

ADDIS ABEBA UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**THE ROLE OF NGO'S IN ALLIVIATING WOMEN'S
POVERTY: THE CASE OF TWO PROJECTS IN
ADDIS ABEBA**



BY
GINBOWGSH KEBEDE MESHESHA

MAY, 2007

**ADDIS ABEBA UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**THE ROLE OF NGO'S IN ALLIVIATING WOMEN'S
POVERTY: THE CASE OF TWO PROJECTS IN
ADDIS ABEBA**

**BY
GINBOWGSH KEBEDE MESHESHA**

MAY, 2007

**THE ROLE OF NGO'S IN ALLIVIATING WOMEN'S
POVERTY: THE CASE OF TWO PROJECTS IN
ADDIS ABEBA**

**A THESIS SUBMITTED TO THE INSTITUTE OF
GENDER STUDIES**

ADDIS ABEBA UNIVERSTY

**IN PARTAL FULILMENT OF THE REQUIREMENT OF
THE DEGREE OF MASTERS OF ARTS IN GENDER
STUDIES**

**BY
GINBOWGSH KEBEDE MESHESHA**

MAY, 2007

ADDIS ABEBA UNIVERSITY
SCHOOL OF GENDER STUDIES
INSTITUTE OF GRADUATE STUDIES

Title: The Role of NGO's in Alleviating Women's Poverty:
The Case of Two Projects in Addis Abeba.

Name of the student: Ginbowgsh Kebede Meshesha.

Signature: _____

APPROVED BY EXAMINING BOARD:

Name

Signature

Date

Advisor: _____

External Examiner: _____

Internal Examiner: _____

Acknowledgements

This work is a product of many minds and it is my privilege to acknowledge the worthy contributions of individuals and institutions that provided me with the necessary inspiration and motivation during my work.

I am particularly indebted to my advisor, Dr Gebru Mersha, for his most constructive suggestions and comments without which many improvements in this work would not have been possible.

My sincere appreciation goes to Dr Gebru for the considerable help and encouragement he gave me during the planning, writing, revising, enriching and fine-tuning of this material. Many thanks again.

I would also like to acknowledge with gratitude the valuable contributions that WISE and ACORD SCP Coordinators made during data collection. Their support and assistance has been phenomenal.

My thanks also go to Action Aid Ethiopia for providing me the needed material and financial assistance that offered me the opportunity to finish my MA study. I also want to thank Action Aid staff who collaborated with me in sharing facilities that created the essential environment for my research work.

I will forever remain grateful to Ato Fikre Zewde, Action Aid Country Director, for the considerate support and privilege he gave during those critical times when I resigned from my job and when I was undergoing certain family problems. My special thanks are rightly due to my friends Ato Lealem Berhanu, IIRR- Ethiopia Country Program Coordinator, Wro Letekidan Berhane and Ato Asefa G/Hiwot and colleagues who tremendously encouraged me through the course of my study.

Once again, I would like to thank my children for their boundless love, support and encouragement. Without their concern, tolerance and understanding, I would not have been able to go through my program successfully.

Dedication

To my beloved children, Ayantu and Dawit.

This thesis is dedicated to you. It is a fitting tribute to the unbending love, understanding, tolerance, patience, genuine concern and respect you have shown me during my engagement in this study even while we had to miss each other due to circumstances. I assure you that you are the essence of my love. All along, you have been a personal source of encouragement and inspiration as well as a cause for my passionate commitment in bringing this work to a successful completion. It is my hope that the challenges I faced during my study and the firm resolve with which I managed to tide over these challenges will set a good example for you, and especially for my daughter Ayantu, in facing your future with fortitude, courage and unfaltering faith in Almighty God. I love you

TABLE OF CONTENT

Pages

Acknowledgements

Dedication

Table of Contents

Abstract

List of Acronyms

CHAPTER ONE: INTRODUCTION

- 1.1. Background
- 1.2 .Statement of the Problem
- 1.3 .Objectives of the Study
- 1.4. Significance of the Study
- 1.5. Hypothesis
- 1.6. Research Questions
- 1.7. Limitations of the Study
- 1.8. Definitions of Key Terms

CHAPTER TWO: CLARIFICATION OF CONCEPTS AND ANALYTICAL TOOLS

2.1 Major Concepts

- 2.1.1 New Concept of Poverty
- 2.1.2 Feminization of Poverty
- 2.1.3 Female-Headed Households
- 2.1.4 Poverty as a Multi-dimensional and Dynamic Process
- 2.1.5 Feminist Contributions to Conceptualization/measurement of
Poverty
- 2.1.6 Gender and Poverty

2.2. Different Policy Approaches to Alleviate Women's Poverty

- 2.2.1 Role of NGOs in Alleviating Poverty
- 2.2.2 Role of NGOs in Alleviating Women's Poverty

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3. Introduction

3.1 Study Methodology

3.2 Rationale and Criteria for Selection

3.3 Area of the Study

3.3.1 Agency for Cooperation and Research (ACORD) Ethiopia

3.3.2 Organization for Women in Self Employment (WISE)

3.4 Methods of Data Collection and Source

3.4.1 Focus Group Discussion (FGD)

3.4.2 Survey Method

3.4.3 Documentary Evidence

3.4.4 Procedure of Data Collection

3.4.5 Response Rate

3.4.6 Data Processing Procedures

3.4.7 Limitations during the Study

CHAPTER FOUR: FINDINGS

4. Findings

4.1 Demographic Characteristics and Socio-economic Status of each Study Group

4.1.1 Demographic Characteristics of SCP Beneficiaries

4.1.2. Economic Status of Women SCP Beneficiaries

4.2. Positive Socio-economic Changes of NGO-led SCP on Beneficiaries

4.2.1 Positive Economic Changes

4.2.2 Positive Social Changes

4.3. Major Problems Faced by Women as SCP Beneficiaries

4.3.1 Problems Faced by Women as SCP Members

4.3.2 Problems Faced by Women as a Group in SCP

4.3.3. Problems Faced by Women Beneficiaries in their Family

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of the Findings

5.2 Conclusion

5.3 Recommendations

References

Annexes

List of Tables

Sample of Questionnaires

Study Guides

Study Area Map

List of Acronyms

| | |
|--------|--|
| AAU | Addis Ababa University |
| ACORD | Agency for Cooperation and Research in Development |
| AGDI | Africa Gender Development Index |
| APR | Annual Progress Report |
| BPA | Beijing Platform for Action |
| CBO | Community Based Organization |
| CEDAW | Convention for the Elimination of all Forms of Discrimination Against Women |
| CRDA | The Christian Relief and Development Association |
| CSA | Central Statistical Authority |
| CSO | Civil Society Organization |
| DHS | Demographic and Health Survey |
| DPPC | Disaster Prevention and Preparedness Commission |
| ECA | Economic Commission for Africa |
| ESDPRP | Ethiopia Sustainable Development and Poverty Reduction Programme |
| EWLA | Ethiopian Women Lawyers Association |
| FDRE | Federal Democratic Republic of Ethiopia |
| FES | Friedrich Ebert Stiftung |
| FGD | Focus Group Discussion |
| FHH | Female Heads of House Holds |
| GAD | Gender and Development |
| GDI | Gender Development Index |
| GEM | Gender Empowerment Measure |
| HCR | Head-Count Ratio |
| HPI | Human Poverty Index |
| IMF | International Monetary Fund |
| MA | Master of Arts |
| MDG | Millennium Development Goals |

| | |
|--------|--|
| NAP | National Action Plan |
| NGO | Non-Governmental Organization |
| NPDPM | National Policy on Disaster Prevention and Management |
| PHRDP | Policy and Human Resource Development Project |
| GDI | Gender Development Index |
| SCP | Saving and Credit Program |
| SDPRP | Sustainable Development and Poverty Reduction Programme |
| PMO | Prime Ministers Office |
| UN | The United Nation |
| UNDAF | United Nations Development Assistance Framework |
| UNDP | United Nations Development Programme |
| UNFPA | United Nations Fund for Population Activities |
| UNICEF | The United Nation Children's -Fund |
| UNIDO | United Nations Industrial Development Organization |
| UNIFEM | United Nations Development Fund for Women |
| USAID | United States Agency for International Development |
| WAB | Women's Affairs Bureau |
| WAD | Women's Affairs Departments |
| WAD | Women in Development |
| WAO | Women's Affairs Office |
| WB | World Bank |
| WID | Women in Development |
| WISE | Organization for Women in Self Employment |

Abstract

Women in Ethiopia have been plagued by abject poverty in both urban and rural areas for centuries basically because of structural factors such as economic, social, cultural and political. These factors are the root causes of women's poverty and gender inequality in the country. Although a good deal of research focusing on the role of Non Governmental Organizations (NGOs) in poverty alleviation in Ethiopia has been compiled, ways of maximizing the role of NGOs in alleviating women's poverty, finding out how and why women are rendered most vulnerable to poverty and determining the underlying causes of feminization in relation to development issues, have largely gone unexamined.

This study attempts to fill this gap. It has set out to do the job by inquiring into the operations of two NGO projects and their 168 women beneficiaries during the past 3-5 years in the respective NGOs' Saving and Credit Program (SCP). All women including married, divorced, widowed and single living in the intervention areas of the Agency for Cooperation and Research in Development (ACORD) Ethiopia close to the French Embassy area of Addis Ababa and those living in the intervention areas of the Organization for Women in Self Employment (WISE) in the Nefas Silk, Kirkos locality of the capital were covered by the study.

The study draws from clarification of concepts and analytical tools related to poverty issues as provided in various research works made by internationally recognized agencies including UNDP. Various researches undertaken by expert groups along with recognized reports they released like the 1997 Human Development Report, Human Poverty Index and others were also consulted.

Data was obtained from three sources collected through focus group discussions with women SCP beneficiary groups and women committee

members as a unit of analysis, as well as from few questionnaires and other documents.

The paper also highlights the role of ACORD and WISE in alleviating women's poverty through SCP. While acknowledging that these NGOs have indeed contributed to change the conditions of women to some extent, this research establishes that they still find it difficult to change the socio-economic status of women without solving the gender inequality prevailing at household and community levels.

Research participants involved in the qualitative assessment process disclosed that alleviating women's poverty only through SCP is unthinkable without tackling poverty problems at the household level. They further suggest that the ever deepening trends in poverty, the growing gap between the demand and supply and lack of capacity to compete in the market, reluctance of husbands to recognize the status of women as bread-winners, the unbalanced gender division of labor that burdens women with multiple family responsibilities, as well as lack of ownership by women of the means of production to expand their businesses have combined to constrain the work of NGOs in fully realizing their intended objective to alleviate women's poverty in a sustainable way.

Enough said, this study concludes that, based on the data collected from the study groups, there is a continuing threat to the efforts of NGOs to achieve their objectives. The study establishes that it is quite hard to alleviate women's poverty just by giving loans through saving and credit schemes. The paper indicates that gender inequality currently existing within the family and in the community as a whole is quite enormous. It is felt that, no matter how intensive the NGO's intervention in the area might be, it may still not be possible to alleviate women's poverty in a sustainable way unless these efforts are buttressed by other interventions particularly intended to transform the family and the society by promoting gender equality and eradicating integrated household poverty.

This research is divided into five chapters. Chapter one is devoted to an introductory note focusing on the background of poverty in Ethiopia, origin, role and development of NGOs in Ethiopia, policy environment and legal frameworks for NGOs, as well as statement of the problem, hypothesis, the research questions, the objective and significance of the study, definition of key terms and limitation of the study. Chapter two deals with clarification of concepts and analytical tools based on established international research and official reports that focus on development and poverty issues particularly feminization of poverty. Chapter three contains elaborate explanations about research methodology, data collection methods, data processing procedures and limitations during the study.

Chapter four outlines research findings based on data collected from FGD, questionnaires and documentary evidence. The findings are presented in three categories of the role of NGOs' in changing the life of women beneficiaries of SCP. The three categories are:

- *Demographic characteristics and socio-economic status of the study groups;*
- *Positive socio-economic changes of NGO-led SCP on beneficiary groups; and*
- *Problems faced by women SCP beneficiaries as members, as a group and in their families.*

The chapter concludes with a brief overview of findings and their implications. The fifth and final chapter is devoted to conclusions and recommendations derived from the findings. List of tables, samples of questionnaires and study guides are also annexed to the paper.

