



Addis Ababa University

School of Graduate Studies

College of Social Science School of Social Work Program

THE ROLE OF INCOME GENERATING ACTIVITIES (IGAs) IN THE
ECONOMIC EMPOWERMENT OF RETURNEE WOMEN FROM THE
MIDDLE EAST

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Submitted to the School of Graduate Studies of Addis Ababa University

In partial fulfilment of the requirements for the

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THE ROLE OF INCOME GENERATING ACTIVITIES (IGA) IN THE ECONOMIC
EMPOWERMENT OF RETURNEE WOMEN FROM THE MIDDLE EAST: A CASE STUDY
OF SAFE FROM IRREGULAR MIGRATION PROJECT IN ADDIS KETEMA SUB-CITY,
ADDIS ABABA, ETHIOPIA

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DECLARATION

I hereby declare that the Dissertation entitled:

“The Role of Income-Generating Activities (IGAs) in the Economic Empowerment of Returnee Women from the Middle East: A Case Study of the 'Safe from Irregular Migration' Project in Addis Ketema Sub-city, Addis Ababa, Ethiopia submitted by me for the Partial Fulfillment of Master of Social Work to Addis Ababa University College of Social Science School of Social Work is my original work and has not been submitted earlier either to Addis Ababa University or any other institution for the fulfillment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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APPROVAL

The undersigned certify that he has read and hereby recommend to Addis Ababa University to accept the thesis submitted by Ayinaddis Ejigu, The Role of Income-Generating Activities (IGAs) in the Economic Empowerment of Returnee Women from the Middle East: A Case Study of the 'Safe from Irregular Migration' Project in Addis Ketema Sub-city and submitted in partial fulfilment of the requirements for the Degree of Masters of Social Work complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

Approved By the Examining Board

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ACRONYMS AND ABBREVIATIONS

CSA	Central Statistical Authority
EECMY-DASSC	Ethiopia Evangelical Church Mekane Yesus Developmental and Social Service Commission
FGD	Focus Group Discussions
IGAs	Income Generating Activities
ILO	International Labor Organization
IOM	International Organization of Migration
LMS	Labor and Migration Survey
MDGs	Millennium Development Goals
NGOs	Non-Governmental Organizations
SIM	Safe from Irregular Migration
WBO	World Bank Organization

Abstract

This study examines the role of Income-Generating Activities (IGAs) in promoting the economic empowerment of returnee women from the Middle East, focusing on the "Safe from Irregular Migration" project in Addis Ketema Sub-city, Addis Ababa. To overcome the economic challenges like the lack of jobs and financial dependency of returnee women, IGAs were implemented as a solution. The participants of the quantitative study were all 300 returnee migrants who were engaged in the IGAs program. The researcher used a mixed-method convergent design, the sampling technique for quantitatively used census with a structured questionnaire and analysis done by SPSS descriptive statistics. Purposive sampling was used for qualitative (15 participants) with semi-structured interviews for FGDs and in-depth interviews then analysis done by thematic analysis systematic step. The quantitative finding of this study shows improvement in the financial stability of participants, with 93.7% of respondents reporting income increments after the engagement in the program. According to the study, the qualitative result strengthens the quantitative findings and it shows the role of IGAs on participants' livelihoods. The respondent expressed a change from financial dependence to financial freedom and self-reliance. However, limited access to financial services without collateral, market linkage and lack of continuous capacity-building training were mentioned as the challenges through IGAs process. The study concludes that IGAs are an important tool for fostering the economic reintegration of returnee women. To maximize the impact of such an institution, it recommends strengthening training programs, expanding access to microfinance, and addressing structural barriers.

Keywords: *Decision-Making power, Economic Empowerment, Income Generating Activities (IGA),*

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Ethiopia is a country with the vast majority of its population directly or indirectly involved in agriculture (Mohammed & Beyene, 2024). As of July 2024, the Ethiopian Statistical Service (ESS) reported that Ethiopia's total population reached approximately 123 million. The male-to-female ratio remained balanced at approximately 1:1, indicating gender uniformity in the overall population distribution (ESS, 2024). Agriculture remains a cornerstone of Ethiopia's economy, accounting for approximately 40% of the country's GDP as of 2021. The sector employs about 85% of the labor force and contributes nearly 90% of export goods, with coffee being the largest foreign exchange earner (Yenesew, 2024). Women considerably contribute to household income through on-farm and off-farm activities in the family. According to Central Statistical Authority 2023 demographic survey report, Addis Ababa, has an estimated population of over 5 million people, making it the country's largest and most populous urban center. The city is divided into eleven sub-cities. In recent years, Ethiopia has seen a rapid increase in urbanization with more people moving to cities in search of better living conditions and job opportunities (Dorosh & Schmidt, 2010). On the other hand, the pace of job creation often struggles to keep up with the growing labor force, leading to high unemployment rates and underemployment (Horne, 2023). However, urbanization also has challenges in balancing better job opportunities vs. the labor force. Because of low job opportunities, most labor forces are pushed to migrate abroad for better job opportunities (Hailemariam & Adugna, 2011)

Ethiopia is one of the largest labor-exporting countries in Africa, with many Ethiopians, especially women, migrating to the Middle East in search of better employment opportunities due to limited job prospects and economic hardship at home (Yeneneh, 2017). Following migration for a better life and income, most Ethiopian migrants to the Middle-East are vulnerable to physical, sexual and psychological abuses (Endris, 2019). Ethiopian migrants, especially irregular migrants, faced different challenges after they returned to their home country, like skill gaps with market need, unemployment, stigmatized and marginalized by the societies. Financial problem is the main challenge because most of them are returning with empty hands. To solve these challenges empowering women economically through IGAs was mandatory (Sinha, 2005).

Studies conducted at global level, continental and national levels emphasize the significant contribution of IGAs in the economic empowerment of returnee migrants. Worldwide study shows that returnee women acquire different skills and experiences from abroad; after returning to their home country, they utilize these skills and experiences to start their businesses. For example, in Ghana and Nigeria, returnee migrants have been pivotal in promoting enterprise development and strengthening women-owned businesses, it contributing to the broader economic empowerment of women returnee migrants (George, 2023). At the continental level, for instance, in Kenya, initiatives like the Shining Hope for Communities (SHOFCO) show that providing vocational pieces of training and giving financial support to returnee women enables them to start businesses. These IGAs not only lift out of poverty returnees but rather their family and societies. (Kyuvi, 2017). In Ethiopia, programs implemented by organizations such as the International Labor Organization (ILO) have equipped returnee women with vocational training, financial literacy and entrepreneurship, to enhance economic reintegration and sustain IGAs (Nimkar et al., 2020).

Ethiopia's urban development strategy has a big contribution to IGAs and job opportunities when related to rural areas, especially for returnee women (Dessie, 2024). Urban areas like Addis Ababa are easy to link with the local market needs such as food preparation, garment, hairdressing lather processing and industry service to decrease financial dependency (Mekonnen, 2019). Returnee women in Addis Ababa have taken advantage of the city's opportunities to build their livelihood and familiarize themselves with the urban environment (Nimkar *et al.*, 2020).

In developing countries like Ethiopia, women's economic empowerment is significantly important. (Adera & Abdisa, 2023). Economically empowered women, contribute more for themselves and their countries in different directions, because of increased their financial income, asset ownership, decision-making and contribution to household expenses. When women are empowered economically, increase their interest in invest in their children's health, education and all aspects of livelihood, these have the result of change in economic empowerment (Bayeh, 2016).

To strengthen the economic empowerment of returnee women, it is crucial to implement focused interventions. Ethiopia has developed a strategy to support the economic empowerment of the returnee migrant women and help them successfully reintegrate into local market. This strategy

focused on activities like providing skill vocational training, linkage with micro finances and creating market network with local market need. This type of IGA program decreases the economic problem of returnee migrants, and it contributed a great role in empowering women in economically (Buvinic *et al.*,2020). For returnee women to solve their financial issue Income income-generating activities are very important, because it give opportunities to increase their income, it develops work skills and network with other also, they gate control over income, financial decision making and economic independence (Hasan *et al.*, 2023).

The purpose of this study is to assess the role of IGAs in the economic empowerment of returnee women and the challenges they faced after engagement with IGAs, especially from Middle Eastern countries, in the case of the ‘Safe from Irregular Migration’ project. Because there are many institutions (governmental and NGOs) working on returnee women’s economic reintegration but, there is no enough data about how the IGAs empower the returnee economically. SIM project, worked on returnee women and was implemented by the Ethiopian Evangelical Church Mekanyesus Developmental and Social Commission (EECMY-DASSC) with the collaboration of Addis Ketema Sub-City in Addis Ababa, Ethiopia

1.2 Statement of the Problem

To achieve successful economic development and gender equality across the world, women's empowerment is an important issue. Empowering women entails providing them with the skills, resources, and opportunities necessary to make autonomous decisions and participate fully in economic, social, and political life. The World Economic Forum’s Global Gender Gap Report highlights that closing the gender gap in labour force participation could significantly boost the global economy, adding an estimated \$28 trillion to the global GDP by 2025. Despite progress in areas such as education and political representation, challenges persist, including gender-based violence, unequal pay, and underrepresentation in leadership positions. International efforts, such as the United Nations’ Sustainable Development Goal 5, aim to achieve gender equality and empower all women and girls, underscoring the importance of addressing these disparities globally (Schwab, 2015).

The Ethiopian constitution explicitly supports women’s empowerment and promotes gender equality, and the country has committed to international conventions like the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (Ogato, 2013). Notable

progress includes increased women's political representation, with women holding around 39% of parliamentary seats, and the historic appointment of Sahle-Work Zewde as the country's President. However, challenges remain, including limited access to economic resources, education disparities, and persistent cultural practices such as early marriage and female genital mutilation. (Dias, 2021), (Williams-Breault, 2018). Ongoing efforts by the government and non-governmental organizations aim to address these issues through economic empowerment initiatives, educational programs, and campaigns against harmful traditional practices (Degu & Hando, 2024).

Economic empowerment is also a precondition for achieving gender equality, overall empowerment of women, and the eradication of poverty worldwide (Kabeer, 2003). However, many women, especially those returning from the Middle East who migrate irregularly, face substantial economic challenges, that limit their ability to attain financial independence and most of them return not only with empty hands, but also psychosocially traumatized. Also, at home country, often encounter a lack of economic opportunities, inadequate access to resources, and systemic gender biases that prevent them from achieving economic stability. These challenges are particularly pronounced for women who have experienced irregular migration, often returning to their home countries with little savings, few transferable skills, and no social safety nets (Uddin, 2021). The income-generating activities contribute to women increasing their income, developing their acceptance by the community and gaining decision-making power. To address the economic problem of returnee women, strengthen them economically and build economically empowered women, IGA was the solution. (Kaukumangera, 2021). Additionally, the contribution of IGA is not limited to one's financial benefit; rather, it has vast profits to social and developmental issues like, access to better health services, education of children and overall livelihood of family and community participation (Hill & King, 1995).

While income-generating activities (IGAs) have been identified as important tools for economic empowerment, there is limited research specifically addressing how IGAs impact the economic empowerment of returnee women, particularly those who have returned from the Middle East to Ethiopia. Existing studies often focus on general poverty alleviation or women's empowerment in urban settings but do not provide in-depth insights into the unique challenges and opportunities faced by returnee women. (Shah & Saurabh, 2015); (Mora, 2012). Moreover, there is a lack of

comprehensive understanding of the effectiveness of specific projects, such as the "Safe from Irregular Migration" initiative, in facilitating the socio-economic reintegration of these women. This gap in knowledge leaves unanswered questions about the role of targeted IGAs in improving the livelihoods of returnee women, the sustainability of such activities, and the broader impact on their empowerment within the Ethiopian context. So because of the reason mentioned above, the study seeks to assess the role of IGAs in the economic empowerment of returnee women and the challenges they faced after the engagement in IGAs, especially from Middle Eastern countries, in the case of the 'Safe from Irregular Migration' project that found in Addis Ketema sub city, in Addis Ababa city. The study assesses the contribution of IGAs in the economic empowerment of returnee women, and the opportunities and challenges they face throughout their business activities.

The researcher's interest developed in this topic as a first-year student of Master of Social Work Field Practice Attachment. The organization where the researcher was placed was working with returnee migrants from Middle-East countries and had different activities like awareness creation for the potential to migrate, psychosocial support and IGAs for the returnee. During this experience, there were different sessions conducted, such as pieces of training and group discussions, during this time the participants shared the traumatic experiences they faced through their journey, including physical abuse, psychological and sexual trauma by brokers and their employers in the destination countries. In the researcher's mind, the main cause of irregular migration was economic problems. Even after returning to their home country, they remigrated because of economic instability. So, this problem will be decreased by empowering women through IGAs. The researcher focuses on women migrants because irregular migration routes often involve crossing deserts and seas, where women being physically more vulnerable, face several traumas. So to solve this problem empowering economically through IGAs was vital.

This study is different from earlier studies as it especially focuses on returnee women in the Addis Ketema sub-city who participated in the SIM project. Unlike general studies on irregular migration, it assesses how IGA contributed to economic empowerment through a prior and post-IGA comparative analysis. By using a mixed-method approach, it provides triangulated insight, offering a more comprehensive understanding of the impact of IGAs. Additionally, this study not only highlighted the benefits but also identified the challenges in sustaining IGA, making it

valuable for policymakers, NGOs and other stakeholders seeking practical solutions for returnee reintegration.

1.3 General Objective

- ❖ Assess the role of income-generating activity (IGA) in the economic empowerment of returnee women from the Middle East.

1.4 Research Questions

This research study attempts to address the following research question:

1. Is there any significant difference in terms of Economic empowerment of Returnee women before and after their exposure to the IGA program?
2. How do income-generating activities (IGAs) contribute to the economic empowerment of returnee women in the Addis Ketema Sub-city?
3. What are the challenges and opportunities to promote Returnee women's face in initiating and sustaining IGAS Economic empowerment?

