence your co-operation, truthfulness and assistance will be highly appreciated for the needed outcome.

Thank you so much in advance for your precious time and cooperation!

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Thank You for your kind cooperation in advance!

Questionnaire for Beneficiaries

General instruction: Please put a tick mark in the appropriate box.

Part 1: Socio- Demographic Information

1. Sex -----

2. Age _____

3. Marital Status **A, Married** **B Single** **C, Divorced**

4. Educational background

A, 0--5th **B, 6th --8th** **C, 9th--12th** **D, College and above**

5. Your average monthly income _____

6. Number of family members in your household _____

Part 2: For the following Likert scale questions:-

Tick (√) or check the appropriate cell by expressing your opinion on the following 5-points scale shown below to the best of your knowledge.

Rating Scale: 1=Strongly Disagree (SD); 2= Disagree (DA); 3=Neutral (N); 4= Agree (A); 5=Strongly Agree (SA).

No	Generation of income	Responses				
		5	4	3	2	1
1	The NGOs effort in my area helped me to set goal in order to engage in income generating activities					
2	Training on entrepreneur and business skills helped us to engage in income generation activities					
3	The NGOs operation in my area motivated me to generate income					
4	There is a provision of trainings by the NGOs for woman to create source of incomes					
5	The programs of the NGOs has helped to create small and micro enterprises to create income for woman					
Facilitating woman saving habits		5	4	3	2	1
6	The programs and trainings of NGOs have helped me to join financial institutions for having a saving account of my own					
7	The trainings and programs of NGOs have helped me to set goals for my saving activities					
8	Women's are motivated to plan their purchase in order to save money by these NGOs					
9	NGOs motivation helped us to develop saving habit and keep the balance of revenue and expenditure					
10	As a result of training on saving, we help to expand our business					
Economic Decision-making ability		5	4	3	2	1

11	The programs and trainings of NGOs have helped women to make informed economic decisions					
12	The NGOs effort have helped women to make autonomous decisions regarding their personal economical situations					
13	The NGOs operation in the area inform and train women about the basic consideration of economic decisions					
14	The training of NGOs helped us to get confidence in economic decisions					
15	The training of NGOs helped us to become independent in economic decision making					
16	The training of NGOs helped us to improve our economic status as a result of confidence					
Expenditure Level Awareness		5	4	3	2	1
17	NGOs in the area helped women to track their expenditure level and fix anomalies in related to making unnecessary expenses					
18	Women's expenditure awareness was improved by the NGOs operating in the area					
Assets Ownership Rights		5	4	3	2	1
19	NGOs helped women in ways of asset ownership rights in the household					
20	NGOs intervention has trained women regarding the management of their assets					
NGOs Approach to implement the program		5	4	3	2	1
21	Providing peer to peer discussion sessions					
22	Provision of financial education trainings					
23	Provision of model success stories					
24	Provision of financial start up support					
25	Provision of follow up programs					

26	Provision of business and legal support in case of disputes and conflict					
Progress Achieved		5	4	3	2	1
27	Income is increased					
28	Saving habits improved					
29	Asset management improved					
30	Expenditure management well planned and implemented					
32	Economic status in the community improved					
33	Quality life improved					
Challenges encountered from NGOs point of Views		5	4	3	2	1
34	Beneficiaries selection					
35	Provision of training					
36	Relationships among stalk holders					
Challenges encountered from beneficiaries point of Views		5	4	3	2	1
37	Reluctance to join the program					
38	Slow progress					
39	Poor Business skill					
40	Un necessary expending					
41	Lack of vision					

Annex II. Amharic Questionnaire for Beneficiaries

የሚጠቀሙበት ስም

የሚጠቀሙበት አድራሻ

የሚጠቀሙበት ስም

የሚጠቀሙበት አድራሻ

“የሚጠቀሙበት ስም”

የሚጠቀሙበት አድራሻ

የሚጠቀሙበት ስም

የሚጠቀሙበት አድራሻ የሚጠቀሙበት (□)

የሚጠቀሙበት ስም

የሚጠቀሙበት አድራሻ

የሚጠቀሙበት ስም

የሚጠቀሙበት አድራሻ

የሚጠቀሙበት ስም

የሚጠቀሙበት አድራሻ

1. የስም? -----

2. የአድራሻ? -----

3. የዕድሜ? □/ □□ □/ □□□ □/ □□□

4. የስኬል? □/ □0-5 □/ □6-8 □/ □9-12 □/ የሌላው

5 የስኬል?-----

6. የስኬል? -----

የስም

2. የአድራሻ

የሚጠቀሙበት ስም □ “

“የሚጠቀሙበት አድራሻ”

1 የስም 2. የአድራሻ 3. የዕድሜ 4. የስኬል

5. የስኬል

2 7	□□□□□□□□					
2 8	□□□□□□□□□□					
2 9	□□□□□□□□□□□□					
3 0	□□□□□□□□□□□□ □□□□□□□□□□					
3 2	□□□□□□□□□□□□□□□□					
3 3	□□□□□□□□□□					
	□□□□□□□□□□□□□□□□□□□□□□					
		5	4	3	2	1
3 4	□□□□□□□□□□□□					
3 5	□□□□□□□□□□□□					
3 6	□□□□□□□□□□□□□□□□□□□□□□					
	□□□□□□□□□□□□□□□□□□					
		5	4	3	2	1
3 7	□□□□□□□□□□□□□□□□					
3 8	□□□□□□□□□□□□					
3 9	□□□□□□□□□□□□□□					
4 0	□□□□□□□□□□□□□□□□					
4 1	□□□□□□□□					

Annex III. Questionnaire for Beneficiaries

Addis Ababa University

College of Business and Economics

Department of public administration and development management

Master of art in development management

Questionnaire

Dear Respondents:

The study is intended to assess the role of NGOs in women economic empowerment: the case of Gullele Sub City Addis Ababa city administration. So, this questionnaire is designed to draw your honest view regarding your response. The information you provide will be treated with high confidentiality and used for academic purpose only. Please be honest in all responses; hence your co-operation, truthfulness and assistance will be highly appreciated for the needed outcome.

Thank you so much in advance for your precious time and cooperation!

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Thank You for your kind cooperation in advance!

Questionnaire for the NGO Officials and stallholder's officials

General instruction: Please put a tick mark in the appropriate box.

Part 1: Socio- Demographic Information

- Age _____
- **Marital Status**
 - Married
 - Widowed
 - Divorced
 - Single

- **Educational background**

Certificate

Diploma

BA/ BSC Degree

Master's degree and above

Part 3: for the following question, please give brief answers based on your experience of NGOs role in your areas.

- **What is the role of NGOs for women in terms of generation of income?**

- **What is the role of NGOs for women in terms of Facilitating and improving saving habits?**

- **What is the role of NGOs for women in terms of Economic Decision-making ability?**

- **What is the role of NGOs for women in terms of Expenditure Level Awareness and Assets Ownership Rights?**

5. How do you view the organization's partnership with government offices?

- A. Poor**
- B. Moderate**
- C. Good**
- D. Very good**

6. What is your general comment on the activities of NGOs in your area in terms of woman empowerment?

7. What are the major challenges that you have faced during your involvement in the project?

8. What are the way forwards to solve the problems?

Interview Questions for concerned target groups/ bodies

- 1. What activities have been accomplished and achieved to empower women economically by NGOs in your operation area?**
- 2. What strategies do the NGOs employed to empower women economically in your area?**
- 3. Do women engage in income generation activities have a significant role for their economic empowerment?**

Thank You for Your Kind Cooperation!!