CHAPTER ONE

INTRODUCTION

1.1 Background

Like anywhere else in the World, women in Ethiopia occupy a subordinate social status and suffer critical gender disadvantages. As a result, most women are rendered poor and poorer with many of their basic rights violated. In the recent past, governments and the United Nations (UN) have agreed to ensure that human rights are to be enjoyed by girls and women equally with their male counterparts as spelled out in the Beijing Platform for Action (BPA). It has also been emphasized that women's human rights should include the right of having access to property, employment, the ability to vote and be elected, participation in decision making, equality of marriage, access to social services, reproductive rights as well as protection from violence (BPA, 1996).

In order to improve the social and economic status of women and increase their participation in development and leadership, various international gender supportive agreements and policy instruments have been made between developed countries and poor countries since the establishment of the United Nations. Such policy instrument have highly contributed to influence policy direction in relation to women in most of the developing countries.

In this regard, the Government of Ethiopia has made attempts to improve the economic, political and social conditions of women by reforming existing legislations laws and putting in place institutional mechanisms through the establishment of Women's Affairs Offices (WAO), Women's' Affairs Departments (WAD) and most recently a Ministry of Women. These institutions have to help and have to bring women's issues to the forefront of government policy making processes.

Coupled with this institutionalization process, non-governmental development actors have placed the issue of women as 'a national agenda' through various women-related advocacy and lobbying activities at various levels. A number of researches conducted in this area in Ethiopia show that, as in elsewhere in the world, gender inequality is entrenched in the social,

economic, cultural and political structures of the society and is thus closely intertwined with development challenges ranging from the elimination of poverty to the promotion of peace and democracy. In this regard, the government of Ethiopia (WAO/PMO, 2005:2) clearly stated that “countries will not be able to combat poverty and ensure sustained development without a deliberate attempt to overcome gender inequality.”

Governments across the world including our own are obliged by international instruments to ensure women's economic empowerment. The Convention for the Elimination of all Forms of Discrimination Against Women (CEDAW) commits governments to the principles of equality of access to economic opportunities and resources, employment, and equal remuneration for equal work of equal value. The BPA has also set several objectives to ensure women's equal access to economic resources, employment, markets and trade. Besides, the first goal of the Millennium Development Goals (MDGs) is the eradication of extreme poverty and hunger (WAO/PMO, 2005:9).

The 1994 Federal Constitution has given special attention to women's equal economic opportunities and rights. It also provides that women be given equal treatment in acquisition, control and administration, use and transfer of property including land and recognizes equal treatment in inheritance.

The Sustainable Development and Poverty Reduction Program (SDPRP) underscores that “Inclusion of gender in any effort to alleviate poverty is non-negotiable,” and that the situation of women calls for expediting the socio-economic development process with the required gender sensitivity. It recognizes that women are critical component of the rural economy and points out their lack of adequate access to extension services.

In this case, None Governmental Organizations (NGOs) or Civil Society Organizations (CSOs), bilateral and multi-lateral agencies are involved in initiatives, programs and projects to alleviate poverty. Bilateral agencies are involved in funding women projects. Following the 1985 Nairobi Conference and the establishment of UNIFEM, the UN system formally started working on gender issues. The UN has thus come up with an initiative called the United Nations Development Assistance Framework (UNDAF) 2002 to 2006. This is a

collaborative and collective effort of all UN agencies aimed at facilitating development in developing countries.

Origin and Development of NGOs in Ethiopia

According to Bahru Zewde, CSOs in Ethiopia are divided into four broad categories. These are:

1. Non-Governmental Organizations (NGOs). These consist of local or international organizations engaged in relief, development or both. NGOs provide services, channel funds, carry out development projects, and frequently engage in advocacy work;
2. Advocacy organizations. These consist of rights-based institutions and organizations committed to the protection of the environment, wildlife, etc;
3. Interest group institutions. Under this category, we find professional societies, trade unions, cooperatives, chambers of commerce, employers associations and cultural societies; and
4. Community organizations. These consist of neighborhood groups, and citizen and youth organizations.

The growing involvement of NGOs in the country, first in relief and rehabilitation and subsequently in the development field, has its reverse side in the increasing inability of the state to meet the basic needs of the people and to provide essential services. The capacity of successive governments to deliver the benefits of development programs particularly to the long-suffering rural population has fallen far short of their public commitments. In the last three to four decades, the crises of public finance that was aggravated by war and civil conflict as well as a shrinking tax base has reduced the ability of the state to invest in development or to sustain public programs (Bahru: 2002:14). This deficiency must be seen against a background of a declining economy, loss of natural resources on a large scale and the depreciation of the country's exports in the world market. The net result has been deepening poverty, growing unemployment and more frequent food crises. The more state capacity declines, the wider become the structure of NGOs among the needy public. Thus in the eyes

of the government, NGOs, far from being a welcome partner, become a daily reminder of its own inability to play the dominant role in service delivery and the development effort (ibid).

The disastrous drought and famine situations of 1973 and 1984 attracted large numbers of NGOs to Ethiopia. At first, their preoccupation was with famine relief and rehabilitation, but in time they extended their services to long development activities which by its nature showed the weakness of the state to provide the basic needs of its citizens. Not only did the NGO's become indispensable, but their numbers also proliferated since the mid 80s when there were only 70 non-government organizations. Today there are 350 and more are created every year. Although their impact is minimal due to lack of resources, local NGOs have also increased from 34% in 1994 to 68% in 2006. But local NGO's are also engaged primarily with family welfare and basic health matters (Paulos Milkias, 2006:4).

The West had come to make these two development areas important preconditions for financial support as well as the certification of good governance. Partly induced by this external pressure and partly guided by internal forces, there had been a mushrooming of civil society organization in Ethiopia and the rest of Africa such that the ECA set up what has come to be known as the 'African Center for Civil Society (ACCS) in 1997 with the view to strengthening CSOs (ibid:4).

Microfinance, Poverty Alleviation and Women Empowerment

Microfinance schemes are continued to take a central place in poverty alleviation strategies in developing countries. During the past four decades, financial services have been expanded, with the expectation of easing and reducing poverty. Governments of developing countries and donor agencies have spent huge resources on the provision of credit programs. Those programs are generally assumed to target the poor and assist them generating income and get out of the poverty trap. Lack of savings and capital is seen as major constraint for many poor people who want to engage into productive ventures and become self-employed. Providing credit seems to be away to generate a self-employment opportunities for the poor. The unwillingness of the conventional commercial financial system to serve the poor people and the inability of poor people to provide the 'required' collateral against credit have demanded

the emergence of special credit schemes among to meet the financial demand of the poor people. Proponents of the micro credit consider that increasing the 'Poor's access to institutional credit is an important means of ending poverty (Yunus Muhammad,)1983 cited by Shahidur,1989).

It is also commonly assumed that credit empowers and enhances the position of women by way of enabling them to get out of the home and expose to the external environment, generate their own income, raise their self-confidence and status within the family and society. More recently, the debate has been extended to the possible implications of such programs for women's empowerment, with some evaluations claiming extremely positive results while others suggesting that micro credit leaves women worse off than before (Kabeer: 2001).

Role of NGO's in Development in Ethiopia

NGO's are known for reaching the most disadvantaged peasants in the remotest parts of the country. They are also characterized with efficacy and flexibility compared with the government that is burdened with bureaucratic red tape. Their approach, unlike that of the government, is participatory which enables them to offer immediate solutions to problems as they perceive them. However, none of them have so far involved themselves in policy advocacy in the fear that this might get them into trouble with a suspicious government that constantly keeps them under guard (Paulos Milkias, 2006: 146).

The Christian Relief and Development Agency (CRDA) has made public one of its findings in a survey where it found that 72% of all NGOs engaged in relief work in Ethiopia deal strictly with subsidies and service delivery activities, 22% concentrate on the improvement of the quality of life of its rural clientele as well as their productive capacities. Only 10 out of 350 NGOs operating in Ethiopia are engaging in human rights advocacy and democratic awareness (CRDA, 2000)

Furthermore, various studies conducted in this area have shown that activities of most NGOs in Ethiopia are supply driven. This means that their aim is primarily to satisfy the sources of

their funding to carry out their assigned projects. The funding almost entirely comes either from donor countries abroad or from the Government of Ethiopia itself which supplies basic infrastructure and tax relief for goods imported for relief programs. Due to this dual dependence, the NGOs go out of their way to please foreign donors as well as the Government of Ethiopia. One thing that NGOs would never do in order to keep this delicate balance is therefore not to advocate anything that may displease the government. Hence their total silence on the advocacy of democratic empowerment and the protection of human rights. Even so, the Civil Society is clearly a necessary condition for sustainable development, not only economically but also socially (Paulos Milkias, 2006:6).

Furthermore, NGOs that worked in Ethiopia for about 40 years made efforts to become partners to the government in addressing the emergency and development needs of the peoples. It has been reported that NGOs have engaged themselves in activities related to gender work by default, namely, by working to help the poorest of the poor who happen to be women. Many NGOs claim to be gender sensitive in their activities but one cannot still claim with full confidence that gender is mainstreamed in their projects. However, since NGOs continue to work at grass-roots-level, they can contribute to policy implementation, if an effective working relationship with government is created (country profile, 2002:35).

1.2 Statement of the Problem

Despite efforts made by government and other development actors including NGO's operating to alleviate women's poverty in Ethiopia, women remain the poorest of the poor. They access less resources and opportunities than men in both urban and rural settings. FHH that constitute 26% of households are among the poorest in the country and they suffer from chronic food insecurity (SDPREP, 2000:19). In the 1999 survey, poverty index for national FHH was 43%. Female-headed households in both rural and urban areas were found in households with chronic food insecurity (Food Security Strategy, 2002). A significant proportion of the 5 million most chronically food insecure people are women and specifically female headed households. These households are also labor poor. A destitution study in the northern highlands of the country found that 35% of destitute households were FHH (NCFS, 2003: 22).

It is clear that women's poverty has become a major issue in Ethiopia. Yet, much attention has not been given to its gender implications. Although a good deal of research focusing on the role of Non Governmental Organizations (NGOs) in poverty alleviation in Ethiopia has been compiled, ways of maximizing the role of NGOs in alleviating women's poverty, finding out how and why women are rendered most vulnerable to poverty and determining the underlying causes of feminization in relation to development issues, have largely gone unexamined. To this end the following are the objectives of the study.

1.3 Objective of Study

The main objective of this study is to examine whether NGOs-Led SCP has brought any positive changes in improving women's economic and social conditions. The discussion is based on the study of two NGOs -the Agency for Cooperation and Research in Development (ACORD) and the Organization for Women in Self Employment (WISE) which are engaged in poverty alleviation.

Specifically, the study aims at two major objectives:

- To consider why, despite such NGOs' interventions, poverty among women persist or even has become worse in the study areas; and
- To explore what key problems women SCP beneficiaries of ACORD and WISE faced.

1.4 Significance of Study

Much has already been written about SCP as a strategy to alleviate women's poverty. Some research works have been carried out in this country with the aim to inform development actors and policy makers about the successes achieved and challenges met by NGO-led SCP in alleviating women's poverty however, feminist researches are rare in this area and the research will potentially be important to contribute some knowledge in the area. In this connection, the study is intended to contribute to the enhancement of existing knowledge of ACORD and WISE led SCP and their contributions towards improving the social and

economic conditions of women. The study is also aimed at laying the basis for future discourse among development actors as to the effectiveness of SCP as a strategy to alleviate women's poverty.

1.5 Hypothesis

NGO-led SCP can hardly achieve its objective of improving the social and economic conditions of women without simultaneously addressing the root causes of integrated household poverty.

1.6 Research Questions

The study revolves around the major question which says: "To what extent could NGO-led SCP contribute to change in the condition and position of women in ACORD and WISE target communities?" Specifically, the research attempts to answer the following questions:

- What roles do ACORD and WISE play in the alleviation of women's poverty?
- What economic benefits have women and their families obtained from their participation in SCP?
- Has the SCP contributed to improve the possibilities for women to have a better access to and control over the basic social and economic resources?
- Has SCP involvement in alleviating women's poverty reduced gender inequality and contributed to the change in the household gender division of labor?

1.7 Limitations of Study

Studying the role of NGOs in alleviating women's poverty is not an easy task. Lack of previous feminist researches and studies in this area have made the task even more difficult and challenging. In this regard, this research limits itself to the study of two NGOs, one local and one international, which are implementing SCP to alleviate women's poverty. Nevertheless, the researcher hopes that this work has made modest contributions to the advancement of knowledge in the area.

Furthermore , this research is very limited and the research on the role of NGOs in alleviating women's poverty will also not represent information to generalize cover in terms of the area. It is designed to explore the in-depth understanding of key issues in alleviating poverty particularly in process for gender equality at the federal level will not include the regions due to time and resource (finance).