1.4.1 Specific objectives

- Assess the economic status change of returnee women before and after the engagement of IGAs in the program.
- Explore the contribution of the IGAs program for returnee women for their economic empowerment.
- To identify the challenges and the opportunities of Safe from Irregular Migration (SIM) Project IGA program as a tool for Economic empowerment

1.5 Scope of the Study

Various government and non-government organizations implemented income-generating activities (IGA) in different parts of the country. In the study area, Addis Ketema Sub-city of Addis Ababa City Administration, a project known as “Safe from Irregular Migration” was implemented by the civil society organization called the Ethiopia Evangelical Church Mekane Yesus Development and Social Service Commission (EECMY-DASSC). The project involved a total of three hundred (300) returnee women members.

This study focused on all these three hundred self-help groups (SHGs) of women who participated in the Safe from Irregular Migration (SIM) Project under the IGA program for the last six years (50 SHGs per year). The study assessed the women's economic empowerment status before and after their exposure to the IGA program, identified challenges and opportunities, and evaluated the project's impact on the economic empowerment of the targeted women. Accordingly, the chosen respondents were returnee migrant women participant in IGAs task.

1.6 Significance of the Study

This research study has important input for the current understanding of the economic empowerment of returnee migrants in Ethiopia especially in Addis Ababa with a special focus on the function of IGAs in particularly in SIM projects. The research focused on offering understanding, and on the degree of program influence to empower migrant women. The study shows, the income difference before and after their engagement in the project, what tasks done by the project for the contribution of women economic empowerment, obstacles and successes in the Ethiopian context. This insight was important for improving alike project outcome in the future meant for the needs of women returned from migration. In addition, the study helps as a prototype for other areas encountering similar problems by enhancing economic empowerment at large scale. The result of this research will also contribute to the knowledge base of threats and prospects that returnee women come across and provide dependable input for policy makers, governmental and non-governmental organizations interested in planning and executing programs of reintegration.

1.7 Operational/conceptual definition of terms

Irregular Migration: Who migrated illegally through deserts and seas without proper documents.

Returnee Women: A woman migrated to the Middle-East countries, but has to returnee to Ethiopia because of different reasons.

Income-generating Activities (IGAs): Economic activities such as vocational training, seed money provision and linkage with microfinance for small business establishment for returnee women.

Economic Empowerment: The process through which returnee women gain financial independence, improved decision-making power, control over resources and self-reliance through participating in IGAs.

Empowerment Status: The level of economic of returnee women prior to and post engagement in IGAs.

Challenges of IGAs: Obstacles that hinder the success of IGAs, include limited capital, increased equipment and rental costs and lack of local market network.

Opportunities for IGAs: Favorable conditions that enhance the success of IGAs such as vocational training, financial funding, mentorship and favorable market conditions.

1.8 Limitations of the Study

This study is limited to returnee women in Addis Ketema sub-city that may restrict the applicability of the results to other areas or groups with various socio-economic settings and returnee women experiences. The research also didn't investigate in detail the wider socio-cultural and systemic obstacles like gender-based discrimination and the inbuilt societal norms hindering sustainable women's economic empowerment. In addition, the study didn't encompass challenges such as inflation and women's limited access to credit.

CHAPTER TWO: LITERATURE REVIEW

The literature explores the role of IGAs in supporting women's reintegration into the local economies while addressing the challenges and opportunities of using IGAs as a tool for sustained development and empowerment.

2.1 The Concept and Definitions

2.1.1 Women Empowerment

The term empowerment dates back to the 1960s, particularly during the Afro-American movement, and in Paulo Freire's theory based on the development of critical principles of participation (Sophie *et al.*, 2007). At the level of development bodies, the concept of empowerment was largely adopted after the Beijing Conference of 1995. The conference was built on political agreements aimed at securing the equality of women with men in law and in practice. For equality, progress, and peace to be achieved, women must be empowered and have full involvement based on equality in all aspects of society, including access to authority and participation in decision-making (Mandal, 2013).

The term 'empowerment' in its broad sense refers to an individual's or group's increased "power"; Whereas power means access to and control over material, intellectual and ideological resources (Velija, 2021). In a development context, it refers to both "internal" change within an individual's sense of self-autonomy, and "external" change in social status and basic power relationships in society (Pansardi & Bindi, 2021).

Discussion on empowerment reflects that it is a process through which people gain control over the variable that hinders their choices and hold them back from exercising their choices towards enhancing the quality of their lives (Velija, 2021). Empowerment is the enhancement of the assets and capabilities of diverse individuals and groups to engage, influence, and hold accountable the institutions which affect them. With this ideology, the main components of empowerment as control over resources and ideology (Christens, 2012).

In our society, the empowerment and resources mainly directed to men which results in the deprivation of women's rights. To change the present scenario, it is necessary to empower the women. Many concepts of women's empowerment are analyzed by different intellectuals and

authors. In this context analysis of women's empowerment identified different kinds of power: economic power, social power, political power, and psychological power (Bayisa *et al.*, 2018).

Women's empowerment is the process by which they take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied (Takeda & Yamanaka, 2017). This strengthens the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options leading them to freedom from cohesion and violence (Schoof *et al.*, 2016).

Women's empowerment can take place at a hierarchy of different levels i.e., individual, household, community and societal and is facilitated by providing encouraging factors as exposure to new activities, which can build their capacities by removing inhibiting factors such as lack of resources as financial and material, and skills (Chant, 1997). In this context, two vital processes have been identified as important factors for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to confront and challenge existing barriers against them. Often, change agents are needed to catalyze social mobilization consciously. The second is the process of social mobilization that need to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize it (Christens, 2012).

2.1.2 Income-Generating Activity (IGA)

The concept of IGAs emerged as part of broader efforts to promote self-reliance and economic independence among marginalized population, including women, the unemployed, and the poor (Jada, 2010). These activities were initially promoted by non-governmental organization (NGOs) and international development agencies as a means to empower individuals and communities through local entrepreneurship and small-scale economic ventures. Through time income generating activities started to be mainstreamed into development agendas with a special emphasis on giving skill capacity building, access to loan, and market linkage to help the disadvantaged to achieve their economic empowerment.

Individuals or groups engage in income-generating activities to earn income, improve livelihoods, and reach the goal of financial autonomy. These IGAs can include agriculture, petty trading, crafts, and services based on the local context and resources available (Sheheli, 2012). These IGAs are featured by their self-employability, building local capacity, and ensuring the economic security of those engaged in the venture (Shiviya, 2021). Income Generating Activities often focus on vulnerable groups like women, youth, and returnees who have less access to formal employment or limited access to the formal economic sectors. Providing knowledge, skills and access to resources, it helps participants to have sustainable livelihoods and achieve the goal of broader economic development (Kaukumangera, 2021).

2.2 Gender and Development

Women play a key economic role in less developed countries, particularly in poor households. If they are given proper support, they could be involved in income-generating activities (Clark *et al.*, 2019).

Unlike the income of men, women's earnings are often spent on family food supplies, clothing, healthcare, and pay for the schooling of children. In less developed countries, because of absence of males due to migration, war, and divorce or widowhood a major part of family management lies on the shoulder of women. As a result, the number of female-headed households is increasing from time to time. Economic and socio-cultural factors are increasing vulnerability of female headed households in less developed countries (Munoz *et al.*, 2018)

Because of socio-cultural factors, the social position of women is also smaller. As a result of the unacknowledged and undervalued economic role of women as well as their underestimated social position, they are often neglected in planning and implementing Urban development projects and programs. Neglect of women thus becomes neglect of half of the targets and actors of development. So, all development programs at national and regional levels should be able to integrate gender concerns in their planning and programming to see that women participate, contribute, benefit and their views and efforts recognized, and politically, socio-economically, and technologically supported (Momsen, 2019).

Empowerment as a development strategic approach for women involves two levels: *intrinsic and extrinsic*. The extrinsic level refers to gaining greater *access to* and *control* over resources. On the other hand, the intrinsic level involves changes from within, such as the rise in self-confidence,

consciousness, and motivation (Moodly & Toni, 2019). It recognizes women's triple roles as wife, mother as well businesswoman, and seeks to meet strategic gender needs through bottom-up participation in resources and development issues that concern the life of women.

2.3 Migration and Returnee Women

Migration refers to the movement of individuals or groups from one place to another, whether within a country or across international borders (Sinha, 2005). The migration may be regular or irregular migration. Regular migration is legal, but Irregular migration is illegal. Irregular migration refers to the movement of individuals across borders without legal authorization or proper documentation. This often involves entering or residing in a country without the required visa or through unauthorized channels (Yayboke & Gallego, 2019).

There are several drivers of irregular migration of which political and economic problems, conflict, and the pursuit for better lives are some to mention. Despite, irregular migration predisposes migrants to a multitude of risks like human trafficking, labor exploitation, unsafe travel conditions, and other forms abuses. Irregular migrants even undergo difficult travels through harsh environments, sea waves and storms, and/or on hidden routes in life-threatening conditions. Eventhough the hope for better life may drive migrants to take such a risky travel, the practical condition in front of them may include detention, psychological trauma, and deportation (Ghosh, 1998).

The risk and vulnerability women face in irregular migration is higher. Yet many of them take up the routes in search of better living conditions, to escape from conflict, economic hardships, and/or social injustice in their countries of origin. However, with no protection or legal documentation women encounter risks like gender-based violence, sexual abuse, and human trafficking (Hennebry, 2018). Irregularly migrating women frequently face being employed in less-paying jobs, insecure jobs, and maidservant jobs which are considered informal labor. There they have less or no legal protection from harassment and abuse. In addition, the mental and physical fatigue of risky travel added to the unsecured life due to undocumented status worsens their condition all the way and at the destination. This leaves them tarped in vicious circle of poverty and right exploitation (Ghosh, 1998). At last, they return home bare-hande.

Most returnee women in Ethiopia are from the middle east migrated in search of better job opportunities to escape financial hardship and/or to support their families at home. Back home

these women come across many challenges like social stigma and psychosocial trauma due to their experience at abroad among which some are exploitative labor, harassment, and unsafe working conditions (Hennebry, 2018).-Returnee women strive to seek stable job in the absence or limitation of skills and the necessary resource to support themselves and their family. This makes the reintegration process very difficult. Their opportunities are also limited by cultural expectations and gender norms making the reintegration process into their community unsuccessful (Teferra, 2017).

Frequent strive by returnee women to get stable employment is challenged by the incompatibility between their acquired skills at abroad and those that are needed at home; limited access to resource, and social stigma. Up on reintegration returnee women face problems like psychological disturbances and economic instability. They encounter social discriminations because their community view them with suspicion for migrating irregularly and this further complicate the effort of reintegration. The complicated psychosocial challenge leads these women to mental health problem resulting from the traumatic conditions they faced abroad impeding their reintegration capacity (Nawaz, *et. al.*, 2019).

2.4 Returnee Women and Economic Empowerment

To promote financial autonomy and enhance socioeconomic status of returnee women economic empowerment is of crucial importance. But many who have experienced migration or displacement regularly encounter problems like limited access to finance, employment opportunities, and social bondage (Widyastuti,2024). Increase in income of these women has the potential of helping them to acquire new skills, achieve financial stability, and building sustainable livelihoods. So, economic empowerment helps returnee women to break the vicious circle of poverty; become active participants in decision making at household and community level; promote independence, and increase self-esteem (Nahid & Rinti, 2024).

Returnee women when coming home without money at hand have many difficulties of reintegration. So, economic empowerment provides not only resources they need but also enhance lasting economic growth by enabling the returnee women to create business that can open up job opportunities for others too. Therefore, economic empowerment has a multifaceted effect of helping women to access social services like healthcare, education, and other services essential to enhance overall development of families and communities (Dessiye, 2021).

2.5 IGAs and Women Economic Empowerment

Globally women economic empowerment is accepted as a basic for achieving sustainable development and gender equality (Bayeh, 2016). It is referred to as the ability of women to actively take part in economic activities across sectors to share from the economic gains. Women economic empowerment involves improving women's access to resources like employment opportunities, financial services, productive assets, skill upgrading and market access (Marcus, 2021). A lot of research indicates that women economic empowerment helps not only women themselves, but also their families and communities leading to wider societal development. When women have access to better income and have control over, they invest on their children's basic and minimum needs like education, health, and nutrition and this in turn has positive impact on future generation's development and wellbeing (Duflo, 2012). Therefore, women economic empowerment encompasses increasing their control over resources and decision-making which enable them to fully participate in their society and improve their entire standard of living (Hunt & Samman, 2016).

Engaging women in IGAs increase their economic independence that improve their personal and family wellbeing. In countries like Bangladesh Grameen bank, a microfinance model has helped women to start microenterprises that helped them achieve financial autonomy and improved their decision-making role in the household (Sheheli, 2012). Apart from economic benefit IGAs contribute to elements of the overall empowerment like social and political empowerment. Women in IGAs often tend to participate in other social development activities by forming forums and associations that advocate for their gender rights by denouncing the traditional gender stereotypes (Sheheli, 2012). In Sub-Saharan Africa women engaged in micro saving and loan associations or group saving and loan have proved their improved family and community decision-making role that strengthened their visibility and voicing for their rights in social spheres (Maleko *et al.*, 2013).

Despite these facts a lot of barriers exist in promoting women economic empowerment. These include less access to education, discrimination against women in their access to financial services, and gender-based discrimination in labor market (Murshid, 2018). Cultural beliefs in many developing countries limit women participation in economic activities by restricting them to low paying jobs in informal sectors. These in-built discriminatory approaches against women

reflected in the global gender pay gaps restricting women's potential to benefit from income generating activities (Hunt & Samman, 2016).