1.8 Definition of Key Terms

1.8.1 CSOs/NGOs

The term NGO usually refers to the myriad of organizations that are non-governmental and not-for-profit in their nature and primarily engaged in humanitarian, development and social activities such as: relieving poverty and suffering, protection of the environment, provision of basic services, promoting the interests of disadvantaged groups, community development and advocacy (Daneal: 2001:5). Such organizations are known under different terminology in the different legal systems of countries in the world.

In Britain, the term "public charities" or "voluntary organizations" or "voluntary sector" are more frequently used than the term NGOs which is used more popularly in the United States along with terms like "Private Voluntary Organizations" and "Exempt Organizations". It can fairly be said that the term NGO is almost a universally used term although by no means necessarily universally accepted and agreed term to describe the sector (ibid).

The accepted terminology this research work has preferred to use is the term " NGO's". The rationale for opting to use this term NGO is based on the understanding that it is a broader term which includes International Non Governmental Organizations (INGO) and Local Non Governmental Organizations (LNGO) and not-for-profit civic organizations.

The term NGOs refers to organizations that are formally constituted and registered organizations recognized as legal entities under the Ethiopian legal system and characterized by a non-governmental and a not-for-profit feature.

1.8.2 Economic empowerment

Economic empowerment is one aspect of the empowerment of women; a concept that also includes political, social, as well as legal empowerment; economic empowerment is about the economic independence of women. It is about access and control of productive resources. It is about organizing to challenge gender based discrimination in terms of access to resources, information market, etc. It is also about coming together to change gender biased economies at the macro level (Reflections, December 1999:33).

1.8.3 Poverty

The Oxford Dictionary of current English (1995) gives a very broad definition: Poverty is described as 'want of the necessities of life.' What we understand by the expression 'necessities of life' is of course highly subjective. However, a useful list comes from the Beijing Platform for Action and this paper will consider is that in which poverty is described as follows:

'Poverty has various manifestations including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness, homelessness and inadequate housing, unsafe environment and social discrimination and exclusion. It is also characterized by lack of participation in decision making in all social and cultural life. It occurs in all countries as mass poverty in many developing countries and as pockets of poverty amidst wealth in developed countries' (UN 1996, Para.47).

CHAPTER TWO

CLARIFICATION OF CONCEPTS AND ANALYTICAL TOOLS

2.1 Major Concepts

2.1.1 New Concept of Poverty

The United Nations Development Programme (UNDP) concept of human poverty, introduced in the 1997 *Human Development Report*, focused on the capabilities approach. As distinct from income poverty, human poverty refers to the denial of opportunities and choices for living a most basic or “tolerable” human life. It, therefore, takes into account more than the minimum necessities for material well-being and views poverty as multidimensional problem. The Human Poverty Index (HPI), also introduced in the same report, measures deprivation in basic human development, i.e. a short life, lack of basic education and lack of access to public and private resources. Although human poverty is related to income poverty, the two concepts are not the same. Instruments of poverty measurements of income poverty, such as the Head-Count Ratio (HCR), focus on levels of absolute income poverty while the HPI focuses on capabilities such as access to clean water, health services and the level of literacy (UNDP, 1997:4).

Focusing on the concept of human poverty helps people to see the causes of poverty, not merely its symptoms. Qualitative measures such as the HCR implicitly treat households as harmonious units and limit our understanding of gender and poverty. Just as growth-based approaches to poverty alleviation assumes that the benefits of growth automatically trickle down to poor households, consumption/income approaches to poverty assessment assume that the benefits of an income increase in poor households trickle down to all members equally. However, households exhibit conflict and inequality as well as cooperation and sharing (ibid: 7).

Thus, the concept of human poverty has been helpful in shedding light on the relationship between gender inequalities and poverty. Although households are still very important as

units of poverty analysis, the human poverty concept makes it possible to disaggregate the household and analyze the relative poverty or well-being of household members. Such an approach focuses the discussion on gender differences in deprivation in basic education (illiteracy), health services and life expectancy (short lives) and the socially constructed constraints on the choices of various groups such as women or lower castes. Poverty eradication is an aspect of human development which is defined as 'a process of enlarging people's choices'. From a human poverty perspective, one can see that women are indeed poorer in most societies in many dimensions or capabilities such as education and health (UNDP, 1990).

In addition, it is hard for women to transform their capabilities into incomes or well-being. Gender inequalities in the distribution of income access to productive inputs such as credit, command over property or control over earned income, as well as gender biases in labor markets and social exclusion that women experience in a variety of economic and political institutions form the basis for the greater vulnerability of women to chronic poverty. Across a wider range of cultures and levels of economic development, women tend to specialize in unpaid reproductive or caring labor compared to men who tend to specialize in paid production activities (UNDP, 1997).

Women's responsibilities for productive labor limit the range of paid economic activities they can undertake. In the paid sphere, they tend to be concentrated in informal labor activities (such as home working), since such activities allow them to combine paid work with unpaid reproductive labor. However, these are also insecure forms of work. It is hard for such workers to get organized for collective action. The gender-based division of labor between unpaid (and often reproductive labor) and paid labor renders women economically and socially more insecure and vulnerable to not only chronic poverty but also to transient poverty that can result from familial, personal or social and economic crises, including those that arise from macroeconomic policies, political and ethnic conflict situations or health-related crises such as the HIV/AIDS epidemics (Kabeer, 1997:14).

2.1.2 Feminization of Poverty

In addressing women's poverty, many studies measure the incidence of income or consumption poverty among FHH and compare it to that of male-headed counterparts. The unit of analysis is the household and the incidence of women's poverty is conflated with the poverty of FHHs. On a priori grounds, there are reasons for concern about the welfare of FHHs, since women are subject to discrimination in labor, credit and a variety of other markets and they own less property compared to men.

In some societies, widows, divorced or abandoned women may be subject to social exclusion, isolation and harassment, making it very difficult for them to maintain a livelihood for themselves or their children. Women heads of households with young children may face great time of their work hours. Even though FHHs are a relatively small proportion of households, evidence shows that in the last 20 years, their share in the total is increasing in most regions of the world (Buvinic, M, and G.R. Gupta 1997). This has been seen as evidence that women are becoming poorer over time relative to men.

The evidence on the comparative poverty of FHHs vis-à-vis male-headed counterparts is not universal, (Moghadam cited in UNDP 1997, Chant 1998, and Damage 1997). However, there is an association between female-headship and poverty. Buvinic and Gupta (1997) report that out of 61 studies on the relationship between female headship and poverty 38 found that FHHs are over represented among the poor and 15 other studies found that poverty is associated with certain types of female heads or that the association emerged for certain poverty indicators.

It has also been argued that it may be more meaningful to study female-maintained households as opposed to those headed by women (Damage 1997). When programmers that forget FHHs analyze the reasons for the rise, nature and vulnerability of such households, it has been possible to design effective anti-poverty programmers that forget female head-ship as in the case of Chile's Women's National Service (Servico Nacional dela Mujer, SERNAM, Buvinic and Gupta : 1997).

2.1.3 Female Headed Households

Women-headed households were linked definitively with the concept of a 'global feminization of poverty, and assume virtually categorical status as the 'poorest of the poor'. In broader work on poverty, and especially in policy circles, the poverty of female-headed households effectively becomes a proxy for women's poverty, if not poverty in general. As summarized by Kabeer (2003:81): 'Female headship rapidly becomes the accepted discourse about gender and poverty among international agencies'. Female headship is also regarded as exacerbating poverty since women were time- and resource-constrained by their triple burdens of employment, housework and childcare because they were discriminated against in the labor market and unable to enjoy the 'dual earner' status .

Aside from socio-economic status, the diversity of FHHs in respect of age and relative dependency of offspring, household composition, and access to resources from beyond the household unit precludes their categorical labeling (Chant:1997). It has further highlighted the need to disaggregate households in poverty evaluations and to consider poverty from a broader optic than levels of earned income (Cagatay: 1998). Debates on female household headship and poverty have also brought issues of 'empowerment' to the fore, insofar as they have stressed how capacity to command and allocate resources is, as if not more, important than the power to obtain resources, and that there is no simple, unlinear relationship between access to material resources and female empowerment.

Following on from this, weight is added to the idea that poverty is not static; but dynamic phenomenon; that the alleviation or eradication cannot be answered by 'top-down' 'one off ' non-participatory approach (which tends to focus on women only, and as a homogeneous constituency) need to be replaced by GAD approaches (which conceptualize gender as a dynamic and diverse social construct, and which encompass men as well as women) ; and that poverty is unlikely to be addressed effectively by a unilateral focus on incomes, notwithstanding that employment and wages are widely recognized as a key to people's ability to overcome poverty (Gonza'lez de la Rocha, 2003: Moser, 1998).

2.1.4 Poverty as a Multi-dimensional and Dynamic Process

Work on gender has played a major role in calls to acknowledge poverty as a dynamic and multi-dimensional concept on grounds that static profiles of income and consumption present only part of the picture. Acknowledging that wages are a ‘trigger for other activities’, and ‘motor of reproduction (González de la Rocha, 2003: 21) paucity of income may be offset to some degree if people reside in adequate shelter, have access to public services and medical care, and or possess a healthy base of ‘assets’. Assets are not only economic or physical in nature (labor, savings, tools, natural resources, for instance) but encompass ‘human capital’ such as education and skills and ‘social capital such as kin and friendship networks and support from community organizations (Moser, 1996).

People’s assets and capabilities influence their poverty in the short and long term, including their ability to withstand economic and other shocks (Carole Rakodi: 1999). As further articulated by UNDPFA (2002):

People’s health, education, gender relations and degree of social inclusion all promote or diminish their well-being and help to determine the prevalence of poverty. Escaping poverty depends on improving personal capacities and increasing access to a variety of resources, institutions and support mechanisms.

There is also a strong distributional emphasis placed in livelihoods frameworks as expounded by Gonzalez del la Rocha and Grinspum (2001:59-60):

Analysis of vulnerability requires opening up the households so as to assess how resources are generated and used, how they are converted into assets, and how the returns from these assets are distributed among the household members.

Depending on the local environment, social and cultural context, power relations within households and people may manage assets differently, although on the whole a household has high resilience and low sensitivity to shocks and stresses (Rakodi, 1999:318). A focus on what the poor aspire to, what they have, and how they make use of their aspiration allows for a much more holistic, person-oriented appreciation of how survival is negotiated (Moser, 1998). Similarly, we must not forget that lack of income and lack of capacity and choice are often strongly related as established by UN sources:

Poor people actually feel their powerlessness and insecurity, their vulnerability and lack of dignity. Rather than thinking decisions for themselves, they are subject to the decisions of others in nearly all aspects of their lives. Their lack of education or technical skills holds them back. Poor health may mean that employment is erratic and low-paid. Their very poverty excludes them from the means of escaping it. Their attempts even to supply basic needs meet persistent obstacles, economic or social, obdurate or legal or customary. Violence is an ever-present threat, especially to women (UNFPA, 2002).

2.1.5 Feminist Contributions to Conceptualization/ measurement of Poverty

Poverty has never been a politically neutral concept, reflecting as it does the a priori assumptions of who is undertaking the evaluation, and the data used, or available for the purpose. In short, poverty has always been open to differentials, tools of measurement, and modes of representation. This said, in the last three decades there has been a discernible trend of approaches to poverty to have become more 'holistic'. This had involved a shift from a narrow and static focus on income and consumption to recognition of poverty as a multidimensional phenomenon which, in addition to aspects of 'physical deprivation', encompasses non-material factors pertaining to 'social deprivation' such as self-esteem, respect, power and vulnerability. The importance of taking into account not only the subjectivity of poverty but also its inherently dynamic nature has called for less exclusive emphasis on quantitative approach in favor of bringing more qualitative and participatory methods into the field (Kabeer: 1997):

Poverty has not always been analyzed from a gender perspective. Prior to the feminist contributions to poverty analysis, power was either seen as composed entity of men or else women's needs and interests were assumed to be identical to, and hence subsumable under , those of male household heads.

2.1.6 Gender and Poverty

Gender inequalities in economic life also become a causal factor in the chronic poverty of all household members, not just of women in poor household members and the intergenerational reproduction of poverty. Norms about early marriage of girls, gender biases against girls' education, women's limited mobility, women's lack of control over fertility decisions, and gender gaps in wages all contributed to difficulties of escaping poverty intergenerational through vicious cycles between poverty and gender inequalities.

The 1997 Human Development Report argued that across countries there are systematic relationships between gender inequality, as measured by the Gender Development Index (GDI), and the general level of human poverty, as measured by the HPI:

Gender inequality is strongly associated with human poverty. The four countries ranking lowest in the GD -- Sierra Leone, Niger, Burkina Faso and Mali -- also rank lowest in human poverty index (HPI). Similarly of the four developing countries ranking highest in the HPI, three -- Costa Rica, Singapore and Trinidad and Tobago -- also rank among the highest in GDI (UNDP,1997: 39).

The report also suggested that HPI and Gender Empowerment Measure (GEM) an Index that measure the extent of gender inequality in political and economic participation and decision-making are correlated.

The three countries with the worst GEM ranking Mauritania (94), Togo (93) and Pakistan (92) also have very high HPI values: 47% for Mauritania and Pakistan, and 39 % for Togo.

But among the countries with higher GEM rankings such as Trinidad and Tobago (17), Cuba (23) and Costa Rica (26) are some of those with the lowest HPI values. For Trinidad and Tobago the HPI is 4%, for Cuba 5% and for Costa Rica 7%. Thus in these six countries there is a strong association between the extent of human poverty and opportunities for women (UNIDO 1977: 42)

This suggests that women's empowerment and gender equality, although important in and of themselves, are also poverty issues. Eradicating gender inequalities help reduce poverty.

In most cases gender discrimination is accompanied by biases against other personal characteristics, including location (rural areas), ethnic background (indigenous minorities) and socio-economic status (poor households). Gender gaps in health and particularly education are important causes of gender discrimination. In many developing countries gender gaps in primary and secondary education are much higher among the poorest fifth of the population. Moreover, in most of these countries the situation did not change significantly in the 1990s thus supporting evidence of discrimination against girls at the household level, particularly in poor households.

2.2 Different Policy Approaches to Alleviate Women's Poverty

An historical approach to development is important to understanding the evolution of development thinking and policies. Early development initiatives, which had begun to preoccupy economists and colonial officials in the 1930s, largely ignored women. During the 1940s and 1950s, development planners designed projects aimed to modernize colonies over the globe. Many of these projects failed, but this did little to undermine the faith of most development experts in modernization. Both development leaders and western development specialists assumed that western development policies would gear fragile Third world economies towards a "take-off". Few questioned whether this prosperity would extend equally to all classes, races, and gender groups. Ester Boserup's (1970) *Women's Role in Economic Development* investigated the impact of development projects on third world women.

Boserup discovered that most of these projects ignored women and that many technologically sophisticated projects undermined women's economic opportunities and autonomy. Training in new technologies was usually offered to men who meant that most "modern" projects improved male opportunities and technological knowledge but reduced women's access to both technology and employment. Boserup's study seriously challenged the argument that benefits from development projects would automatically "trickle down" to women and other disadvantaged groups in third world nations.

Women involved with development issues in the United States (US) lobbied to bring this evidence to the attention of US policy makers. These women challenged the assumption that modernization would automatically increase gender equality. They began to use the term women in development (WID) in their efforts to influence the policies of the United States Agency for International Development (USAID). Their efforts resulted in the Percy Amendment in 1973, which required gender sensitive social-impact studies for all development projects with the aim of helping to integrate women into the national economies of their countries. The emphasis on equal opportunity for women came out of liberal feminism. WID represents a merging of modernization and liberal-feminist theories.

The WID approach, with its determination to integrate women into development, slowly becomes a concern of many governments and donor agencies. The United Nations Decade for Women was launched in 1975 with the Mexico City Conference on the theme "Equality, Development and Place". The world plan of action that emerged from the conference and set the agenda for the decade for women established the goal of integrating women into the development process (Moser, 1993). In consequence, many governments set up offices for women's affairs while international aid agencies were mobilized to provide their commitment to women's advancement, most of them hired WID experts. These were significant first steps.

The WID approach tended to preoccupy itself with women's roles as producers and to ignore their domestic labor. It rarely addressed fundamental questions about women's subordination. The WID approach generally ignored the impact of global inequalities on women in the third world and the importance of race and class in women's lives.

The radical feminist critique of liberal and Marxist feminism argued that patriarchy exists in all societies and is the fundamental source of inequality politically. This suggests the need to create alternative social institutions separate from men, within which women can fulfill their needs. During the 1970s, this approach influenced the thinking and practice of some academics and activists (primarily in NGOs) who called for women's projects that were completely separate from those of men. They argued for a development approach to women that recognized the dangers of integrating women into a patriarchal world, and they sought instead to create "women-only" projects carefully constructed to protect women's interests from patriarchal domination. This approach has sometimes been referred to as women and development (WAD) (Parpart 1990; Rathgeber 1990).

The WAD paradigm stresses the distinctiveness of women's knowledge, women's work and women's goals and responsibilities. It argues for recognition of this distinctiveness and for acknowledgement of the special roles that women have always played in the development process. For example, the WAD perspective gives rise to a persistent call to recognize that women are the mainstay of agricultural production in many areas of Africa, although their contribution has been systematically overlooked and marginalized in national and donor development plans. This concern was captured in the slogan "Give credit where credit is due" campaigns designed to change policies and place women's issues and concerns on national and international agenda as a key area of activity for people working within this paradigm. As well, disseminating information has been an important strategy. Efforts to organize have been oriented both to making mainstream bureaucracies more responsive to women's needs and to strengthening bonds among women through active, autonomous local groups and networks.

During the 1970s, Third World poverty influenced liberal development thinking officials at the International Monetary Fund (IMF) and the World Bank (WB) committed their institutions to waging a war on poverty and providing basic human needs for all. WID specialists also adopted this approach, targeting poor women and their basic human needs as the primary goals of WID policies. As Moser (1989) pointed out this anti-poverty approach recognized, and tried to serve, women's practical gender needs by focusing on improving

women's access to income through such efforts as small-scale, income-generating projects. Thus, in the 1970s, radical and orthodox development thinkers and planners agreed on the centrality of poverty alleviation, although they differed on how to bring it about (Jaquette, 1982:19).

Some feminists and development theorists have remained unconvinced by both the WID and the WAD approaches, arguing that neither addresses the fundamental factors that structure and maintain gender inequalities. These scholars and activists have turned to the GAD perspective which emerged in the 1980s as an alternative to WID and WAD. This framework is also referred to as the "empowerment approach" or "gender-aware planning".

The Gender and Development (GAD) approach also emerged from the experiences and analysis of western socialist feminists interested in development issues (Young et al. 1981; Moser 1989; Elsan 1992). The GAD approach argues that women's status in society is deeply affected by their material conditions of life and by their position in the national, regional, and global economies. GAD also recognizes that women are deeply affected by the nature of patriarchal power in their societies at the national, community, and household levels. Moreover, women's material conditions and patriarchal authority are both defined and maintained by the accepted norms and values that define women's and men's roles and duties in a particular society (San and Grown 1987).

GAD adopts a two-pronged approach to the study of women and development, investigating women's material conditions and class position. The focus is on relationships between women and men, not on women alone. Gender relations are seen as the key determinant of women's position in society, not as immutable reflections of the natural order but as socially-constructed patterns of behavior. Women experience oppression differently, according to their race, class, colonial history, culture, and position in the international economic order (Moser, 1993). GAD recognizes the differential impacts of development policies and practices on women and men and see women as agents, not simply as recipients of development. GAD thus calls into question both gender relations and development process within the GAD perspective, a distinction is drawn between women's interests (a biological category that assumes homogeneity) and gender interests (a socially constructed set of

relations and material practices) as practical or strategic (Molyneux 1985). Practical gender needs arise out of concrete conditions. These are immediate perceived needs such as the needs to provide food, shelter, education and health care. Strategic gender interests arise out of an analysis of women's subordination and require changes in the structures of gender, class, and race that define women's position in any given culture. Strategic interest includes achieving the goal of gender equality.

The politicization of practical needs and their transformation into strategic interests constitute central aspects of the GAD approach, as does the empowerment of women. The GAD approach provides a way to analyze policies and organizational efforts to determine which ones will meet both short-term practical needs and help to change the structure of subordination. In the 1980s, donor agencies and state machineries consolidated their WID activities, but the GAD perspective increasingly shaped the interests and activities of feminist NGOs and was in turn shaped by those experiences.

Within the NGO sector, a rich diversity of paradigms continued to influence development practice. The WAD approach remained particularly strong as women continued to organize at the grass-roots level and through broader networks to increase recognition and support for women's special contributions to national development. The continuous pressure applied by organized women's groups remained significant, forcing governments and other agencies to take women seriously and address their concerns. Activists also challenged feminist scholars and academics to strengthen the links between theory and practice and to revise theories to accommodate new forms of analysis arising from experience. Although some shifts occurred in rhetoric and practice, WID remained the dominant approach of governments, relief and development agencies (both United Nations agencies and NGOs), and bilateral donor agencies.

In some cases, policies and programs that clearly continued to work within the WID paradigm (as defined in this chapter) adopted GAD as their newer, perhaps more fashionable, label. Ironically, although the GAD framework actually goes farther than WID in challenging patriarchal structures, some agencies adopted the term *gender* or GAD to reassure men that their interests and concerns were not being overlooked or undermined by an excessive focus on women. Some agencies that still use the language of WID have moved (usually in

response to the pressure of feminist staff members) toward making more far-reaching critiques of the structure of gender relations and toward promoting policies and programs that challenge fundamental inequalities. Labels therefore no longer provide a clear guide to identifying the theoretical paradigm underlying policies and programs; one also needs to examine their content more closely.

The millennium declaration also calls for empowering women politically, socially and economically. To that end, the Millennium Development Goals (MDGs) aim to reduce the gap between males and females in primary, secondary and eventually higher education. But gender gaps in education are only a small part of gender inequality. As this Report argues, gender equality is at the core of whether the goals will be achieved from improving health and fighting disease to reducing poverty and mitigating hunger, to expanding education and lowering child mortality, to increasing access to safe water, and to ensuring environmental sustainability.

2.2.1 Role of NGOs in Alleviating Poverty

Recent literature on issues of development has recognized three important actors in the development process. They are: the state, the private (market) sector and the civil society organizations sector, which is also known as the third sector. Following the crisis of the development theories of the 1960s and the 1970s, the newly appearing paradigms of development have begun to shift the focus more from economic growth to a sustainable human centered development (Daniel, 2001:11).

These new paradigm implies the participation of people in all stages of the development process including planning and decision-making. Enhancement of people's participation in turn implied an empowerment process by which individuals, groups, organizations etc. develop their capacities to perform various social functions (Auprich, 1998:4).

The new paradigms of development call for the promotion of democratic cultures and systems as an important precondition for social and economic development. An independently functioning civil society can contribute to good governance and the respect of human rights, which in turn are increasingly recognized as important conditions for

development. Since recently civil society organizations in many countries have gained a fraction of credibility as actor of the development effort. CSOs have continued to grow both at an international and local level and have also increased in their diversity (Daniel, 2001:18).

NGOs have made greater efforts to promote participatory approaches. The government now says it is committed to the participatory approach but it is debatable whether this is the influence of the NGOs. In contrast, state structures including those charged with managing development programs have become more bureaucratic in the last two or more decades, and few state officials are willing to consider innovative approaches to program design and management. Finally, NGOs do operate in the more inaccessible parts of the country, but so does the government; there is hardly any NGO site that does not have a government presence (Ibid). Bratton has argued that voluntary institutions in Africa have broadened their interventions in the period since the 1970s to fill the gap left by the state. He talks about the "retreat of the African state" creating opportunities for the growth and influence of civil society (Bratton, 1989).

NGOs have long been active in the development field and have gained increasing prominence in recent years. Women's NGOs have been no exception to this general rule. Throughout the 1980s, as the efficacy of central planning came under question and as the ideological discrediting "the state" gained momentum, NGOs were embraced by donor governments and multilateral funding agencies as partners in development. This change the role of governments and multilateral funding agencies as partners in development. This shift in thinking was also reflected in the growing proportion of development funding handed by the NGO sector. In Africa, for instance, about half of World Bank development fund for 1993 were channeled through NGOs (UNRISD, 1994). At the same time, there has been a significant change in the development agenda away from a preoccupation with economic issues towards an emphasis on political and institutional problems. Human rights, good governance and participation have thus gained prominence (UNRISD, 1994).

The emphasis on NGOs entailed a number of contradictory implications. On the one hand, the early and current critique of project approach by some of these advocates and the efforts at mainstreaming gender at the macro-economic level seem to be at odds with the NGOs

approach to development, which is essentially project oriented. On the other hand, the rhetoric of “empowerment” and bottom-up development” has much appeal, for reasons that are explained below. In fact, as was noted in the previous section, women and development advocates differ in the extent to which they see the role for NGOs and collective action in part as a reflection of their underlying assumptions about the nature of women’s subordination. Those using social relations analysis, for example, tend to see a more critical need for empowerment strategies at the grassroots level while gender efficiency advocates rely more heavily on changing the conceptual frameworks used by planners and policy makers (Kabeer, 1994).