To curb these problems different policies have been enacted to increase women's access to education, training and financial services. Policies and programs like gender responsive budgeting and protections against gender-based discriminations aiming to empower women by providing them with the necessary capital and skills to engage in IGAs were implemented. These measures are crucial for eliminating barriers to women economic empowerment and achieving a more fair and equitable society (Hunt & Samman, 2016).

At national level, Income Generating Activities have been among the priority areas to empower the disadvantaged group of the societies including women. Strategies like provision of practical skill capacity building, access to finance, and market linkage were some to mention. Studies indicate that women engaged in IGAs tend to spend more on their families basic and minimum needs like children's education, health and nutrition leading to improved family life (Tull, 2020).

Therefore, in summary globally micro income generating activities have the transformative effect on poor women's life by enabling them to achieve economic independence and have improved social status. Supportive policies and capacity building are holistic approach to fully realize the potential impact of women IGAs for empowering women and promoting economic development.

2.6 National Experiences on IGAs

IGAs have been among the important approaches for poverty reduction and women empowerment in Ethiopia. Women come across many economic and social problems among which access to land, financial services and job opportunities are some. Support for IGAs through government and non-government programs and micro financial institutions provide women with opportunities to engage in small business like agriculture, petty trade and handicrafts that can help them to earn income, achieve economic autonomy and improve family livelihoods (Legese, 2012).

To promote IGAs among women to achieve economic empowerment and improve livelihoods the Ethiopian government initiated multiple policies and programs (Woldegies, 2014). According to World Bank report women often encounter time poverty due to household chores limiting their participation in IGAs. They are also more likely to be employed in the informal sectors which

pays them less and with less security compared to their output. But if they get the chance to engage in IGAs apart from gain in the form of leadership skills in their own venture it pays them better. This helps them and the family to have better income to cover household expenses. On the other hand women's participation in economic activities has helped them to challenge the traditional gender stereotype allowing them better respect and decision-making role at household and community level (Alemu *et al.*, 2022).

Despite these facts women encounter multiple challenges in the process of promoting IGAs in Ethiopia. Market access, skill capacity building, and limited access to loan particularly in rural areas where women rely on informal credit system are some among worth mentioning. Cultural norms also limit women's participation in economic activities. Tackling these problems need coordinated and multifaceted support system like leadership and skill capacity building, access to financial services, and creating market linkage are some to ensure sustained growth of IGAs. Such structural adjustments would lead to positive impact of IGAs on women empowerment (Alemu, *et al.*, 2022).

Women development army was initiated by the Ethiopian government and promotion of IGAs by civil society organization were means to enhance women economic empowerment (Woldegies, 2014). These programs have led to improved living standard of women by increasing their economic activities. Research indicates that IGAs in Ethiopia have not only boosted household incomes but also contributed to greater community cohesion and social stability (Birdida, 2023).

However, challenges remain both globally and nationally in ensuring the IGAs translate into sustainable and transformative empowerment for women. Institutional constraints like low market linkage, insufficient skill capacity building, and inbuilt traditional norms inhibit IGAs to achieve its potential. However, the progresses are made in Ethiopia women in the rural areas are facing a lot of the above-mentioned limitations and continuous gender biases (Asfaw, 2017). So, well-coordinated approaches like market linkage, financial literacy, and policy reforms are conditions needed to be in place bring about effective women economic empowerment through IGAs. Uprooting these challenges will not only ensure IGAs contribute to women economic empowerment but also leads to their overall empowerment at national and global level (Asfaw, 2017).

In summary, the contribution of IGAs in nurturing returnee women's economic empowerment in the third world countries like ours, and the opportunities it provides for financial autonomy, skill capacity development, and the reintegration process is of paramount importance. Returnee women can improve their livelihoods, decision-making power, and contribute to household economy through engagement in IGAs supported small scale businesses and entrepreneurial activities (Vossenbergh, 2013).

2.7 Conceptual frameworks

The conceptual framework for this study was developed by integrating key theories of economic empowerment and sustainable livelihoods with the specific context of returnee women engaged in income-generating activities (IGAs). Drawing from empowerment models, the framework was designed to examine how IGAs serve as a pathway for financial independence, self-sufficiency, and resilience among returnee women who have experienced irregular migration. The research questions shaped the framework by highlighting critical areas of investigation, such as measuring economic empowerment before and after IGA participation, understanding the role of IGAs in income generation and entrepreneurship, and identifying challenges and opportunities in sustaining these activities. The conceptual framework was delivered a systematic method to examine both directions the qualitative one and quantitative side to give insight into more understanding of economic empowerment practices. The framework also directed the study design and point out the main components like the opportunities to gate market, funding and capacity enhancement. It was vital to assess the contribution of the project for the economic empowerment of returnee women. Based on economic empowerment and sustainable livelihood principle, the conceptual framework investigates the input of IGAs in strengthening returnee women's economic autonomy, self-reliance and lasting economic benefits. Additionally, the conceptual framework recognizes the contribution of vocational trainings, fundings and market potential for the achievement of IGAs.

The conceptual model matched with the research's overall goal to assess the contribution of IGAs to financially strengthen of returnee women from the Middle East. Examining the financial position before and after their involvement in the program, the contribution of the IGAs program for returnee women for their economic empowerment and obstacles and opportunities associated with initiating and sustaining IGAs was emphasized. The researcher used a combined method of

qualitative and quantitative to examine the function of IGAs in the economic empowerment of returnee women. This included measuring the significance of economic empowerment differences pre- and post-IGA exposure, examining the activities and tasks involved in the project, and understanding barriers and enablers in sustaining IGAs. By integrating these aspects, the framework provided a comprehensive view for analyzing the impact of IGAs on poverty reduction, social integration, and financial independence, offering insights into pathways for achieving sustainable empowerment for returnee women.

The researcher chose the Addis Ketema sub-city among other sub-city because of the accessibility and feasibility of data collection and the availability of organizations working with returnee women's economic empowerment programs. Also, the non-governmental organization EECMY-DASSC project was chosen because of institutional connection during field practice attachment it provides an opportunity to engage directly with self-help groups and collect firsthand data.

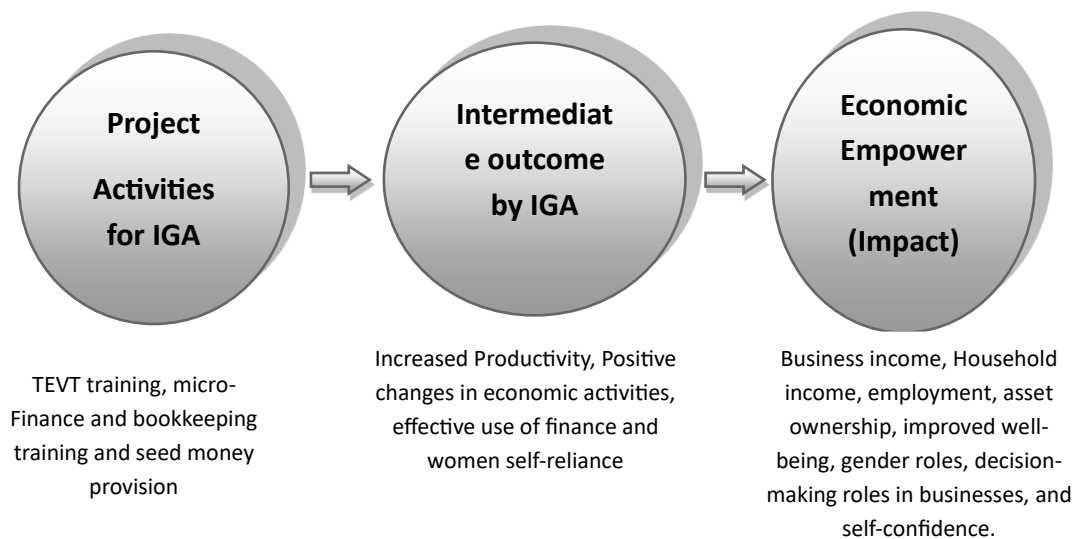


Figure 1. diagram representing conceptual framework for the role of IGA in the economic empowerment

2.8 Research philosophy

The study adopts a pragmatic research philosophy which is emphasizes the use of qualitative and quantitative approaches to gain a comprehensive understanding of the contribution of IGAs to the

economic empowerment of returnee women. (Morgan, 2013). This philosophy is suitable for this study as it focuses on practical solutions. By combining positivism (quantitative analysis of economic empowerment before and post IGAs) and interpretivism (qualitative insights into challenges and opportunities faced by returnee women). This philosophy enables the researcher to generate actionable recommendations for stakeholders. The philosophy behind the role of IGAs on returnee women's economic empowerment is financial independence to achieve economic self-sufficiency by helping the targeted women earn an income that reduces dependence on aid, other family members, or male dominance as a sole provider. This is important in societies where women's access to financial sources is limited.

CHAPTER THREE: RESEARCH METHOD

3.1 Research Design

In all research, a study design is a very important aspect. It dictates the entire methodological approaches to be used in data collection, analysis and interpretation. Three main qualitative, quantitative and mixed methodologies are there (Strijker et al., 2020). For this particular case, a mixed convergent type was used to compare the quantitative and qualitative results to triangulate the findings. The method was used to broadly investigate ‘the role of income generating activities (IGAs) on returnee women's economic empowerment. By combining both quantitative and qualitative methods the researcher strived to understand the empowerment process. It aims not only to measure economic outcomes but also the challenges, opportunities and life experiences the target women face. The mixed approach ensures an all-rounded analysis allowing the use of both statistical analysis with the help of quantitative method, and an in-depth exploration by using a qualitative approach (Malhotra *et al.*, 2002).

Though it has inherent limitations like researcher bias, subjectivity, problems of generalization, and lack of transparency a qualitative method provides rich and detailed information of the study (Lim, 2024). To minimize the shortcomings and ensure accuracy of the study the researcher collected both quantitative and qualitative data and analyzed using descriptive statistics and information saturation methods respectively.

3.2 Description of the Study Area

3.2.1 Organization

The Ethiopia Evangelical Church Mekane Yesus Development and Social Services Commission (EECMY-DASSC) was established in 2000 G.C. as a legal, church-based development agency. Its primary objective is to contribute to poverty reduction and the achievement of national development policy targets. Headquartered in Addis Ababa, the organization operates across the country through four Area Coordination Offices (ACOs) and 30 Branch Offices (BOs). EECMY-DASSC is also an active member of various national, regional, and international networks and forums.

3.2.1.1 Program Description and Achievements in Organization

The EECMY-DASSC implements four comprehensive programs addressing diverse community needs across Ethiopia. The Education, Child, and Youth Development Program (ECYDP) focuses on child development initiatives, benefiting 70,646 individuals, including 38,708 females. The Women Empowerment and Inclusion Development Program (WEIDP) fosters women's social and economic empowerment and inclusion. The Humanitarian Response and Peacebuilding Program (HPP) encompasses Emergency Response, Rehabilitation, Peacebuilding, and Refugee/Migration and Human Trafficking components, with 37 projects implemented in 2022. Lastly, the Resilience Building Program (RBP) strengthens community capacities through sustainable agriculture, household income diversification, climate change adaptation, environmental care, preventive health awareness, and improved health-seeking behaviors.

Currently, EECMY-DASSC implements over 278 projects across these four programs, with an average annual budget of 3.6 billion ETB. The organization tries to achieve sustainable development that leaves no one behind by focusing on a socially and economically disadvantaged group of the society like children, women, elderly, and youth.

3.2.1.2. Program

"Safe from Irregular Migration" (SIM) Project

The Ethiopian Evangelical Church Mekane Yesus-Development And Social Service Commission (EECMY-DASSC) has been implementing the project called "Safe from Irregular Migration" starting from January 2029 in Addis Ketema sub city of Addis Ababa City Administration. The objective of the project was to ease problems returnee women come across back home from the middle east. The specific objectives of the project were raising awareness on the challenges related to irregular migration and economic empowerment to the returnee women to help them in their effort to lead better life at home.

The main activities of the project were capacity building in selected practical skills, business leadership that include financial literacy, and availing matching start up capital. Equipping the returnee women with practical skills and resources the project aims to achieve smooth reintegration of the returnee women while enhancing their financial autonomy.

The project made a special emphasis to the returnee women who have come across hardships on their way to the middle east and there at the destination. The expected outcomes of the project were economic self-sufficiency, smooth reintegration, and community awareness on the challenges behind irregular migration.

3.2.2 Specific Work Area

Addis Ababa is the capital city of Ethiopia and Africa Union. The study is conducted in Addis Ketema Sub-city of Addis Ababa City Administration. The Sub-city is located in the northwest of the city administration near the city center. It is bordered by Gullele sub-city to the north, Arada sub-city to the east, Lideta sub-city to the south, and Kolfe Keranio sub-city to the west. This makes Addis Ketema sub-city the dynamic hub for diverse socioeconomic activities such as formal and informal trade, small-scale industries and service center.

Addis Ketema is constrained by substantial socio-economic problems like disguised type of unemployment, open unemployment, abject poverty and less access to basic and minimum services like shelter, food, education, and health. Returnee women in this area are the primary victims of these problems often enduring the psychological traumatic events they have encountered in the middle east. So, the higher concentration of the returnee women in this area necessitated the need for focused and targeted intervention to address their special vulnerability and the need for reintegration process (Deksiso, 2017).

It was to address such multifaceted and deep-rooted problems that the project “Safe from Irregular Migration” focused its activities in Addis Ketema Sub-city with the strategic approach of economically empowering returnee women by improving their access to income generating activities. This was planned through skill capacity building, access to loanable fund, entrepreneurial activities. The program is vital in enhancing financial self-reliance, economic autonomy for the returnee women.

Therefore, by conducting this study in Addis Ketema Sub-city it highlighted the eligibility of the socio-economic conditions of the area, the returnee women’s practical experience, and the role of IGAs in achieving economic empowerment and maximizing their resilience to the challenges they faced abroad and at home.