Within the NGO sector, a rich diversity of paradigms continued to influence development practice. The WAD approach remained particularly strong. The continuous pressure applied by organized women’s groups remained significant focusing governments and other agencies to take women seriously and address their concerns. Although some shifts occurred in rhetoric and practice, WID remained the dominant approach of governments, relief and development agencies (both United Nations Agencies and NGOs) and bilateral donor agencies (ibid).

Though controversial and risky, many of the more strategic NGOs are overcoming their inhibitions and are seeking closer collaboration with governments (Fernandez, 1987; Tandon, 1991; ANGOC, 1988; Garilao, 1987, Aga Khan Foundation, 1988). By so doing, they believe, they will be better able to contribute to participatory development and they will be able to expose the government to a grassroots perspective, which might otherwise be neglected. However, there might be increased risk of corruption, reduced independence, and financial dependency (ibid).

As Maurice J. Williams put it, "... civil society voluntary associations which engages citizens in civic affairs outside of the direct purview of the state promotes responsible government, checks gross social and economic inequalities, protects human rights including gender and cultural issues, and nurtures the citizenship required for democratic governance" (Williams, 1995:48).

It is within this context that the relevance and significance of civil society organizations have grown in time. Today, CSOs are accepted as one of the three important actors. Indeed there is an ever-growing interest nowadays in CSOs as development agencies at all levels. In this process, CSOs also have grown in their size and nature with more potential as development actors (ibid).

2.2.2 Role of NGOs in Alleviating Women's Poverty

In no region of the developing world are women equal to men in legal, social and economic rights. Gender gaps are wide in access to and control over resources, in economic opportunities, power and political voice. Women and girls bear the largest and most direct costs of these inequalities where these costs cut more broadly across society ultimately harming everyone. For these reasons, gender equality is a core development issue and development objective in its own right. It is axiomatic to say that gender equality strengthens the ability of countries to develop them selves, reduce social inequality and poverty. It is also a core element of democratic change in any society. It is a value in itself. According to the World Bank, (A World Bank Policy Research Report, October 2000:1), the goal of poverty alleviation should be to enable all people, women and men improve their standard of living.

NGOs can play an important role in helping certain population groups, or filling in the gaps in state services, or in pressing for a change in the national development strategy, but they rarely offer realistic alternative pathways. Their innovations may test out new approaches, but these only become sustainable or of significant scale if they influence national development .When both parties look to complementary rather than competing contribution, collaboration become possible, even though they may pursue very different goals. The government may be keen to harness foreign funds and the NGOs capacity for service delivery. The NGOs may seek to reorient development priorities toward poverty reduction. Such unshared objectives may make for friction but not necessarily in compatibility. By offering or withholding support, official aid agencies can clearly have a major impact on the NGO sector. Through their project and policy dialogue with governments, they are also able to influence the state-NGO relationship perhaps enhancing the political will for constructive engagement. Some are realizing, in promoting participation and 'good governance' that the growth of a healthy NGO sector is an important contribution to development. The health of

the state-NGO relationship is sector-specific stages to improve the quality of relationship will also, therefore, be sector specific (ibid: 49).

In the 1970s poverty alleviation had become a central agenda for the development industry. The call for self-help grew along with this role of NGOs as an effective actor at the grassroots where poverty existed in its most aggregate forms thus becoming more widely acknowledged. Giving things away began to be seen as a dead end. But the idea arose that people, especially women, could be helped to generate income; with this income they could then begin to alleviate their own poverty. But the approach was fraught with problems. Women in villages would be taught to sew, and the development workers would help them to sell what they made under taken by NGOs whose past experience had been in health, nutrition or community organizing, these small efforts at income generation often failed because they were not seen as businesses; because markets were not thought about because ultimately NGOs were playing at business rather than helping people meet the demands of a real market-place (ibid: 132).

There is a large body of literature in NGO experience with sustainable livelihoods in rural development (farmer credit schemes, wildlife management etc), urban income generation projects (ranging from micro credit to small scale enterprises) and other types of activities. Much of this literature is critical of the experience, which in part could be a reaction to the high expectations often held about NGOs capacities. The failure of the state and the market to solve much developmental degradation in many countries has placed an inordinate onus on NGOs produce solutions as some NGOs have become “magic bullet” (Vivian, 1994: 184).

There is widespread acknowledgment that NGOs have a number of advantages in terms of their flexibility and innovation, their participatory processes, their proximity to the poor, their lack of political constraints compared to governments, and their commitment to sustainability and to alternatives (see for example, Vivian, 1994).

NGOs have been relatively successful with innovative uses of alternative technology (Muir, 1992). The flexible approach that is valued by NGOs is important to achieve sustainability, as illustrated, for instance by the success of the communal Areas Management Programme for

Indigenous Resources (campfire), a program for wildlife in Zimbabwe. Many more traditional governmental approaches to environmental problems have failed because of technical and social rigidities (Vivian, 1994: 185).

A recent study of NGO activities by the U.K. Overseas Development Institute (ODI) examined in detail 16 poverty alleviation projects in four countries -- Bangladesh, India, Zimbabwe and Uganda (see Riddell and Robinson, 1992; Riddell, 1992; de Coninck, 1992; Muir, 1992; Robinson, 1992; and White, 1992). They concluded that, while the projects had achieved most of their objectives; there was only modest poverty alleviation, although for very poor people even modest improvements could be significant, and it was possible that the projects had prevented a deterioration of income.

In many of the projects involving credit, there appeared to be a tension between wanting to increase the size of loans in order to ensure a significant impact on borrowers' welfare, and wanting to ensure that the loan was not too large and difficult to repay. Repayment was a problem because insufficient attention was paid to ensuring that the loan was used to generate additional income. The authors point out that people living in poverty often require money for consumption; as such, it would be wrong to expect a loan necessarily to have an impact on longer-term living standards (ibid:27).

A study of women's income generation projects, some of which were supported by NGOs in Africa (coops, women's groups, et al), found that women lacked adequate access to credit, business and technical skills, technology, and information about markets. Income generation projects tended to involve small amounts of capital, limiting the risks that women's groups could take, and often limiting their returns.

Micro-enterprise is attractive to women because of low barriers to entry and the flexible nature of work, which makes it easy to combine gainful employment with domestic responsibilities. These very factors, however, also make it difficult for women to expand their enterprises and make a decent living from them (Carr, 1993:.109).

Others have questioned whether loan circles keep women marginalized or empower them (Schragge, 1993). Many projects are unsustainable in that they cannot continue without NGO funding or technical support (Vivian, 1994:184). One of the problems with small-scale operations is that they are currently unable to compete with large-scale firms for resources and markets (Jezler, 1993:16).

The ODI study found that projects considered in their review generally failed reaching out for the poorest, although for the most part they were targeted at people living in poverty. One of the reasons was that NGOs tended to work with established groups rather than promoting new ones; yet the poorest groups tended to be the most splintered, the least organized. There were exceptions to these generalizations, of course for instance in south Asia, where the studies found several examples of new groups being formed to work with the poor.

Similarly, a survey by the UN Research Institute for Social Development of 31 NGOs involved in sustainable development in Zimbabwe (Vivian, 1994) estimated that NGO projects in Zimbabwe did not reach more than 1% of the population and generally they did not reach the poorest of the poor. “The same obstacles that make the poorest unreachable to official development channels tend to keep them away from NGO assistance; they failed to have specific targeting measures to ensure they are reaching the poorest, and are often much less participatory than assumed “(ibid:184).

The same study found that the poverty alleviation projects tended to reinforce market involvement and resulted in few changes to the nature of interactions with dominant socio-economic groups. “Lack of tension in most of the projects reflects the fact that these focused less on mobilizing the poor to challenge the structural causes of poverty (unequal land holdings, low wages etc) and more on enhancing the income and material status of the poor,” (ibid:18).

Credit schemes often do not address the roots of poverty. For instance, with communal land, credit is extended against the crop in the field, making it participatory risk for poorer farmers, especially as they lack manure, draught animals, and face poorer roads, etc. Unless these

fundamental problems, which marginalize farmers, are addressed, subsidized credit schemes and other initiatives will have a limited impact (Muir, 1992:11).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3. Introduction

This chapter discusses the design, sample, data collection techniques, procedure, administration in the field, the response rate, processing and analysis of data, the research setting and limitations encountered during the study. It also explains why the researcher opted for a qualitative and quantitative research approach, the criteria for selecting the two NGOs as case studies, the methods of data collection and processing as well as study limitations as outlined below.

3.1 Study Methodology

Both qualitative and quantitative research design methods have been used in this research although the researcher adopted the qualitative approach as the dominant method. The qualitative research method refers to any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification (Strauss and Corbin, 1990). Qualitative research methods are primarily concerned with in-depth study of human phenomena in order to understand their meaning and relevance for the individuals involved. The most fundamental characteristics of this approach is its expressed commitment to viewing events, actions, norms, values and other factors from the perspective of the people covered by the study. In other words, qualitative methods are most useful and powerful when they are used to discover how respondents see the world (Mccracken, 1988). In this research, the researcher contends that the qualitative approach is the best option. This is because an analysis of the role of NGOs in alleviating women's poverty in the study area demands a methodology that takes into account the voice of women and how they perceive poverty from their own perspectives. However, the qualitative method is not exclusive in this study as the researcher also used, to a limited extent, the quantitative method in combination with the triangulation approach.

Beyond the qualitative, this researcher also adopted the case-oriented approach by selecting two NGO projects, one each from ACORD and WISE, as case studies on the role of NGOs in alleviating women's poverty in the study sites. The case study approach is used because a detailed discussion of specific examples can make substantial contributions towards understanding the complex issues that lie behind NGO's role in alleviating poverty in general and women's poverty in particular.

3.2 Rationale and Criteria for Selection

The selected NGO's are ACORD Ethiopia, an international NGO, and WISE, a local NGO. ACORD was selected on the basis of its operational relevance to the work of alleviating urban poverty in Addis Ababa during the past five years. WISE is selected due to the closeness it has with poor women by virtue of its stated vision, mission, and objectives that aim at alleviating women's poverty in Addis Ababa. The researcher also has a personal reason for choosing these two NGOs. This researcher had close working relationship with both NGOs having worked earlier with another NGO, a partner of WISE, as well as in capacity building activities for ACORD partners, and as Gender Policy Program Adviser for four years for Action Aid partners. During the field work for this study, the researcher met a number of women from those NGOs who worked as research participants. All these factors, coupled with the broad experience accumulated and substantial interest developed by the researcher in this area of activity, facilitated the processes of this research.

The two NGO's were also selected on the basis of their coverage or scope, relevance and current status in alleviating women's poverty. Both worked extensively in the past five years in Addis Ababa to alleviate urban women's poverty. The three tables below illustrate the type, location status and the period of intervention as well as the intended beneficiaries and nature of women projects in the study areas.

Table 1. Characteristics of participating NGOs

| No | Name | Coverage | Location | Duration of project | Goal |
|----|-------|----------------------------|-------------|---------------------|---|
| 1 | ACORD | Federal and regional level | Addis Ababa | 5 years | Poverty alleviation |
| 2 | WISE | Federal level | Addis Ababa | 5 year | Eradication of self-employed poor women's poverty |

Table2. Intended beneficiaries of projects

| Beneficiary | | NGOs |
|-------------|-----|-------|
| Women | Men | ACORD |
| Women | | WISE |

Table3. Nature of women projects

| No | Name | Partner Government institutions | Project |
|----|-------|---------------------------------|---------|
| 1 | ACORD | Local CBOs (<i>iddir</i>) | SCP |
| 2 | WISE | Kebele/KK | SCP |

3.3 Area of the Study

3.3.1 Agency for Cooperation and Research (ACORD) Ethiopia

Agency for cooperation and Research in Development (ACORD) is an international consortium of NGOs. It was found twenty-seven years ago. Although ACORD's head office is based in London, it works only in Africa. ACORD works in 17 different African Countries. The global objective of ACORD is reduction of poverty and assisting people to achieve their basic right by giving equal opportunity to men and women.

ACORD Ethiopia has started its operation in 1994 in urban development programme in Dire Dawa. Later in 1995 it has started operation in Gambella on food security and capacity building. Moreover, currently it added up the third programme in Addis (ACORD, 1996).