The researcher chose the Addis Ketema sub-city by purposive sampling technique because the area key location where returnee women from middle-east are known to live. Also, among other sub-city because of the accessibility and feasibility of data collection and the availability of organizations working with returnee women's economic empowerment programs. Also, the non-governmental organization, EECMY-DASSC and SIM project was chosen because of institutional connection during field practice attachment it provides an opportunity to engage directly with self-help groups and collect firsthand data.

3.3 Study Population

The study population are returnee women from the Middle East who benefited from the project “Safe from Irregular Migration” in Addis Ababa city of Addis Ketema Sub-city. All the returnee women in the study area who have been part of the IGAs of the project were included in this study. The study assessed the impact of IGAs on women’s economic empowerment with particular emphasis on income generation, control over assets, and their decision-making power within their families.

3.4 Data Source

The study used both primary and secondary data sources. Primary data were obtained through structured questionnaires and semi-structured interviews administered to respondents. Additional methods, such as in-depth interviews, key informant interviews, and focus group discussions, were employed. Secondary data were gathered from various sources, including published and unpublished books, reports from government and non-governmental organizations, plans, journals, magazines, and internet resources. These data helped the researcher assess the socio-economic and socio-cultural context of the study area, as well as the current economic and social status of women, along with the challenges and opportunities related to their empowerment.

3.5 Sample size and sampling technique

The study employed both quantitative and qualitative approaches. Since all participants in the IGA program were included in the study, there was no need for sampling; instead, the researcher used a census approach. A census involves collecting data from every individual in the target population, ensuring complete representation. Additionally, no sampling technique was applied because the entire population was included. As the population was accessible and manageable in size (i.e., all participants in the IGA program), the census approach was deemed appropriate and

eliminated sampling error. So, for the quantitative aspect, the researcher used a list of three hundred (300) returnee women involved in the "Safe from Irregular Migration" project in Addis Ketema Sub-city and all were included in the study. This method was ideal for assessing changes in economic empowerment before and after participation in the Income-Generating Activities (IGAs) program.

For the qualitative component, Purposive Sampling was employed to capture in-depth insights into the lived experiences of the women involved in the IGA program. This technique allowed for the intentional selection of participants based on their relevance to the research questions, such as women who had successfully run IGAs or those who had faced significant challenges. For this purpose, 15 representatives took part in providing the necessary information. In the Key Informant Interview (KII) the project manager, the IGA expert, the Addis Ketema Sub-city Work Skill office leader and a TVET leader took part as respondents. The respondents forwarded important ideas on the role of IGAs on returnee women's economic empowerment and the challenges encountered in the process. Therefore, this mixed approach of using both quantitative and qualitative methods ensures the comprehensive insight of the study.

The Pilot test was conducted at Kolfe Koraniyo sub-city, Addis Ababa. The pilot test guides the researcher to remove unnecessary questions to increase the relevance of the data data collection instrument. To ensure reliability and validity, the survey and interview questions were refined based on participant feedback, ensuring they effectively captured the intended information. In-depth interviews and Key Informant Interviews (KII) were conducted at participants' workplaces for the convenience of the participant, while Focus Group Discussions (FGDs) were held at Addis Ketema Technique College Hall to provide a neutral and comfortable setting. The data collection was conducted in a language familiar to the participants (Amharic), ensuring clear communication and accurate responses.

3.6 Method of Data Collection Instruments

A mix of both quantitative and qualitative methods was used to gather data to broadly assess the role of IGAs in the economic empowerment of returnee women in the project "Safe from Irregular Migration". Quantitative data collection procedures used interviews with the help of structured questionnaires and for qualitative data, in-depth interviews and KII with the help of semi-structured interviews, checklists were made to select focus groups. Secondary data sources like

project plan documents, baseline information, quarter and annual reports, and midterm and final evaluation reports were used. These methods guaranteed smooth-edged data analysis by using statistical trends and individual experiences of the returnee women in a holistic understanding of the impact of IGAs on returnee women's economic empowerment.

Structured Questionnaires: For the quantitative study structured questionnaires were developed in line with the research questions. These questions were forwarded to 300 returnee women respondents who were engaged in the IGAs program to ensure a comprehensive dataset. They were carefully designed to measure key economic empowerment indicators, including income level, asset ownership, access to financial resources, decision-making power within the household, and business or employment participation before and after the program. To ensure clarity, relevance and cultural appropriateness, the questionnaire underwent a pilot test with thirty (30) samples.

The last version was inserted into a section encompassing parts like demographic information, economic status before and after their exposure to IGAs program, utilization of the IGAs, perception on empowerments and opportunities and challenges in sustaining the IGAs. This approach helped consistent responses allowing for effective analysis of the trends and the impact of the program.

In-depth interviews: Three returnee women who have taken part in the IGA program of “Safe from Irregular Migration” project were interviewed with the objective of collecting in-depth information related to the practical experience comparing their situation before and after their exposure. In addition to comparison of the practical exposure the challenges and opportunities and their perception of the economic empowerment were explored. Interviews were made in location convenient for the respondents in a face-to-face settings ensuring confidentiality. Time wise each interview lasted not greater than 45-60 minutes and was recorded on consent for accuracy of transcription and analysis.

Focus Group Discussions (FGDs): To gather qualitative information with the help of focus group discussion a group of eight returnee women were contacted. A semi structured checklist assessing their experiences, challenges and viewpoints were designed in line with the research objectives and questions. The discussion revolved around key themes like economic status of returnee women before and after the IGAs, access to financial service, support for practical skill

capacity building, the impact of IGAs in influencing their decision-making role at family level and ownership and control over assets, challenges faced in sustaining the business, and the main activities that benefited them from the project. The FGD helped the study to catch on the shared experiences and the group dynamics fulfilling the insight on the shared impact of IGAs on women's empowerment.

Key Informant Interviews: Key informant interviews questions were also designed based on the research objectives and questions. The interviews were conducted with project coordinator, IGAs expert, representative of leader of Addis Ketema Sub-city work and skill office, program leader from TVET college with the total participant of four persons. The participants forwarded useful and context specific experiences of returnee women which encompass project formulation, resource allocation, and support mechanisms. Specific areas of the inquiry were practical skill and financial support, capacity building, sustainability of the initiatives, and practical bottlenecks of returnee women in achieving financial autonomy. The interview provided a wider understanding the structural and institutional factors influencing IGAs.

3.8 Data Analysis Procedures

Data analysis procedure for this study made use of a mix of quantitative and qualitative methods to make in-depth investigations of the research questions. Findings with the help of both methods triangulated and provided an all-rounded analysis on the role of IGAs in returnee women empowerment while tackling the hardships they encountered.

3.8.1 Quantitative Data Analysis

The quantitative data collected from 300 returnee women respondents using a designed questionnaire were input into the Statistical Package for Social Science (SPSS) for descriptive analysis. These data were cleaned to address missing values for achieving precision. The data were then summarized with the help of descriptive statistics like frequency and percentage. This was to measure the significance of changes in women's economic empowerment compared with their situation before exposure to IGAs compared with their situation after their exposure to IGAs that led them to control over and decision-making. The findings were presented in tables, graphs and charts to illustrate the economic impact of IGAs. Finally, the results were compared and the implications of the statistical findings were discussed.

3.8.2 Qualitative Data Analysis

For the qualitative analysis, data from focus group discussions, in-depth interview and key informants, and participant observations were transcribed and analyzed using thematic analysis. The analysis followed six systematic steps to ensure a structured interpretation of the data.

Step 1: Data Familiarization

The first step involved thoroughly reading the transcribed data multiple times to gain an in-depth understanding. Important statements and key points were highlighted, and initial thoughts were noted to capture emerging ideas. This process helped the researcher become immersed in the data and identify recurring patterns.

Step 2: Generating Initial Codes

After familiarization, the researcher systematically coded the data by identifying significant phrases and segments relevant to the research questions. Each portion of the text was assigned a short label (code) summarizing its meaning and coding was done manually.

Step 3: Identifying Themes

The generating codes were then reviewed, and similar codes were grouped to form broader themes. These themes represented key aspects of the women's experience, challenges, and opportunities in the IGA program. This step helped to structure the data in a meaningful way.

Step 4: Reviewing and Refining Themes

The themes were carefully examined to ensure they accurately reflected the data. Some themes were merged, while others were split into sub-themes for better clarity. The researcher cross-checked the themes with the original data to verify relevance and consistency.

Step 5: Defining and Naming Themes

Once finalized, each theme was clearly defined and given a name that captured its essence. Detailed descriptions were written for each theme, explaining how they contributed to understanding the economic empowerment of returnee women.

Step 6: Writing and Interpretation

The final step involved writing up the results, where each theme was illustrated with direct quotes from participants to provide authenticity. The findings were then linked back to the research

objectives, highlighting key insights. For the wider insight of the effectiveness of the study view points from KIIs with the project coordinator and other development actors and stakeholders were included based on the principles of information saturation method.

3.9 Ethical Consideration and Data Quality

Ethical consideration and data quality are the center of this research that conversant agreement was reached with respondents before the interview. Respondent's right to withdraw from the interview at any time without any precondition was communicated. So, participation was voluntary throughout the study. Confidentiality of information obtained from the interviewees, the returnee women and the key informant interviewees was maintained throughout the process. Ethical principles that safeguard respondents from any form of harm at the time of data collection like discussing sensitive issues related to personal challenges were carefully taken care of.

Credibility was ensured through triangulation (using in-depth interviews, FGDs, and KIIs), member checking, and prolonged engagement with participants. Dependability was maintained by keeping an audit trail, conducting peer reviews, and following clear research procedures. Transferability was supported by providing thick descriptions of participants' experiences and using purposive sampling to capture diverse perspectives. Confirmability was ensured through reflexivity, maintaining data transparency, and using direct quotes to minimize researcher bias. These measures enhanced the trustworthiness and applicability of the study's findings. Study tools like structured questionnaires, semi-structured interview guides and focus group discussion checklists were developed carefully to affirm data quality allowing modifications of questions to attain precision and significance. Triangulation of information from qualitative, quantitative and secondary sources was made to increase the dependability, consistency, and accuracy of the outputs of the study.

CHAPTER FOUR: MAJOR FINDINGS OF THE STUDY

The type of pieces of training provided to participants was different vocational pieces of training such as Garment (swimming clothes), beauty-salon, food preparation and leather processing to fill the gap and increase productivity. This research aims to explore the contribution of IGAs for returnee women from the Middle East in empowering them economically. It also assesses the economic status of respondents before and after participating in the income-generating activities,

their autonomy in control over their income, decision-making power, financial linkage and the opportunities and challenges they faced after starting IGAs. The study shares knowledge for institutions working with returnees to build sustainable economic reintegration.

The study findings originated from the results of both qualitative and quantitative data gathered from the respondents. For the quantitative analysis three hundred returnee women who were the target of the project “Safe from Irregular Migration” were interviewed with structured interview schedules. For the qualitative data, 15 respondents were contacted of which eight returnee women participated in Focus Group Discussion (FGD), another three returnee women in an in-depth interview, and four stakeholders’ staff i.e., a project coordinator and an IGA expert of “Safe from Irregular Migration” project, and leaders of Addis Ketema Sub-city work and skill office and Technical and Vocational Education and Training college have participated in key informant interview (KII). Findings from these sources of data are presented in different ways like figures, tables, and narrations for more clarity and understanding of the contribution of IGAs on returnee women financial autonomy, and decision-making ability. Additionally, challenges and opportunities these women encountered in the course of IGAs operation were indicated.

4.1 General characteristics

4.1.1 The socio-demographic characteristics of the survey participants

All of the 300 respondents in the study were women, representing 100% of the quantitative sample with no male participants. This exclusively female representation aligns with the research focus on returnee women from the Middle East and their engagement in income-generating activities (IGAs). The general characteristics of the respondents assessed for this study are age, marital status, educational background, and family size of the respondents.

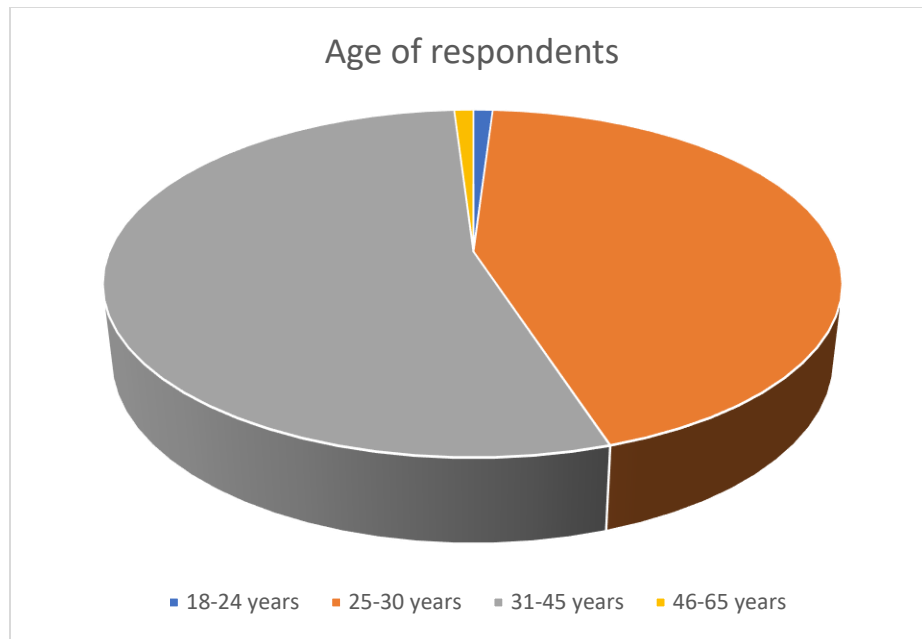


Figure 1: Age of respondents

Source: Quantitative survey conducted by the researcher,

The data on the age distribution of the 300 respondents in the study highlights that the majority of participants fall within the age range of 31–45 years, comprising 54% of the total respondents (162 individuals). This indicates that middle-aged returnee women are the most engaged in or impacted by the Income-Generating Activities (IGAs) program. The age group of 25–30 constitutes 44% (132 individuals), reflecting a significant portion of younger adults also benefit from the program. In contrast, the age groups of 18–24 years and 46–65 years each represent only 1% of the respondents (3 individuals each), suggesting limited involvement from the youngest and oldest returnee women. The result shows that middle age was a suitable age for IGAs to increase productivity because they can learn new things easily and have the energy to do something notable.