3.3.1.1 Area of Participation and Target Groups

The study area is located in Addis Ababa. It stated its intervention in two kebeles (06 and 22) in Woreda 12 of the French Embassy locality having a total population of more than 10,000. Woreda 12 is located in the north east corner of Addis. Although the area is located within 5 km of the city center, it lies on a hilly part of the city characterized by rough terrain. The area is an old settlement as the first settlers occupied the area long ago as feudal lords and their household staff and servants. The majority of the current residents constitute the descendants of the latter as well as poor settlers gathered in search of cheaper land and housing. Pensioners, ex-soldiers and displaced people account for the majority of the area's residents (ACORD, 1998).

3.3.1.2 ACORD Addis Ababa Project Programme

ACORD Addis Ababa project is one of the ACORD's programmes in Ethiopia. It supports community-based organizations (CBOs). It was initiated in 1997 with an aim of building on and sharing of the experience of the Dire Dawa Urban Development program at a national level (ACORD, 1996)

3.3.1.3 Objectives of the project

The overall objective of the project is to increase the role of community based organizations (CBOs) as grass roots organizations that are important in development. One of the key objectives were contribution to the alleviation of urban poverty using CBOs as intermediaries (ACORD, 1996).

3.3.1.4 Gender Strategy

From its first year activities, the programme has given importance to women beneficiaries and encouraged women's participation. Of the total number of direct program beneficiaries 56% were women. Women's CBOs are generally the more financially precarious and their members are poor and were given due importance to bring these in the for front to play an important role in poverty alleviation. As a result the current year focused on the immediate needs of women CBOs laying the foundation to women to start to move towards addressing their less immediate but more strategic needs (ACORD, 1997).

The programme views gender as a central issue that cuts across all programme components. The programme has a strategy to provide equal opportunities for both men and women in its target area. The strategy is based on the recognition that our approach must be beyond "gender in development" to encompass change in society itself "gender in society" The base line survey done on CBOs in the target areas revealed that not only women and especially women household heads are the poorest, but also their CBOs. They are less formal, less recognized by their local authorities and were not called on to participate in community development issues (ACORD, 1997).

The program has four components such as Advocacy, Saving and Credit scheme, Training and Joint projects. Advocacy is the core activity of the programme, it aims to create an enabling environment for existing CBO's so that they can assume a development role (ACORD, 1997). Among these programme this paper focus on the saving and credit programme for women's *Iddir* or women CBO beneficiaries.

The Saving and Credit programme of ACORD incorporates an emphasis on urban poverty alleviation by the traditional mutual social support associations to develop small saving and credit co-operatives, as the basis for cost effective and sustainable credit operations which support individual income generating activities (ACORD, 1998).

3.3.2 Organization for Women in Self Employment (WISE)

WISE launched its activities since January 1998, in Addis Ababa. Urban poverty is rampant in most parts of the city. Beggary, shelters made of plastics or cartons lack of clean drinking water, streetism, very poor housing, insufficient or poor infrastructures, illiteracy, poor health, very poor sanitation and food shortage among many, are some of the manifestations of poverty in Addis Ababa (WISE, 1999).

3.3.2.1 Area of operation and Target groups

WISE currently operates in 17 kebeles located in three sub-cities: Kirkos, Nefas Silk-Lafto and Akaki-Kality that lie to the south of Addis Ababa. The areas, like many in Addis Ababa, are characterized by abject poverty as evidenced by the findings of the surveys and assessments conducted by WISE (WISE, 1999). WISE's beneficiaries consist of poor self-employed women who earn their living through buying, producing and selling items ranging from factory supplies to home-made produces. Almost all are engaged in some sort of work for livelihood or supplementing other income they get from their husbands, children, or other sources. The majority are involved in selling food items in *gulits* and at home (WISE, 1999).

According to the baseline survey conducted on the women, 30% are illiterate while 26% can only read and write. With regards to age, 80% are between the ages of 20-40 years. About half of them are heads of households with 3-5 dependents. The living conditions of these women portray their low standard of living. Many live in one-room houses having common toilet, electric and water facilities that are shared with neighbors. Many others depend on neighbors for the supply of water, as they do not afford to have their own line. Some do not even have beds for themselves and their children. The survey also indicated that the income

levels of the beneficiaries with monthly revenue of Birr 200 or less account for about 20% which includes cost of goods sold (ibid).

3.3.2.2 Objectives of the Project

Envisaging reducing urban poverty in the far future, WISE defined its mission as "working with poor self-employed urban women in their efforts to achieve self-reliance and improve the quality of their lives." The general aim of the interventions of the organization is to improve the social and economic status of poor self-employed urban women.

Specifically the key objectives include:

- To help poor self-employed urban women increase their income;
- To help these women improve their lines of trade and secure their employment;
- To create better employment opportunities; and
- To bring the women together to discuss their problems and strategic needs and find ways of improving their quality of life.

3.3.2.3 Objectives of the Saving and Credit Project

To achieve the vision, mission and objectives, WISE has been developed different strategies, of the three strategies such as organizing poor self-employed women in cooperatives and trade groups and building the institutions to sustain their development efforts, providing training in entrepreneurship, business and leadership skills and Financing, saving and credit schemes, market shelters, tools environmental sanitation and small-scale projects of cooperatives and trade groups. (WISE, 2002). Among these programmes this study focus on the saving and credit schemes for women's beneficiaries of WISE.

3.4 Methods of Data Collection and Source

The study adopts data triangulation approach as different sources of data were used. Methodology of the data collection was conducted using in-depth group interview and questioners to triangulate the information.

3.4.1 Focus Group Discussion (FGD)

FGD was the major method used for data collection. Lengthy and detailed interviews with women SCP beneficiaries and women SCP committee members served as primary source of the study. There are a total of 68 women SCP beneficiaries and committee members included. In this case 12 FGD were undertaken to be used as a unit of analysis. The FGD was undertaken in November, 2006. Each discussion with women's group lasted 2 to 2.5 hours and usually took place in the respondents SCP credit offices found in the Kebeles. All discussions were recorded, transcribed and analyzed according to the themes emerging from the data. The group discussion is by no means a visual embodiment of a homogeneous and harmonious group. It was possible to witness in this diverse SCP groups the changes being manifested in economic and social lives, the problems faced by a member and in the family, as well as the experiences and aspirations of women beneficiaries.

3.4.2 Survey Method

The survey method used in this study covered a sample of 45 households in ACORD intervention in Addis Ababa in the area of the French Embassy and 55 households in WISE intervention in the areas of Kirkos, and Nefas Silk-Lafto women's SCP association. To identify the role of NGOs in alleviating women's poverty, SCP groups were treated as a unit of analysis. A total of 15 women's *iddir*-SCP from ACORD and 12 women self-employed associations from WISE who have been saving and credit beneficiaries for 3-5 years were selected and studied. The women's *iddir* saving and credit groups comprise 20 to 40 and the women in self-employed associations comprises 50 to 250 members. For the purpose of the study, three women's *iddir*-SCP and three women in self-employed associations who have been members from 3-5 years were purposively selected from each NGO and studied. Thus, a

total of 168 group members who benefited from SCP were studied out of which 67 women *iddir*-SCP beneficiaries from ACORD and 89 WISE were selected as to comparative study.

3.4.3 Documentary Evidence

In addition to the primary source, secondary data such as publications, research and reports in the area of women in development projects, reports from publication of WISE and ACORD have been referred and consulted.

3.4.4 Procedure of Data Collection

Major topics were formulated on the objectives of the study while questions and checklists were also developed. This was important to ensure that the research participants freely expressed their views and feelings about the NGOs role in changing their livelihood. As indicated earlier, the researcher was easily accepted by the research participants due to her previous work and interaction with some of them. Permission was easily granted to the researcher by WISE and ACORD to carry out the study in both intervention areas. The checklist and the questions for the study were pre-tested in the field with WISE and ACORD SCP beneficiaries to check whether the questions captured the key aspects of the study. Those that were found ambiguous were modified to ensure validity and reliability of the study. Primary discussions were held with different stakeholders in the WISE and ACORD intervention areas and with the staff of the NGOs under the study.

3.4.5 Response Rate

The researcher was able to conduct all the FGD and collect the questionnaires with the research participants according to schedule. There was flexibility in asking questions and research participants were free to respond accordingly. Clarifications and follow up on answers were done immediately. The researcher also cross checked the information collected using other methods such as secondary data collection.

The researcher took note of the need to get the views, opinions and above all the voice of women project beneficiaries on the role of NGOs in changing their livelihood. To fulfill this requirement, 12 FGD were carried out in both the research sites with SCP beneficiaries and committee members. The groups consisted of 5-7 participants who knew each other well and who served as full-time project activists. They challenged each other through open discussions and engaged in lively debates by virtue of their deep knowledge and orientations regarding the subject matter.

All the FGD were carried out successfully because all turned up members participated effectively. The researcher took time to explain the aims of the study and how it would benefit the participants. Issues of confidentiality were also discussed and anonymity re-emphasized. At the end of each discussion, participants were given opportunity to ask questions and make final contributions. The discussions ended with a vote of thanks by the researcher for their time and input into the study made by all participants. The emerging issues from the notes taken by the researcher were reconciled at the end of the study.

Lastly, the researcher did documentary analysis of both published and unpublished literature in order to obtain more information on NGOs' role in alleviating women's poverty. The literature obtained, examined the criteria for selection of the NGOs, as well as the process and implementation of the project intervention arrangements. This provided the researcher with a more comprehensive overview of the role of NGOs in alleviating women's poverty and supplemented the information on the voice of women.

3.4.6 Data Processing Procedures

After collecting both qualitative and quantitative data from the study sites, the data gathered from the field was edited and checked to ensure accuracy, consistency, legibility and comprehensiveness. Recurring issues were consolidated and the key themes that were developed formed the basis for the presentation and analysis of the research findings. The data was then analyzed and the information generated was interpreted to establish relations with the role of NGOs in alleviating women's poverty.

And finally the data were organized, triangulated and processed using SPSS. These processes greatly helped to structure the data more effectively.

3.4.7 Limitations During the Study

The research experienced a number of problems in the effort to obtain information. Below is a discussion of the limitations and how they were overcome.

- Some research participants were rather uncomfortable to disclose some of their views related to problems of the SCP and the role of NGOs. This tendency was later checked by providing further clarifications as to the purpose of the study. Assurances were given that the identities of the research participants and the information they present would be kept anonymous;
- FGD took more time than was anticipated and required a lot of commitment from the research participants. Some flexibility was agreed between the researcher and the research participants in terms of the time for the discussion;
- Research participants could have easily developed a bias towards the researcher who had links with the NGOs having worked in Action Aid Ethiopia as a Gender Policy Adviser, as a partner with WISE and as a gender trainer in ACORD. In fact, some research participants were associating the researcher with the implementation of the partnership and with training and this could have been sufficient reason for showing reluctance to respond to issues. However, the researcher tried to offer to the research participants the necessary clarifications on some issues and re-emphasized the purpose of the study;
- There was reluctance on the part of participants to discuss sensitive issues such as the problems faced among members of the SCP individually and collectively. Research participants were given assurances that the study was not a monitoring and evaluation. Instead, this information generated by the research was to be used to improve the

NGO's strategy for future intervention. The researcher also managed to do more listening than talking which allowed for wider spectrum of opinions and experiences to be shared;

- In some FGDs, it was rather difficult to control the trend of the discussions as participants tried to use the opportunity to air their views and family problems as they pleased. This was especially true of those women that have either divorced or whose husbands are drunkards. In such instances, the researcher tried to draw back their attention to the agenda item; and
- Discussions were generally dominated by a few participants especially by those beneficiaries that were in the project for 5 and more years. This was offset by giving an opportunity for the remaining members to make comments on the issues raised;

CHAPTER FOUR

FINDINGS

This chapter presents the views and voices of women SCP beneficiaries of NGOs as they explained the role of NGOs in alleviating women's poverty in the past five years. During conversations with SCP beneficiary groups on the issue and from the responses made available in the questionnaires, it became evident that the role of NGO's in alleviating women's poverty through SCP is complex. The research participants described the positive changes made on their own livelihood and their family's. The SCP is a major means of income. Poor women in the study areas who have no hope of paid employment overcome their many constraints by being member of the SCP. Although SCP helps women to overcome poverty to some extent, it is beyond the scope of the NGOs intervention to fully address the problem of women's poverty in this country.

In addition, it is found out in the study that NGOs play an important part in changing the livelihood of women project beneficiaries through SCP and different capacity building activities like skill and gender awareness trainings. Despite these positive changes, NGO-led SCP are affected by different factors such as gender inequality in the household and in the community, unbalanced gender division of labor, lack of women's access and control over resources, integrated household poverty, biases against women as a bread-winner in the society, and increased trends in women's poverty in the study areas.