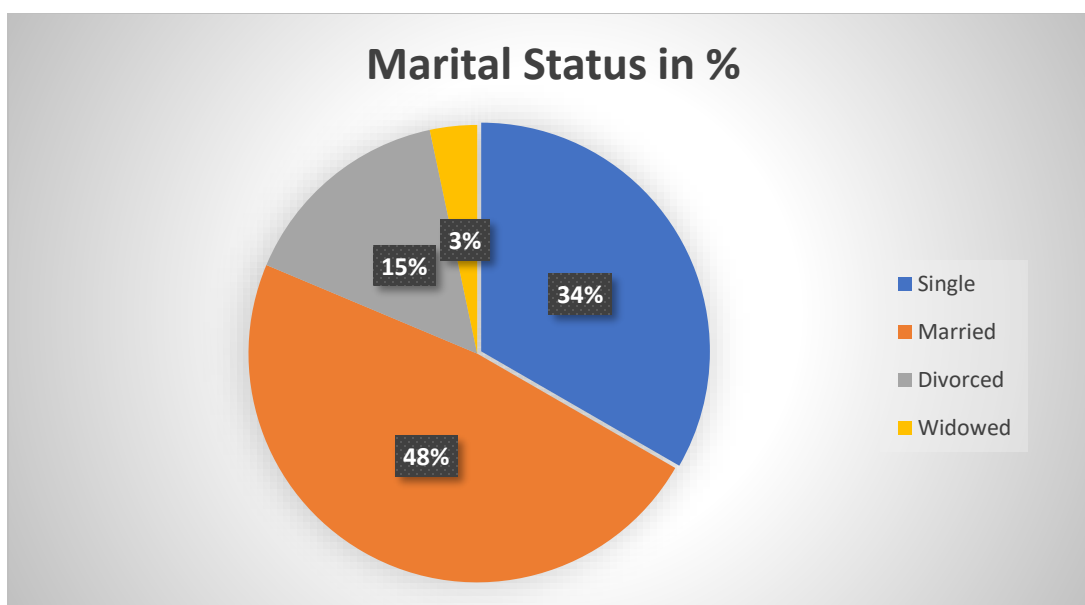


Figure 2: Marital Status of respondents

Source: Quantitative survey conducted by the researcher,

The data shows that, from three hundred respondents, a larger portion (48%) are married women, indicating that they have responsibilities for their families and are expected to support them financially, depending on this program. Single women respondents represent 33.3%, it points out the importance of the IGA for financial increments on a notable percentage of the respondents. When compared with married individuals, they have a small burden. Divorced are 15%, which are vulnerable for economic problem. After separation, it may be difficult to sustain economically, so the program contributes to economic stability. Widow respondents covered 3.3% found in a small portion; this indicates the IGAs help to overcome the economic obstacle. Generally, the diverse marital status gives the insight that the respondents have different economic challenges and needs the returnee women have to address indicating the positive impact of IGAs to meet their basic needs.

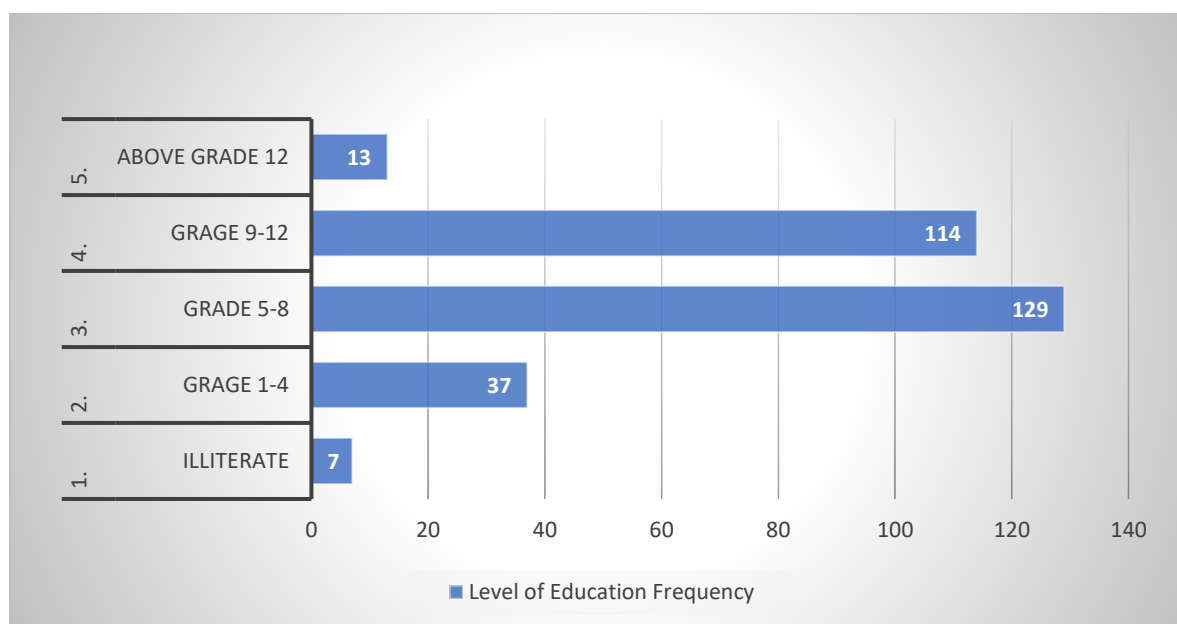


Figure 3: Level of Education

Source: Quantitative survey conducted by the researcher

The findings of educational level data show that the program incorporates different literacy levels; this is an opportunity for women to be included in the program to improve their income for a better life. Out of three hundred respondents, a large group of respondents 43% represent grades 5-8, 38% represent 9-12th grade, these two categories indicate that most of the participants have basic education. grade 1-4 cover 12.3%, and 4.4% of the participants represent the level of education above grade 12 which is smaller. The rest 2.3% of respondents are unable to read and write.

4.1.2 Key Informant Profile

For the qualitative analysis data from key informant interviewees that had different diverse educational background and experience was used. Two of the informants were from “Safe from Irregular Migration” project, i.e., the female project coordinator and male IGAs expert, and two leaders of Addis Ketema Sub-city work and skill office and TVET college. All of the key informants had firsthand contact with the project and closely understand the challenges and opportunities returnee women face in their day-to-day activity. This gives clarity to the subject under study.

Code	Information source	sex	Age	Educational Background
01	Safe from Irregular Migration (SIM) project	Female	39	Masters in women and leadership
02	Safe from Irregular Migration (SIM) project	Male	41	Bachelor in sociology
03	Addis Ketema sub-city work and skill office	Male	47	Master in Business Administration
04	Addis Ketema sub city TEVT College	Male	42	Masters in marketing management

4.1.3 FGD Participants Profile

FGD participants are eight returnee women purposively selected based on their active engagement in IGA and have rich experience related to challenges and opportunities in its operation. All of them are women and their age, education, marital status and duration in IGAs are indicated in the table below.

Code	Information source	sex	Age	Education level	Marital Status	Duration in IGA program
05	IGAs program participants	Female	37	10th	Married	5 years
06	IGAs program participants	Female	28	5th	Single	4 years
07	IGAs program participants	Female	40	10th	Married	4 years
08	IGAs program participants	Female	41	11th	Married	5 years

09	IGAs program participants	Female	33	8th	Divorced	3 years
10	IGA program participants	Female	30	10th	Single	3 years
11	IGAs program participants	Female	29	5th	Married	4 years
12	IGAs program participants	Female	27	9th	Married	5 years

4.1.4 In-depth Interview profile

For the purpose of obtaining detailed information on IGAs another three returnee women who have good experience in the challenges and opportunities of IGAs were selected purposively and contacted to provide in-depth information.

Code	Information source	sex	Age	Marital status	Educational Background
13	IGAs program participants	Female	30	Married	Grade 10+2
14	IGAs program participants	Female	34	Married	Grade 10
15	IGAs program participants	Female	38	Married	Grade 9

4.2 Economic Impact of IGA on Women

4.2.1 Income Status

The data combined to explore respondents' economic status before and after their engagement in the IGAs. The analysis highlighted key indicators, including monthly income and income increment or growth compared before and after exposure and the result is presented in the graph below.

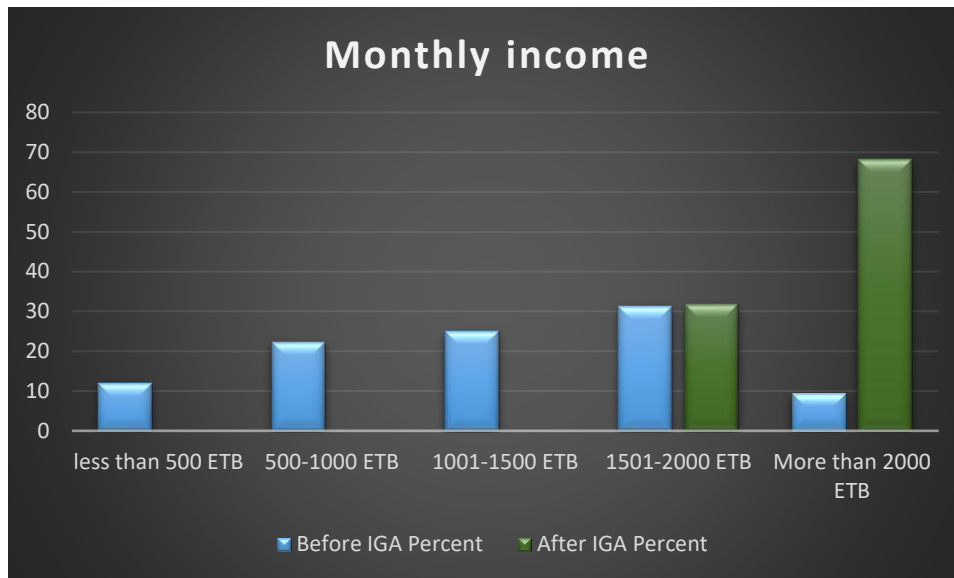


Figure 5: Monthly income before and after IGA

Source: Quantitative survey conducted by the researcher

The data highlights a significant shift in the monthly income levels of returnee women after participating in income-generating activities (IGAs). Before exposure to IGAs, the majority of respondents earned less than 1500 ETB, with only 9.3% earning above 2000 ETB. Specifically, income levels were concentrated in the 1501-2000 ETB range (31.3%), followed by 1001-1500 ETB (25%), and 500-1000 ETB (22.3%). After participating in the IGA program, a dramatic improvement is observed, with 68.3% of respondents earning above 2000 ETB, and 31.7% remaining in the 1501-2000 ETB bracket. The data highlights a significant improvement in the monthly income of returnee women after their participation in income-generating activities (IGAs). Before they were introduced to the IGA program, most of the women earned relatively low incomes, with the majority earning amounts that placed them in the lower income brackets. A smaller portion of the group earned slightly higher amounts, but overall, their incomes were modest.

During the focus group discussions (FGDs), participants shared their personal experiences with the IGA program, expressing how it had transformed their financial situations (06).

‘After I started my small business, my economic challenges were resolved, and I started to provide basic needs monthly for my family and myself without stress.’

Code (08) Attendees:

'Now I am not needy, I am feeling self-reliance and self-confidence after an increment of my income.'

Code (09) members said that:

'After being involved in the program, I got many skills which are important for my job. Because I started earning money, I was able to buy things.'

Table 1: Expressing Income increments

No.	Description	Frequency	Percent
1.	Slightly	16	5.3
2.	Fairly	66	22.0
3.	Good	187	62.3
4.	Significantly	31	10.3
	Total	300	100.0

Source: Quantitative survey conducted by the researcher

Among the 300 participants, 62.3% (187 women) reported a "good" increase in income, indicating that the majority experienced substantial financial improvement after engaging in IGAs. Additionally, 22.0% (66 women) observed a "fair" increment, while 10.3% (31 women) experienced a "significant" income increase. A smaller proportion, 5.3% (16 women), reported only a "slight" increment. The data highlights that after income-generating activities (IGAs), there were changes in the income of the economic empowerment of returnee women in the project.

The above income status figures data is confirmed by the In-depth interviews and Focus Group Discussions; the majority of them reported a shift from no income or low income to earning improved income after IGAs.

This idea was reinforced by participants (Code 11) from FGD who expressed similar experiences, stating:

“Before the IGA program, there were struggled with unstable income, relying on small, inconsistent earnings that made it difficult to support our families. Over the years, the program has helped to improve the financial situations through training, provided seed money and continuous support. After the program income increment was sown, this helped somewhat, allowing us to cover household expenses.”

One of the married respondents, aged 34 with three children, shared her experience during the in-depth interviews, emphasizing the positive transformation she experienced through the program. (Code 14) She said:

"I was a housewife, and my husband's income was very small—it was insufficient to support our family. Life was extremely difficult, and it was a struggle to provide for our children with such hard, low-paying work. However, six years ago I joined the IGA program of this project, After I took TVET training in food preparation, I received 20,000 birrs in seed money from the project, rented a house, and started my coffeehouse, 'ገፍ ጠጠ'. Now, I can save money, all my children are in school, and I am living a much better life than before."

4.2.2 Savings and access to financial services

Savings and access to financial services such as credit and borrowing, and also, to check whether the income-generating activity intervention made a significant change in the economy and life of the women respondent and their families before and after IGA were presented under this sub topic.

Table 2: Saving habits before and after the program

Saving in month		Before IGA		After IGA	
S. No	Descriptions	Frequency	Percent	Frequency	Percent
1.	Never	272	90.7	52	17.3
2.	Occasionally	28	9.3	96	32.0
3.	Frequently			113	37.7
4.	Always			16	5.3
5.	Sometimes			23	7.7
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

The data illustrates a significant shift in the saving behavior of returnee women after their engagement in the Income-Generating Activities (IGA) program. Before joining the IGA, the majority of women (90.7%) reported never saving, while only 9.3% saved occasionally. Post-IGA involvement, the number of women who never saved dropped dramatically to 17.3%, indicating a marked improvement in saving habits. Furthermore, 32.0% saved occasionally, 37.7% frequently, 5.3% always, and 7.7% sometimes. The data reveals a striking improvement in the saving habits of returnee women after participating in the Income-Generating Activities (IGA) program. Prior to their involvement in the program, the overwhelming majority of women reported that they did not engage in saving at all, with only a small number saving occasionally.

During the focus group discussions, one participant (Code 07) shared her thoughts, saying,

"Before the IGA program, I never thought about saving. I was just focused on getting by day to day. But now, I've started saving a little bit every month. It's not much yet, but it feels good to know that I'm able to put something aside. It gives me peace of mind, knowing that I have a backup if anything goes wrong."

Table:3 Saving Amount Before and After IGA

Saving in month		Before IGA		After IGA	
S. No	Descriptions	Frequency	Percent	Frequency	Percent
1.	Never	210	70.0		
2.	less than 200 ETB	28	9.3	44	14.7
3.	200-500 ETB			74	24.7
4.	501-1000 ETB	37	12.3	52	17.3
5.	more than 1000 ETB	25	8.3	130	43.3
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

The data highlights a significant improvement in the monthly savings amount of returnee women after participating in Income-Generating Activities (IGAs). Before engagement, 70% (210) of the respondents reported never saving, while only 8.3% (25) saved more than 1,000 ETB monthly. However, post-IGA engagement, the percentage of women saving more than 1,000 ETB increased

markedly to 43.3% (130), while those saving less than 200 ETB decreased from 9.3% (28) to 14.7% (44). Additionally, the proportion saving between 200-500 ETB rose from zero to 24.7% (74), and those saving 501-1000 ETB increased from 12.3% (37) to 17.3% (52). The data reveals a notable increase in the monthly savings of returnee women after they participate in the Income-Generating Activities (IGA) program. Before engaging in the program, a large portion of the women reported that they did not save at all, and only a small number were saving significant amounts each month.

During the focus group discussions, (Code 10) participant expressed her experience, saying,

"Before the IGA program, I never had enough to save. I would spend everything I earned just to cover the basic needs. But now, I can set aside some money every month. It's not a huge amount yet, but it's a start, and it gives me hope for the future. I feel more in control of my money than I did before."

This participant's idea shows her savings behaviour and the sense of empowerment she feels as a result of participating in the IGA program.

Table 4: Access to financial services before and after IGA

Financial Access		Before IGA		After IGA	
S. No	Descriptions	Frequency	Percent	Frequency	Percent
1.	no access	197	65.7	77	25.7
2.	limited access	72	24.0	77	25.7
3.	moderate access	26	8.7	128	42.7
4.	full access	5	1.7	18	6.0
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

A large portion (65.7%) of respondents said that there was no financial service before the program. Moderate and limited access to financial support were 8.7% and 24%, respectively. The ability of full financial access was very small, only 1.7%. However, after the program, women with no financial access 25.7%, limited access 25.7%, moderate access increased to 42.7%, and full access

to 6%. Though the full access is still low rated, the data shows there was a change in accessing financial services after their engagement in the IGAs.

The focus group discussions strengthen the above figures. Code 07 said that:

'Before starting my business, I didn't have any money saved, and no one dare to lend me any money. However, after the program, I have a feeling of economic stability. I linked my savings with microfinance and they lent me money depending on my saving status for the expansion of my business.'

Code 09 FGD Participant shared her experience:

'The program contributed to remarkable increase in my income. But still there is challenge to access enough amount of credit from the financial institutions to expand business, because they ask for collateral/guarantee that women like me can't provide. I expect for the future such barriers will be resolved and our access to credit will improve to expand our business.'

Table 5: Access to credit or borrowing before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	Never	179	59.7	62	20.7
2.	Rarely	81	27.0	100	33.3
3.	Some Times	25	8.3	104	34.7
4.	Often	15	5.0	34	11.3
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

From 300 respondents who have never accessed credit before the program were 59.7% and 5% accessed it often, 27% rarely, and 8.3% sometimes. But after the program, the never access declined to 20.7%, rarely access increased to 33.3%, sometimes increased to 34.7%, and often access increased to 11.3%. The data indicates that before joining the program, the majority of women had never accessed credit, limiting their ability to invest in small businesses or meet financial needs. A smaller group reported borrowing only occasionally, while very few had

frequent access to credit. The access to credit conditions changed and show improvement following the IGA program.

Focus group discussions aligned with the above four tables' data, which related to savings and access to financial services. The participants had poor saving habits, especially the formal way of saving before joining the IGA program and had no access to financial services. They witnessed that after participating in IGAs, many began saving through microfinance institutions. Following their involvement in the program. They also reported that most of the women were linked in microcredit associations and had access to credit. Even though challenges related to the amount of credit proportional saving and the request for collateral/guarantee are still there.

The Focus Group discussions (FDG) (Code 11) confirmed by expressing their experiences:

"Before the IGA program, saving money was nearly impossible, rather sometimes on the traditional saving method 'Ikub,' but it was risky because repayments were uncertain and it is not formal savings, and no opportunity of credit or borrowing from it. After joining the program, linked with microfinance institutions and we started saving and accessing credits. Now, we have access to credit through microcredit associations. Unlike before, we now see borrowing as a tool to grow our businesses and improve our financial security. But it is still not enough to meet all our needs to grow our business."

Key informants validated the changed saving habits of women after the program. Women now perceive credit as a valuable resource for business expansion and economic security. However, it is not enough for their need.

A key informant (Code 02) emphasized the above ideas:

"Before IGAs, many women struggled with savings and relied on risky informal methods like 'Ikub.' Now, they actively save in microfinance institutions and understand the benefits of formal financial services. We've seen a clear improvement in financial literacy—women borrow more frequently and use credit strategically to expand their businesses. However, access to larger loans remains a challenge due to financial policies. Without collateral, many women can't secure the capital they need to grow their enterprises."

4.3 Women's Financial Autonomy Before and After IGAs

This sub-topic has seven data tables found; the data focused on assessing the economic impact of the income-generating activity (IGA) intervention on the respondent women, particularly in terms of their control over income, financial decision-making, confidence in handling income, and overall financial independence. The study examined the extent to which the intervention enhanced the women's economic empowerment, decision-making power within their households, and their ability to contribute to the well-being and stability of their families. The researcher presented the first list of figures only, followed by FGD, a key informant and an In-depth interview on the last of the sub-topic.

Table 6: Income control over before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	No control	133	44.3	6	2.0
2.	partial control	135	45.0	123	41.0
3.	joint control with other	29	9.7	137	45.7
4.	full control	3	1.0	34	11.3
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

The analysis of the data from 300 returnee women respondents reveals significant insights into their control over income prior to their participation in income-generating activities (IGAs). A substantial portion of the women, 133 respondents (44.3%), reported having no control over their income, reflecting limited autonomy and economic independence. A similar proportion, 135 respondents (45.0%), indicated partial control, suggesting a moderate but constrained level of influence over their financial resources. Meanwhile, only 29 respondents (9.7%) shared control jointly with others, and an extremely small fraction, 3 respondents (1.0%), had full control over their income.

These findings highlight the predominantly restrictive financial conditions experienced by the women before engaging in IGAs, underscoring the necessity of such programs to enhance their

economic empowerment and decision-making capacity. In the FGD, one participant shared her experience.

‘Previously, I haven’t autonomy to decide on my income, the autonomy relies on the family. Next to the program, I have control over my income, manage it according to my interest and invest. This has made me economically independent.’

Table 7: Financial Decision-making ability before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	No ability	31	10.3		
2.	limited ability	240	80.0	66	22.0
3.	moderate ability	23	7.7	206	68.7
4.	fully ability	6	2.0	28	9.3
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

The data indicates that among all respondents, prior to the program 10.3% reported having no decision-making ability at all; majority of the returnee women means i.e., 80% failed under limited ability to decision-making, followed by 7.7% with moderate ability, and 2% with full ability to decide. But post-IGAs this data converted to 22% having limited ability, significant majority of 68.7% with moderate ability, and 9.3% with full ability of making decision on their financial capital. Based on this data there were improvement on financial decision-making power among the returnee women after participating in the IGAs program.

Code 13, in-depth interview

A married returnee woman aged 30 with two children shared her experience:

‘My husband controlled everything, and I felt powerless. I didn’t have a say in how we spent our money, which made me feel like I wasn’t contributing fully to the family. But everything changed after I got involved in the IGA program. Currently, I make money from my small business and have the power to decide on it. I feel so much more in control of my life, and I’m grateful for this opportunity. Praise be to God for this change in my life.’

Table 8: Contribution to Household Expenses before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	No contribution	49	16.3	18	6.0
2.	minimal contribution	199	66.3	83	27.7
3.	partial contribution	48	16.0	141	47.0
4.	full contribution	4	1.3	58	19.3
	Total	300	100.0	300	100.0

Source: *Quantitative survey conducted by the researcher*

The analysis of the data reveals a significant improvement in the contribution of returnee women to household expenses after participating in the IGA program. Before the intervention, the majority of respondents (66.3%) reported making only minimal contributions to household expenses, while a notable proportion (16.3%) did not contribute at all. Partial and full contributions were rare, accounting for 16.0% and 1.3% of the respondents, respectively. However, after exposure to the IGA program, there was a marked shift, with 47.0% of the women making partial contributions and 19.3% reporting full contributions to household expenses. The proportion of women that have not contributed decreased substantially to 6.0%, and those making minimal contributions dropped to 27.7%. These findings underscore the positive impact of IGAs in enhancing the economic empowerment of returnee women, enabling them to play a more active and meaningful role in meeting their households' financial needs.

The FGDs highlighted that after participating in IGAs, there were significant improvements in financial literacy, confidence, and decision-making abilities. (code 5 and 11)

'Now, I can contribute to household expenses without waiting for someone else,' another woman explained. *'I have learned how to save, budget, and even plan for future investments.'* Many transitioned from being partial to full financial contributors, gaining not only economic stability but also greater respect within their families. *'My husband and children now see me differently. They respect my opinions specially on financial matters,'* one woman noted.

Table 9: Confidence in handling finance before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	no confident	84	28.0	12	4.0
2.	slightly confident	186	62.0	73	24.3
3.	moderately confident	30	10.0	151	50.3
4.	very confident			64	21.3
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

The data analysis reveals a significant improvement in the confidence levels of returnee women in handling financial matters after they participate in the IGA program. Before the program, a majority of respondents (62.0%) reported slight confidence, while 28.0% had no confidence, and only 10.0% expressed moderate confidence. After engaging in the IGA program, the percentage of women with no confidence dropped to 4.0%, and those with slight confidence reduced to 24.3%, with a significant increment in moderate confidence (50.3%) and created a new group of very confident (21.3%).

FGDs also emphasize the above data:

‘Prior to the IGAs program, I had a problem with handling and managing financial matters, but after I got training related to my work things became changed. Currently, I have full confidence to handle and direct the finance and share my skill to others.’

Table 10: Level of financial independence before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	Fully dependent on other	51	17.0	25	8.3
2.	Mostly dependent on other	177	59.0	56	18.7
3.	Partially independent	62	20.7	130	43.3
4.	Fully independent	10	3.3	89	29.7

Total	300	100.0	300	100.0
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Source: *Quantitative survey conducted by the researcher*

The data analysis reveals a significant improvement in the financial independency of returnee women following their participation in the IGA program. Before the program, a majority of respondents (59 %) reported mostly dependent, while 20.7% partially independent on other, followed by 17% fully dependent and only 3.3% expressed fully independent. After engaging in the IGA program, the percentage of women with fully dependent dropped to 8.3%, and those with mostly dependent reduced to 18.7%, significant increment in partially independent (43.3%) and fully independence rose to (29.7%).

The figure analysis underlined by group discussions:

‘Prior to the IGAs program I am economically dependent on my husband income. I’ haven’t the power to decide in household expense. Currently, situations are shifted; I fulfil my need and my family from my own income. This gives me emotional stability and financial freedom.

This shift not only improved their economic standing but also changed the way they were perceived within their families, fostering mutual respect and shared financial responsibility.

Table 11: Decision-making power after IGA activities

No.	Description	Frequency	Percent
1.	no change	14	4.7
2.	small improvement	106	35.3
3.	significant improvement	150	50.0
4.	fully participate in decision-making	30	10.0
	Total	300	100.0

Post-IGA involvement, 50% of respondents reported significant improvements in their decision-making power, while 10% stated full participation. A notable 35.3% observed small improvements, and only 4.7% experienced no change. After participating in income-generating activities (IGAs), many women experienced noticeable improvements in their ability to make financial decisions. A significant portion of participants reported gaining greater influence over household financial matters, transitioning from limited involvement to playing an active role in key decisions. Some women fully engaged in financial planning and management, reflecting a complete shift in their decision-making power.