The research findings which are based on FGD and other evidences outlined in this chapter are presented under each of the three large categories.

These categories are:

- Demographic characteristics and socio-economic status of the study groups;
- Positive economic and social changes of NGO-led SCP on SCP beneficiary groups;
and
- Problems of women SCP beneficiaries as a member of SCP, within the group and in the family.

In each of the categories, certain findings are closely interrelated and overlapping.

4.1 Demographic Characteristics and Socio-economic Status of each Study Group

In the first section of the demographic and socio-economic status of ACORD and WISE, women SCP beneficiaries provide details about their relationship to the household, sex, age, educational status, number of children, religious background, and their employment status which influence their livelihood, their current status and conditions and how their livelihoods are impacted by similar other factors. The findings in this section are regarded as the key factors in understanding the lives of women in SCP.

4.1.1 Demographic Characteristics of SCP Beneficiaries

Relationship of SCP beneficiaries to household: A full understanding of the relationship between SCP beneficiaries and the households in the study area is an important variable for effectively analyzing the role of NGO's in alleviating women's poverty. The study findings reveal that 28.9% and 35% of respondents from ACORD and WISE, respectively, are FHHs. It is also revealed that 44.4% of respondents from ACORD and 57.4% from WISE are housewives. This shows that the majority of poor women members of the SCP come from male-headed households. According to this finding, there are a large number of women who joined the SCP as poor women although it is generally assumed that poverty is concentrated mainly in FHHs. It is also revealed in the study that 13.3% of respondents from ACORD and 5.6% from WISE in the surveyed households are daughters while the remaining 13.3% from ACORD and 5.6% from WISE are other members. The data in this study show that all women regardless of their status as housewives, head of family, daughters, and other relatives in the study areas have become members of the SCP to overcome poverty.

Table 1. Relationship of the Saving and Credit Program Beneficiaries to the Household

| Relationship to the Head of the household | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Head | 13 | 28.9 | 19 | 35.2 |
| House Wife | 20 | 44.4 | 31 | 57.4 |
| Daughter | 6 | 13.3 | 3 | 5.6 |
| Other | 6 | 13.3 | 1 | 1.9 |
| Total | 45 | 100 | 54 | 100 |

Source: Data from the survey

Sex composition: Respondents of this survey came from 45 households from ACORD and 55 from WISE intervention areas all of them are women.

Age structure: Regarding age structure, 17.8% of respondents from ACORD and 15.1% from WISE said they are of 15-24 years while 35.65% from ACORD and 43.4% from WISE are of 25-35 years. On the other hand, 46.7% of respondents from ACORD and 41.5% from WISE are 36 years and above. This is an interesting finding which demonstrates that most of the SCP beneficiaries in the study areas are women in the young age bracket as shown in Table 2.

Table2 Age of Saving and Credit Program Beneficiaries

| | | Project Area | | | |
|--------------|--------------|--------------|------------|-----------|------------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Age | 15-24 | 8 | 17.8 | 8 | 15.1 |
| | 25-35 | 16 | 35.6 | 23 | 43.4 |
| | 36 and above | 21 | 46.6 | 22 | 41.5 |
| Total | | 45 | 100 | 53 | 100 |

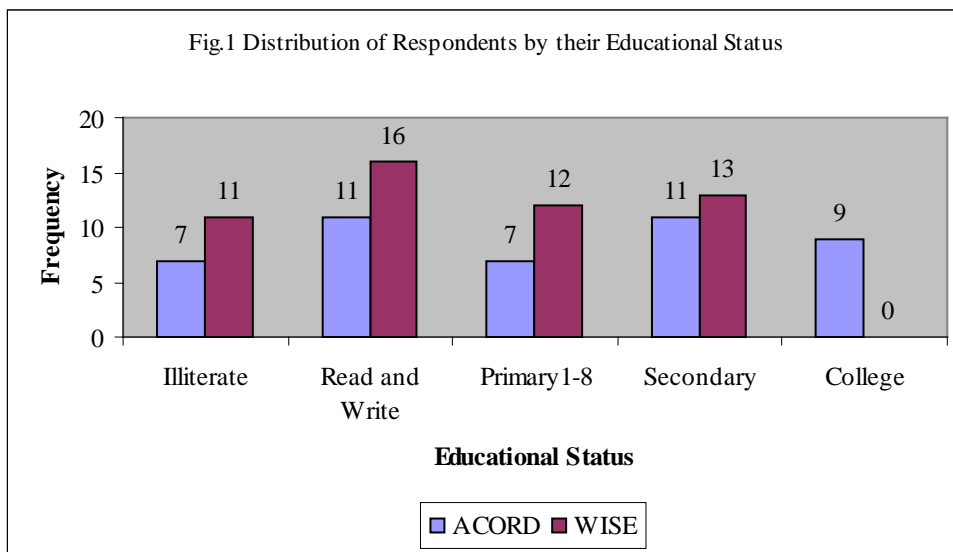
Source: Data from the survey

Educational status: The educational characteristics of the study group depicts that 15.6% of respondents from ACORD and 21.2% from WISE are illiterate whereas 24.4% from ACORD and 30.8% from WISE are able to read and write. Furthermore, 15.6% of respondents from ACORD and 23.1% from WISE have primary level education while 24.4% from ACORD and 25% from WISE are at secondary level and 20% from ACORD have college level education.

The study shows that SCP beneficiaries coming from ACORD intervention areas have a better educational standing than those from WISE since they are found at all educational levels. The data further reveals that even those women who have attained college level education are needy and poor people without means of livelihood.

Furthermore, this finding shows that almost fifty percent of the respondents from both the study areas are generally of low educational level which contributors to their inability to run their small businesses efficiently due to lack of the necessary confidence. Moreover, the widespread poverty among women coupled with their declining income and status in the society are generally believed to be the direct outgrowth of their low level of education.

Figure 1 Educational Status of Saving and Credit Program Beneficiaries

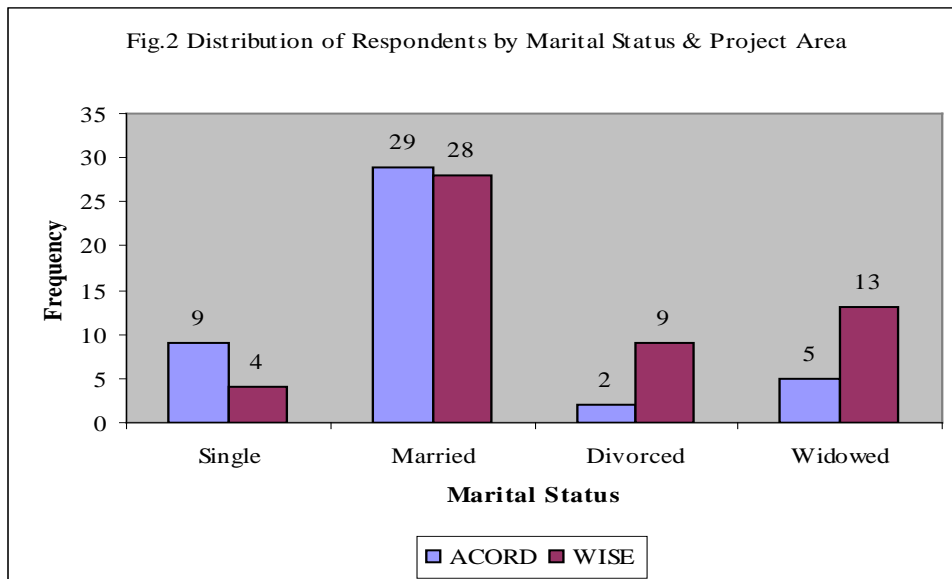


Source: Data from the survey

Marital status: According to data provided in Figure 2, 20% of respondents from ACORD and 7.4% from WISE are single while 64.4% from ACORD and 51.9% from WISE are married. The Figure shows that not more than 4.4% of respondents from ACORD and 16.7% from WISE are divorced while 11.1% from ACORD and 24.1% from WISE are widowed.

It is shown in the Figure that that there are more male-headed households than FHHs in the study areas covered by the survey. This disproves the general assumption that FHHs are overrepresented among the poor. In other words, the demographic and socio-economic consideration in this study shows that the number of women from poor male-headed households exceeds that of FHHs. It is also revealed that there are more divorced and widowed women in WISE than in ACORD. NGOs intervention generally failed to distinguish between poverty intervention strategies disaggregated by gender of the household head and poverty experienced by individuals in poor families, whether headed by women or men. They did not consider the unintended impact of the project and targeted women as a homogeneous groups.

Figure2. Marital Status of the Saving and Credit Program Beneficiaries



Source: Data from the survey

Religious background: Concerning religious background, the study shows that 95.6% of respondents from ACORD and 77.8% from WISE are followers of the Orthodox Christian faith while 2.2%, 16.7%, 1.9% from ACORD and from WISE are followers of Protestant, Muslim and Catholic, respectively.

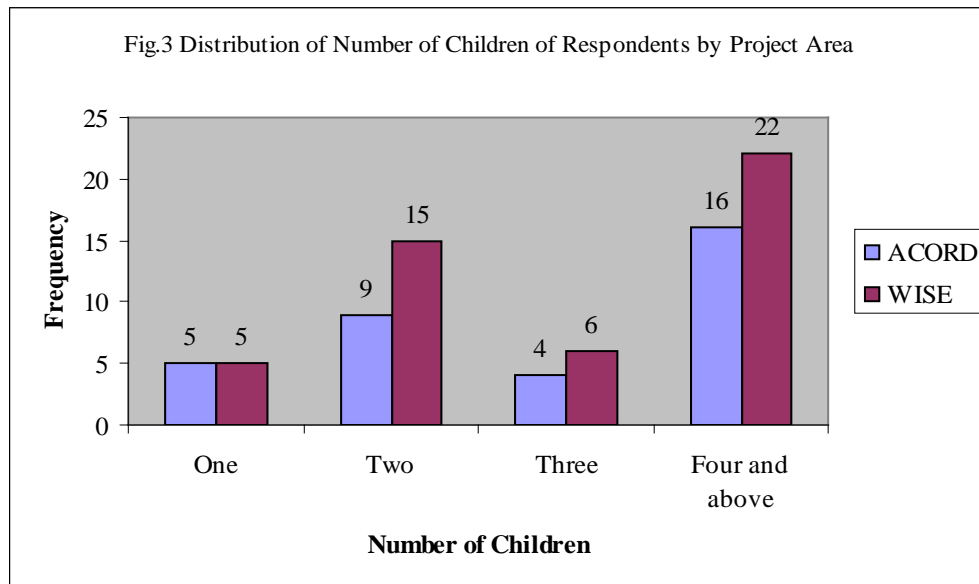
Parenthood status: Asked if they have children or not, 71.1% of respondents from ACORD and 90% from WISE replied 'yes' while the remaining 28.9% from ACORD and 9.6% from WISE responded 'no'.

In this finding one can observe that the majority of women have children. This implies that women are compelled to spend their money for immediate consumption needs and the money they secure in loans from SCP may not be invested in more profitable ventures. In other words, the way the loan money obtained from SCP is spent is determined by the economic conditions at the household like the number of children.

Number of children: Of the total respondents who said they have children, 14.7% from ACORD and 10.4% from WISE have one or two children, while 11.8% from ACORD and 12.5% from WISE have three children. Those who said they have four or more children represent 47.1% of ACORD and 45.8% of WISE respondents.

The data finding depicts that most of the respondents in both the study areas have four and more children. This directly or indirectly impacts women's productive and reproductive roles. The unbalanced gender division of labor existing in households between girls and boys as well as between women and men, as well as the existing social bias against women's status as a bread-winner and housewives only serve to weaken the struggle to come out of the poverty cycle.

Figure3. Number of Children with Saving and Credit Program Beneficiaries



Source: Data from the survey

4.1.2 Economic Status of Women SCP Beneficiaries

Employment status: Regarding the employment status, 24.4% of respondents from ACORD and 1.9% from WISE responded that they are employed while 22.2% from ACORD and 1.9% from WISE are unemployed. Further, 37.8% from ACORD and 48.1% from WISE are housewives whereas 15.6% from ACORD and 48.1% from WISE said they did not want to report their employment status for unknown reasons.

It is interesting to observe that most housewives responded saying they do not have jobs although it is known that housewives are engaged in unpaid household work which is considered as the reproductive roles of women. In this case their limited employment opportunities and their unpaid work such as domestic and community work is not valued by the society. This attitude of the society is reflected by most of women research participants and it is observed that most of them respond as they are not working and employed though, they are engaged in the domestic house work which is routine and exacting. Details are provided in Figure 4.