The idea of decision-making power was expressed through an in-depth interview. A 38-year-old married woman with three children shared her experience. (Code 15)

“Five years ago, I was in a challenging place when I returned from Saudi Arabia empty-handed. I had been denied my salary, and I was grappling with serious health problems. Life felt hopeless; my husband was the only provider of my family. At that time, I had no decision-making power in my own house. My husband controlled everything (ፈላጊው ቆራጭ), and I didn’t feel like I had a voice or any real independence.

Things started to change when I became involved in an Income-Generating Activity (IGA) program. It was a turning point for me. Through the program, I gained the ability to start a small business. This not only helped me support my family financially but also gave me a sense of purpose and control over my life. For the first time, I was able to contribute to decisions in my home. I felt empowered, and I could see the positive impact on my children’s lives. We had stability, and there was hope again.

However, the journey hasn’t been without its challenges (ሁሉ ነገር አልጋባልጋ አይሆንም). My small business now faces difficulties because of rising rental costs and economic inflation. It’s hard to secure a stable workspace, and this puts additional pressure on me. Despite these struggles, I am determined to keep going because I know how far I’ve come. I believe my story shows how important it is to continue supporting programs like the IGA. They don’t just help people survive—they help us rebuild our lives and give our families a brighter future.”

4.4. The social empowerment impact of IGA on women

Table 12: Contributing to Community Activities before and after IGA

S. No	Descriptions	Before IGA		After IGA	
		Frequency	Percent	Frequency	Percent
1.	Never	24	8.0		
2.	Rarely	222	74.0	39	13.0
3.	Sometimes	44	14.7	241	80.3
4.	Often	10	3.3	20	6.7
	Total	300	100.0	300	100.0

Source: Quantitative survey conducted by the researcher

Before participation in IGAs, 8% reported having no contribution to social activities, 74% of the respondents rarely contributed to community activities, with 14.7% contributing sometimes, and only 3.3% often. Post-IGA engagement, the pattern shifted significantly, with 80.3% contributing sometimes and 6.7% contributing often, while those rarely contributing dropped to 13%. This indicates that IGAs not only improved the participants' economic empowerment but also enhanced their social involvement, likely due to increased confidence, financial stability, and social networks formed during program participation.

From FGDs, (Code 06 and 09) two participants shared, *"Before joining the program, I rarely participated in community activities because I lacked confidence and financial means."* Another added, *"Now, I feel more secure financially and can take part in events and initiatives."* These statements highlight how IGAs have significantly enhanced the social involvement of returnee women, fostering greater their community engagement and integration.

4.5 Challenge women face running IGA

The questionnaire had a limitation in capturing multiple challenges faced by participants, as it required them to identify only a single primary challenge. However, this limitation was effectively addressed through qualitative methods, including Focus Group Discussions (FGDs) and key informant interviews.

Table 13: Challenge faced in expanding IGA

No.	Description	Frequency	Percent
1.	Lack of capital	90	30.0
2.	lack of market access	53	17.7
3.	Lack of skill	63	21.0
4.	Lack of working place	85	28.3
5.	High cost of workplace rental	9	3.0
	Total	300	100.0

Source: *Quantitative survey conducted by the researcher*

Post-IGA involvement, 30% of respondents reported facing a problem with lack of capital to expand their business, while 17.7% stated a lack of market access. A notable 28.3% observed with problems of working place, lack of skill 21% represented and only 3% experienced problems with incremental of workplace rent. These different challenges were pointed as an obstacle to their business growth and had negative implications on their economic sustainability.

Focus group discussions support the figure data report and stress the multiple obstacles they faced:

‘When I tried to manage the workspace problem, lack of capital limited me to fulfil the necessary materials. Even after production market linkage was also a big challenge.’ One more participant said *‘We seek financial support and effective training to update our skills. There is a connection between everything.’*

Key informant (Code 03) was emphasizing on the challenge women faced with workspace and insufficient funds:

‘Because of insufficient capital and lack of workspace, returnee women struggle to expand and sustain their business. Skyrocketing rental cost is seriously challenging returnee women’s IGAs. Effective skill training program is also important to increase their productivities to meet with local marker needs.’

Additionally, the informant underlined on the importance of stakeholder collaboration to overcome returnee women barriers.

4.6 Women benefited from the program

Table 14: Opportunity of the IGA

No.	Description	Frequency	Percent
1.	Financial support	49	16.3
2.	Skill development	15	5.0
3.	Networking with other women	30	10.0
4.	Business development	15	5.0
5.	Financially, Skill training, Networking & Business Dev.t	191	63.7
	Total	300	100.0

Source: Quantitative survey conducted by the researcher

Post-IGA involvement, 63.7% of respondents reported got combined opportunities of financial support, skill development, networking and business development, while 16.3% reported got financial support only, skill development and business development reported 5% each, and networking opportunities represented 10%.

Code 05 participant from FGDs:

'I got multiple benefits from the program, not only financial support as my assumption rather financial management, networking with other successful women and different skill trainings were mentioned. These opportunities helped me to strengthen my business.'

4.7 Types of TVET Women received

Table 15: Types of TEVT women trained

No.	Description	Frequency	Percent
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1.	Hairdressing and beauty	53	17.7
2.	Hotel and tourism	143	47.7
3.	Garment	66	22.0
4.	Leather Processing	38	12.7
	Total	300	100.0

Source: Quantitative survey conducted by the researcher

Hotel and tourism training emerged as the most prominent focus with 47.7% of respondents engaged in this sector, reflecting its relevance and demand in the local economy. Garment training (22%) and hairdressing/beauty (17.7%) were also notable suggesting diverse opportunities tailored to participants' interests and market needs. Leather processing training was the least common (12.7%), indicating either lower demand or higher specialization requirements. The data shows a strategic focus on diversifying skill development among returnee women with a particular emphasis on sectors that align with local market demands.

The key informant (Code 04) explained the idea supporting the figurative data:

"The training program is designed to be practical and hands-on, focusing on equipping the women with skills they can immediately start their own business or apply in the local labor market. Over the three months of training, they received intensive skill capacity building in areas like hotel and tourism, garment production, beautification services, and leather processing. At the end of the training, they sit for a Certification of Competence (COC) exam, and once they pass, they are certified. This certification process ensures that the women are ready to step into the workforce as competent persons. It's short but impactful path to economic empowerment for many of them."

4.8 Women benefited from skill training

Table 16: If the skill training benefits them in the long run

No.	Description	Frequency	Percent
1.	Yes	241	80.3
2.	No	59	19.7
	Total	300	100.0

Source: Quantitative survey conducted by the researcher

The vast majority (80.3%) of respondents believe that the skill training they received will benefit them in the long run, demonstrating high confidence in the program's impact on their economic empowerment. Conversely, the 19.7% who do not share this optimism may reflect either perceived inadequacies in the training or challenges in market applicability. The data reveals that a significant majority of returnee women are confident that the skill training they received will provide long-term benefits, suggesting that they believe the program will have a positive impact on their life.

Here is a direct quote from a participant (Code 12) in the FGD:

"I believe the training has given me the skills I need to build a better future. I already started my own business and feel more confident in my ability. I can already see how much it helped me in my work. But the market has become too competitive and dynamic, so I am ready to update my skill through the time."

CHAPTER 5: DISCUSSION, CONCLUSION AND SOCIAL WORK IMPLICATIONS

5.1 DISCUSSION

Economic empowerment plays a critical role in the reintegration of returnee women, particularly those who have experienced financial instability due to migration. Income-generating activities (IGAs) have emerged as a key strategy for enhancing financial independence, skill development, and improving overall economic well-being among returnees. This study explores the role of IGAs on the economic empowerment of returnee women, with special emphasis on the "Safe from Irregular Migration" project implemented by the EECMY-DASSC in Addis Ketema Sub-city, Addis Ababa, Ethiopia.

Economic Empowerment Status Prior and post-IGAs

The research explored the difference in the economic status of returnee women prior to and after the program. Before their engagement in IGAs the returnee women suffered from skill gap, lack of access to microcredit, income poverty, and inability to fulfil basic needs. However, post-IGAs, the study shows there were an improvement in their skill capacity, income, savings, contribution to household expenses, decision-making role, and control over financial matters. So, the implication is improved skill capacity and access to credit improved the economic status of returnee women leading them to improved living conditions. This is expressed not only through economic gain but also through impacted women's confidence to share decision-making power at the household as well as community level. This study result is supported by the previous finding that stresses financial freedom is key to economically empowering returnee women, because it improves their decision-making power and self-reliance (Kabeer, 19990). This finding is reinforced by the information from FGD and in-depth interviews that many women respondents confirmed their situation after IGAs is by far better than their situation before the program.

Studies show that financial inclusion enables women to invest in small businesses, expand entrepreneurial activity, and reduce their economic vulnerability. So, it is a crucial issue to achieve women's economic empowerment (Demirgüç-Kunt et al., 2022). This study also reinforces that returnee women's credit access enhances their business expansion and economic empowerment by minimizing barriers to entrepreneurship.

The Contribution of IGAs on returnee women's economic empowerment

By providing returnee women with stable income and entrepreneurial skills, IGAs play a pivotal role in improving the economic status of returnee women or their economic empowerment status. The definition of economic empowerment is the ability to access and resources control over, decision-making ability, and strengthen one's financial stability (Kabeer, 1999). The research identified that the coordinated effort of vocational skill training, financial literacy, and credit access helped the women to initiate sustained IGAs that led the returnee women to achieve economic empowerment. The TVET training in this research included hairdressing, garment, leather processing, and food preparation that helped the target women acquire new skills to start their own IGA or increase their competence to get access to employment opportunities in the job market. This argument is supported by the study that stresses skill training programs have the role of starting own IGAs to create job opportunities and improve income (Chinen et al., 2020). In Ethiopia, skilled women have a chance to become successful in business and compete in the job market (ILO, 2018). Therefore, the result of this study indicates that skill training and financial access paved the way for the returnee women to engage in IGAs which translated itself to empowering women by achieving financial autonomy.

Challenges of returnee women in the process of IGAs

According to the findings of this research, returnee women in the process of starting their business faced different challenges like minimal startup funds, access to credit due to the inability to provide a guarantee, lack of shade/space for production and marketing, and market linkage. Such findings are reinforced and seem to look identical to the study results (ILO, 2018). Empirical studies on women's entrepreneurship also indicate that in developing countries, collateral requirement as a finance policy is the cause of limited access to financial resources posing a greater challenge to women's economic empowerment (Demirguc-Kunt *et al.*, 2022). The financial resource restrictions emphasize the need for improvement of financial policy and search for alternative financial resources to support the marginalized group of society including returnee women.

5.3 Conclusion

The main objective of this research was to assess the contribution of income-generating activities (IGAs) to the economic empowerment of returnee women. These IGAs improved returnee women's economic independence and sustainability of income sources. As a result of independence and a sustainable economy, it increased women's financial autonomy, decision-making power, and self-confidence.

So, the philosophy behind the role of IGAs on returnee women's economic empowerment is financial independence to achieve economic self-sufficiency by helping the targeted women earn an income that reduces dependence on aid, other family members, or male dominance as a sole provider. This is important in societies where women's access to financial sources is limited.

Returnee women also face social stigma and marginalization during reintegration, and IGAs are important for them to economically re-establish themselves and contribute to the household expenses. This can build their social acceptance and reduce the risk of exclusion. The skill capacity building tailored to IGAs provides women the chance of entrepreneurial skills like marketing, small-scale business management, and financial literacy equipping them with the capacity and confidence to thrive independently and meaningfully contribute to the household.

IGAs promote psychosocial empowerment by enhancing a sense of purpose and personal achievement that helps women to overcome trauma or feelings of loss. Returnee women by running the business and earning a livelihood, can regain self-worth which is essential for psychosocial well-being. IGAs also break gender barriers that exclude women from traditional income-generating activities by challenging such norms helping them to gain recognition and respect in the economic sphere.

In addition to positive impacts, there are obstacles like lack of market access, lack of shade/production and marketing space, high rental cost for production and marketing, limited startup funds, and unavailability of credit without collateral, which were challenges to expanding the business. Finally, to empower returnee women, well-structured income-generating activities programs and dedicated workers are important and working on finance policy is vital.

5.3 Implications to Social Work

5.3.1. Implication to Policy

According to the findings of this study to strengthen returnee women's economic empowerment it is important to advocate and promote policy and program intervention that address practical challenges of returnee women. Development practitioners and social workers have to advocate the integration of IGAs that target vulnerable groups of the community like returnee women into the national and regional development plans and programs.

Policymakers must create policies that ensure continued financial support, expand access to microfinance services, and build stronger linkages between vocational training and the local labor market. Additionally, policies should address the specific barriers women face in accessing capital, such as the need for collateral by promoting alternative financing options such as group lending and micro-grants. Programs should focus on fostering sustainable business practices by linking women to mentorship and peer networks to promote community-driven solutions. The integration of financial literacy and entrepreneurship training programs into local government initiatives can also help improve women's decision-making skills and long-term economic independence.

5.3.2 Implications to Social Work Practice

Social workers who are working with returnee women must deal with the psychosocial needs of the returnee women. As they may be survivors of psychosocial trauma, simple economic empowerment may not solve their multifaceted problem. Therefore, social workers must be able to think out of the box in addressing women's psychosocial problems. Psychosocial support, by family and community support, must be planned and implemented if the survivors have the primary psychosocial problem; focused but nonspecialized psychosocial counselling support is an option if they are in the secondary stage and this can be dealt with by trained psychosocial counsellors, and those in serious mental health problem must be referred to a specialized mental health support service for better mental health service (Marshall, 2022).

The result of this research underlines the values of mainstreaming returnee women's economic empowerment strategies into direct implementation of social work. In complementary with the provision of psychosocial support social workers should facilitate conditions that help returnee

women to effectively engage in IGAs. The conditions could be facilitating access to practically applicable skill capacity-building training, financial literacy and credit access to start new businesses, market linkage, etc. that help them start and sustain IGAs. In addition, social workers should arrange conditions for women to access mentorship services and peer network support to overcome the challenges of entrepreneurship.

Furthermore, social workers can play the important role of advocating the enactment of policies that favour women's economic independence to remove barriers like limited access to credit and market access. By providing such integrated services social workers can enhance short-term and long-term economic outcomes to the disadvantaged group of the society in general and the most returnee women in particular.

This is because returnee women apart from economic vulnerability may have multiple problems do on women economic empowerment secondary to psychosocial support, because after they stabilise psychologically and trauma healing, additional, economic stability also decreases their stress. By using a strength-based approach social worker must mentor them to identify their strength, link them with resources, strengthen their network with others and build their confidence to become economically empowered. Social workers can be advocate for returnees by improving financial policy, in providing holistic service and to enhance a sustainable economy for returnee women.

5.3.3 Implications to Social Work Education

From this study social work education can get practical experience that can help in overcoming problems of marginalized group like returnee women face. The study gives insight for social work student to understand complex problems of returnee related to gender, economic vulnerability and migration.

Therefore, social work education must incorporate and apply the multilayered support system. Family and community support that can encompass the larger victims must be planned and implemented for the survivors that are at primary stage of psychosocial problem; focused but nonspecialized psychosocial counselling support which is an option for the secondary stage can be dealt with by trained psychosocial counselor, and those in serious mental health problem must be referred to a specialized mental health support service. As it can help to address larger number

of victims at a time the theory of a multilayered support system has to be incorporated in social work education and its implementation must be promoted well.

5.3.4 Implications to Research

The long-term impact of IGAs on returnee women's livelihood can further be studied in the future, with special emphasis on whether improvement in financial status translates to their improved psychosocial well-being. An exploration can also be made on the role of socio-cultural attitudes towards women entrepreneurship to identify challenges and opportunities that impact success and failure of women IGAs programs. In addition, the effectiveness of different vocational skill trainings, financial literacy, and entrepreneurship can further be assessed in enhancing women economic empowerment and financial autonomy. The effectiveness of IGAs in different socio-cultural settings can also be compared through studies to provide valuable insight that can be scaled up to a wider scale. Last but not least, policy research on financial inclusion like access to loans can deepen insights on how access to financial services contributes to the broader economic empowerment of women in general and returnee women in particular.

Comparative studies that look at the effectiveness of IGAs across different regions or countries may also provide valuable insights into best practices. Finally, research focusing on the impact of financial inclusion policies, such as microfinance and access to loans, can deepen understanding of how financial services contribute to the broader economic empowerment of women in post-migration contexts.

Finally, the main objective of IGAs is to help the women recover from the impact of challenges they faced due to migration. However, some women tend to develop dependence syndrome and rely on external support, grants, allowances, and continuous program interventions instead of achieving true financial independence. In addition, instead of relatively long-term skill development training, some women focus on a temporary quick fix to their problems and do not want to complete the training programs they are granted.

Therefore, development practitioners must analyze whether their programs create a mindset of continuous reliance on external assistance rather than fostering entrepreneurial resilience. The business initiated through the programs must also be reviewed whether they can continue without

ongoing external aid. Whenever skill development trainings are planned instead of assigning participant women on a quota system they should be enrolled if it is their area of most interest.

Prolonged support discourages innovation and self-motivated efforts leading to reduced growth of business independently. Therefore, challenges that stop returnee women from fully transitioning from program beneficiaries to self-sufficient entrepreneurs must be identified and proactively solved. So, these are areas where further study can be made to come up with concrete and reliable recommendations to reduce dependency syndrome and create the mindset of self-reliance.

By addressing these research gaps, social work can continue to evolve as a practice that is responsive to the economic needs and challenges of vulnerable populations, providing evidence-based approaches to empowerment.

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Annexure I: Structured Questionnaires

This study aimed to assess the economic empowerment of returnee women engaged in the IGA program. It specifically focused on examining whether there is a significant difference in the economic empowerment of these women before and after their exposure to the program

This questionnaire is prepared to collect relevant data on these issues. The information you provide may help improve the economic empowerment and support systems for returnee women participating in IGAs.

The study ensures confidentiality, and your name and work area will remain anonymous. Only the researchers will have access to your personal details. For the purposes of research analysis, individual responses to the interview questions will be aggregated, and all findings will be presented in summary. The information may also be used for academic purposes, such as presentations and publications.

Completion of the questionnaire implies your consent to participate in the study.

Name of respondent: _____

Code no: _____

1. Personal and Demographic Variables

Date of interview: Dec.18/2024

Wereda: _____

1.1 Age of the respondent? 1) 18-24 2) 25-30 3) 31-45 4) 46-65

1.2 Gender? 1) Male 2) Female

1.3 Marital Status? 1) Single 2) Married 3) Divorced 4) Widowed

1.4 Education Level? 1) Illiterate 2) Grade 1-4 3) Grade 5-8 4) Grade 9-12 5) Above grade 12

1.5 How many family members including you do you have?
1) Only 2) 2-3 3) 4-6, 4) 7 and above

1.6 Duration since Return to Ethiopia: _____ years?

1) < 1 year 2) 1-4 years 3) 5-7 years 4) 8 and above

Economic status before and after IGA

2. What is your average monthly income before and after your involvement in IGAs?

S. No	Before	After
1	Less than 500 ETB	Less than 500 ETB
2	500-1000 ETB	500-1000 ETB
3	1001-1500 ETB	1001-1500 ETB
4	1501-2000 ETB	1501-2000 ETB
5	More than 2000 ETB	More than 2000 ETB

3. What was your source of income After the engagement of IGAs

S.No	After	
1	From Husband	
2	From another family member	
3	From both 1 & 2	
4	Small business	
5	Other	

4. Do you see any increase in your cash income after the engagement of IGAs?

S. No	After	
1	Yes	
2	No	

5. If yes, how do you express it?

S. No	After	
1	Slightly	
2	Fairly	
3	Good	
4	Significantly	

6. How often were you able to save money before and after the IGA program?

S. No	Before	After
1	Never	Never
2	Occasionally	Occasionally
3	Frequently	Frequently

4	Always	Always
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7. If you have a saving habit, what were your monthly savings before the IGA program?

S. No	Before	After
1	Never	Never
2	Less than 200 Birr	Less than 200 Birr
3	200–500 Birr	200–500 Birr
4	501–1,000 Birr	501–1,000 Birr
5	More than 1,000 Birr	More than 1,000 Birr

8. How would you describe your control over your income before and after the IGA program?

S. No	Before	After
1	No control	No control
2	Partial control	Partial control
3	Joint control with others	Joint control with others
4	Full control	Full control

9. What was your ability to make financial decisions in your household before after the IGA program?

S. No	Before	After
1	No ability	No ability
2	Limited ability	Limited ability
3	Moderate ability	Moderate ability
4	Full ability	Full ability

10. How did you contribute to household expenses before and after the IGA program?

S. No	Before	After
1	No contribution	No contribution
2	Minimal contribution	Minimal contribution
3	Partial contribution	Partial contribution
4	Full contribution	Full contribution

11. How would you rate your access to financial services (e.g., loans, savings accounts) before and after the IGA program?

S. No	Before	After
1	No access	No access
2	Limited access	Limited access
3	Moderate access	Moderate access
4	Full access	Full access

12. How would you describe your confidence in handling financial matters before and after the IGA program?

S. No	Before	After
1	Not confident	Not confident
2	Slightly confident	Slightly confident
3	Moderately confident	Moderately confident
4	Very confident	Very confident

13. What was your level of financial independence before and after the IGA program?

S. No	Before	After
1	Fully dependent	Fully dependent
2	Mostly dependent	Mostly dependent
3	Partially independent	Partially independent
4	Fully independent	Fully independent

14. How often could you borrow money or access credit before and after the IGA program?

S. No	Before	After
1	Never	Never
2	Rarely	Rarely
3	Sometimes	Sometimes
4	Often	Often

15. How would you rate your overall economic empowerment before and after the IGA program?

S. No	Before	After
1	Not empowered	Not empowered
2	Slightly empowered	Slightly empowered
3	Moderately empowered	Moderately empowered
4	Fully empowered	Fully empowered

16. How often did you feel capable of contributing to community activities (e.g., social events, donations) before and after the IGA program?

S. No	Before	After
1	Never	Never
2	Rarely	Rarely
3	Sometimes	Sometimes
4	Often	Often

17. How frequently do you engage in the income-generating activities introduced by the IGA program?

S. No	After IGA
1	Never
2	Rarely
3	Sometimes
4	Regularly

18. To what extent have you been able to use the training provided in the IGA program in your daily work?

S. No	After
1	Not at all
2	Very little
3	Somewhat
4	Very much

19. How effective has the IGA program been in helping you achieve financial stability?

S. No	After
1	Not effective
2	Slightly effective
3	Moderately effective
4	Very effective

20. How would you rate the availability of resources (e.g., tools, capital) provided by the IGA program to support your activities?

S. No	After
1	Inadequate
2	Somewhat inadequate

3	Adequate
4	More than adequate

21. To what extent have you gained new skills that help in generating income through the IGA program?

S. No	After
1	No skills gained
2	Few skills gained
3	Some skills gained
4	Many skills gained

22. What challenges do you face in maintaining or expanding your income-generating activities?

S. No	After
1	Lack of capital
2	Lack of market access
3	Lack of skills
4	Lack of time

23. How easy is it for you to access funding to start your income-generating activities through the IGA program?

S. No	After
1	Very difficult
2	Somewhat difficult
3	Somewhat easy
4	Very easy

24. What kind of support do you feel would help you overcome challenges in your income-generating activities?

S. No	After
1	More training
2	Increased funding
3	Better market access
4	Improved networking

25. How much community support have you received to assist in your income-generating activities?

S. No	After
1	None
2	Minimal support
3	Moderate support
4	Significant support

26. What do you believe is the greatest opportunity that the IGA program has provided you?

S. No	After
1	Financial support
2	Skills development
3	Networking with other women
4	Business Development

27. How do you rate the availability of resources (materials, financial support) to sustain your IGA activities?

S. No	After
1	Very poor
2	Limited but manageable
3	Sufficient for current needs
4	More than sufficient

28. What is the main challenge you face in sustaining your IGA activities?

S. No	After
1	Lack of financial support
2	Market challenges
3	Limited skills or knowledge
4	I am sustaining it successfully

29. How has your decision-making power within the household changed after engaging in IGAs?

S. No	After
1	No change
2	Small improvement
3	Significant improvement
4	fully participate in decision-making

30. What opportunities have you encountered that have helped you sustain and expand your IGA activities?

S. No	After
1	Access to markets
2	Training and skill development
3	Support from family or community
4	Access to financial services

31. Which of the following activities is primarily aimed at enhancing returnees' skills in entrepreneurship?

S. No	After
1	Financial aid for business
2	Training in small business management
3	Language development courses
4	Medical assistance

32. What type of support is provided to returnees to help them access resources for IGAs?

S. No	After
1	Skill Training
2	Seed money
3	Counselling
4	Skill and Seed money
5	All

33. Which activity within the project focuses on helping returnees with financial planning and literacy?

S. No	After
1	Organizing 3-month TEVT Training
2	Micro-finance and bookkeeping seminars
3	Providing seed money
4	Skill and seed money
5	All

34. What type of mentorship does the project provide to ensure the sustainability of returnees' IGAs?

S. No	After
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1	Technical support
2	Ongoing Follow Up
3	Experience sharing with other business organizations
4	Follow Up and Experience sharing
5	All

35. What type of TEVT you took?

S. No	After
1	hairdressing
2	Hotel and tourism
3	Garment
4	Leaser processing

36. Are the skills you acquired through the project being applied in your daily life or work?

S. No	After
1	Yes
2	No

37. Do you feel that the skills you learned will help you secure better job opportunities in the future?

S. No	After
1	Yes
2	No

38. Have you shared the skills or knowledge you gained with others in your community?

S. No	After
1	Yes
2	No

39. Do you think the skills training the project provides will continue to benefit you in the long term?

S. No	After
1	Yes
2	No

Annexure II: Semi-structured FGD Questions

1. How do you perceive your empowerment before and after participating in the IGA program?
2. How do you describe the economic changes you experienced after participating in IGAs?
3. In what ways have IGAs contributed to changes in your decision-making power at home or in the community?
4. How has your involvement in IGAs affected your skills, knowledge, or confidence in managing business or financial activities?
5. What challenges have you faced while starting and maintaining income-generating activities?
6. What opportunities have helped you in sustaining your IGAs?
7. What are the key social or cultural barriers returnee women encounter in sustaining their IGAs?
8. What changes in empowerment and skills have occurred as a result of the project activities?

Annexure III: Key Informant Interview (KII) Questions

1. How have IGAs impacted the economic situation of returnee women in the Addis Ketema Sub-city?
2. How do IGAs enhance the ability of returnee women to become financially independent and improve their decision-making power within their households?
3. What are the main challenges that returnee women face when trying to start or sustain an income-generating activity in this area?
4. Can you identify any significant opportunities, support systems, or resources that have helped returnee women succeed in their IGAs?
5. What do you think could be improved in the IGA program to better support returnee women in becoming economically empowered?
6. From your perspective, what role do community organizations, local government, or NGOs play in helping returnee women overcome challenges in their income-generating activities?

Annexure IV: In-Depth Interview Questions

1. Can you describe your economic situation before joining the IGA program? What were the main challenges you faced?
2. How did your participation in the IGA program impact your financial independence and income levels?
3. What types of income-generating activities have you engaged in, and how did you choose them?
4. How has your ability to own, control, and utilize household assets changed after joining the IGA program?
5. What challenges have you encountered in sustaining your business or income-generating activities?
6. What kind of support (financial, training, social) have you received through the IGA program, and how effective has it been?
7. In what ways do you think the IGA program has influenced your social status, decision-making power, or overall empowerment?