Table3. Employment Status of Saving and Credit Program Beneficiaries

| | | Project Area | | | |
|-------------------|----------------|--------------|------------|-----------|------------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Employment Status | Employed | 11 | 24.4 | 1 | 1.9 |
| | Unemployed | 10 | 22.2 | 1 | 1.9 |
| | House Wife | 17 | 37.8 | 25 | 48.1 |
| | Others specify | 7 | 15.6 | 25 | 48.1 |
| Total | | 45 | 100 | 52 | 100 |

Source: Data from the survey

Monthly income: Monthly income is often been used as a parameter in predicting the living standard of the households. The survey points out that 15.6% and 9.6% of respondents from ACORD and WISE, respectively, have a monthly income of less than 100 birr. On the other hand, as high as 42.2% of respondents from ACORD and 75% from WISE have a monthly income of between 105 and 300 birr while 35.6% from ACORD and 7.7% from WISE SCP reported that their monthly income ranges from 305-600 birr and 6.7% and 7.7% from ACORD and WISE, respectively, did not specify.

This finding indicates that beneficiaries of SCP who are already having incomes of between 105 and 300 birr are still struggling to cope up with the rise in cost of living in the city, which is increasing from time to time. Poor women SCP beneficiaries covered by the study areas could not afford to pay house rents and cover other expenses with a meager income of 105-300 birr.

Source of income: As indicated in Table 4, the income source of the respondents is diverse. About 24.4% from ACORD and 35.2% from WISE responded that their source of income is mainly self employment in the informal sector while 35.6% from ACORD and 3.7% from WISE said their source of income is monthly salary. Yet still, 20% respondents from ACORD and 5.6% from WISE said they depend on monthly pension allowances. Similarly, 8.9% of respondents from ACORD and 24.1% from WISE said their source of income is

business while 11.1% from ACORD and 31% from WISE said they depended on other unspecified incomes. In the case of ACORD the major source of income is monthly salary while the main source of income for WISE respondents is business.

Table4. Source of Income of Saving and Credit Program Beneficiaries

| | | Project Area | | | |
|------------------|------------------------|--------------|------------|-----------|------------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Source of Income | Self-employed informal | 11 | 24.4 | 19 | 35.1 |
| | Salary | 16 | 35.6 | 2 | 3.7 |
| | Pension | 9 | 20.0 | 3 | 5.6 |
| | Business | 4 | 8.9 | 13 | 24.1 |
| | Others specify | 5 | 11.1 | 17 | 31.5 |
| Total | | 45 | 100 | 54 | 100 |

Source: Data from the survey

Estimated monthly expenditure: Regarding their estimated monthly expenditure 16.3% of respondents from ACORD and 9.4% from WISE said they spend less than 100 birr a month while 46.5% from ACORD and 73.6% from WISE spend monthly birr 101-300 whereas 32.6% from ACORD and 15.1% from WISE reported spending 305-600 birr. The remaining 4.7% and 1.9% from ACORD and WISE, respectively, did not specify.

Highest annual average expense: As to the highest annual average expenditure, 33.3% of ACORD respondents and 9.4% of WISE respondents said they use the greater portion of their money for buying foodstuffs while 33.3% and 66% of ACORD respondents said they spend most of their income for covering other household expense. The finding in the highest expenditure reveals that more money is spent on food in the case of ACORD SCP beneficiaries while WISE SCP beneficiaries spend on other household needs. On the other hand, 22.2% from ACORD and 5.75 from WISE said they also cover school expenses for themselves while 6.7% from ACORD and 9.4% from WISE said they cover school expense for their children.

4.2. Positive Socio-economic Changes of NGO-led SCP on Beneficiaries

This section deals with positive socio-economic changes brought about in the life of SCP women beneficiaries under the auspices of NGO-led SCP of ACORD and WISE projects. Respondents were asked to reply to questions pertaining to the duration of their stay in the SCP, reasons for joining SCP, advantages or other benefits they obtain in SCP, comparison of living conditions before and after joining the SCP, access and control over the resources, what changes have been made in decision making processes, the gender division of labor and trends of the SCP members.

4.2.1 Positive Economic Changes

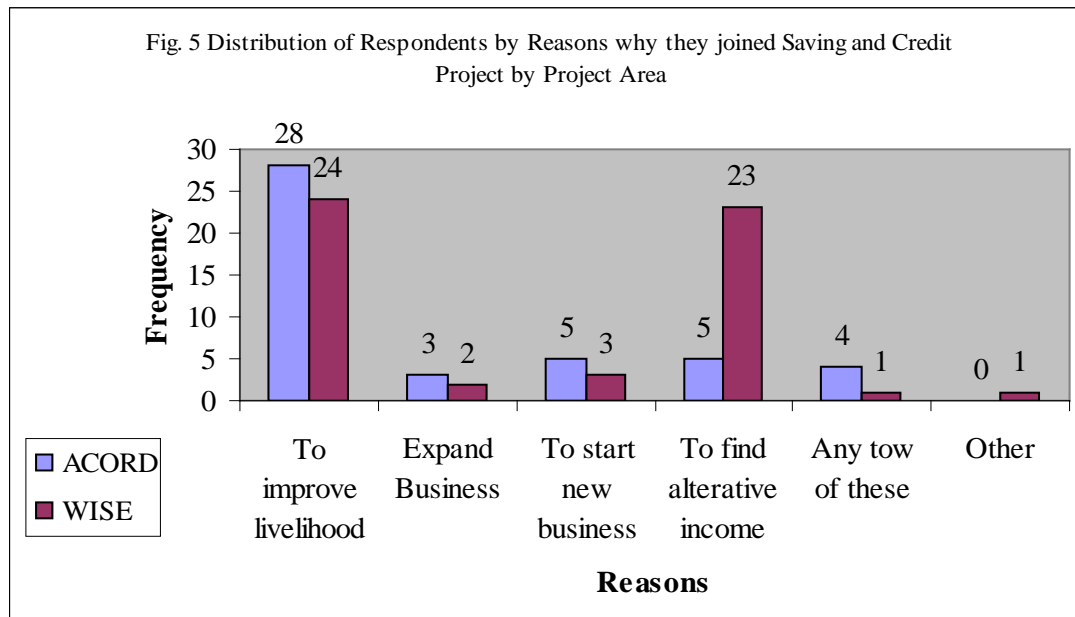
Duration of stay in SCP: Concerning duration, 22.2% of respondents from ACORD and 18.5% from WISE said they have been beneficiaries of the projects for about 1-3 years while 22.2% from ACORD and 66% from WISE said they have been in the projects for 3-5 years. More than half of ACORD respondents, namely 55.6% and 15.1% from WISE, said they stayed with the projects for 5 years and above.

Reason for joining SCP: As to the reasons the women gave for joining the SCP, 62.2% from ACORD and 44.4% from WISE said they joined SCP mainly to improve their livelihood while 6.7% from ACORD and 3.3% from WISE said they wanted to expand their businesses with the loans. Furthermore, 11.1% of respondents from ACORD and 5.6% from WISE said they wanted to start new business. Besides, 8.9% and 1.9% from ACORD and WISE, respectively, said they wanted to start any of the above two ventures. Most of the respondents from WISE or 42.6% said they wanted to find alternative sources of income.

It is found out in both the study areas that the main reason for women to join the SCP is to improve their livelihood. This shows that the majority of women joined SCP to get out of poverty through the credit money they receive from the NGOs. More respondents from WISE than ACORD said their reason was to seek alternative sources of income while more

respondents from ACORD than WISE said they wanted to improve their livelihood. Figure 5 has details of reasons for joining SCP.

Figure4. Reason for Joining the Saving and Credit Program



Source: Data from the survey

Advantages of SCP: As the study findings indicate, 11.1% of ACORD respondents and 29.6% from WISE said SCP is advantageous because it is a funding source for starting a business while 4.4% of respondents from ACORD and 33.3% from WISE said they use the money secured in loans from SCP for purchasing foodstuffs for the family. About 8.9% of ACORD respondents they needed the money for medical purpose while 15.6% of ACORD and 9.3% of WISE respondents said the loans were advantageous as they expanded business with it. On the other hand, most of the respondents from ACORD, as high as 42.2%, and 22.2% from WISE said SCP offers an employment opportunities and 11.1% and 1.9% from ACORD and WISE, respectively, used the money for any two or more of the above advantages. The survey revealed that more respondents of ACORD than WISE considered SCP as a job opportunity while more respondents of WISE than ACORD used the money for purchasing food for their families.

This issue was discussed further in different FGDs with the SCP beneficiaries and SCP Committee members. The majority of the groups assert that NGO-led SCP interventions made for alleviating women's poverty have different advantages. For example, WISE SCP beneficiary group explains:

The SCP of WISE has positively changed our life. For example, we have improved our knowledge on how to manage and save money; we started and expanded our business and increased our income. SCP has enabled us to cover our household expenses. We can use the saved money for different purposes like medicines for our children. In that sense, SCP is like our mothers' house where we can borrow the money with confidence

Approached for their views, a group of WISE SCP Committee members said:

The SCP has breathed new life into most of our women SCP beneficiaries who had previously been overcome by hopelessness and rendered unable to make ends meet. We managed to improve our life. Our social interaction at the SCP has helped us to know different people and to develop our communication skills and capacity to obtain information. We are now able to share experiences, solve our problems together, and discuss our family problems in consultation with our different SCP groups. Right now, the number of WISE beneficiaries has increased considerably reaching a total of more than 5,000. We have meetings and other experience-sharing programs and forums. In our opinion, these are invaluable non-financial benefits provided by SCP.

According to this group, the monthly meetings held at WISE office and other experience-sharing forums conducted with other kebele leaders also provide a useful exposure to learn how to manage groups and meetings. In that way, beneficiaries have managed to build confidence for speaking in public.

The *Iddir*-SCP Beneficiary group from ACORD explains:

Today we are not dependent upon our husbands' income. We are self sufficient and we can manage money. Even before joining this group, some of us have had businesses but we did not have the knowledge on how to run the business due to lack of managerial skills. Today, due to the trainings and the knowledge we have obtained under the auspices of ACORD, we are successful in our business”.

Meanwhile, the *Iddir*-SCP Committee members from ACORD made the following observation:

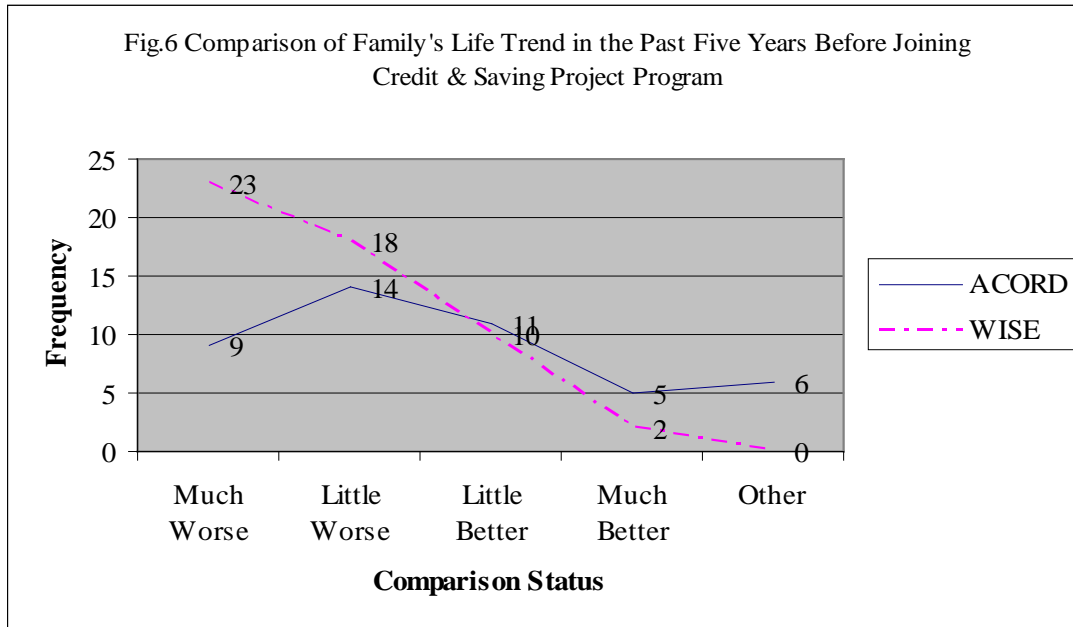
The program helped us to be engaged indifferent businesses; it empowered us; we have developed self confidence; we have the knowledge on how to spend and save money. Before joining the project, we were extravagant; even if we had money we did not have objectives; now we know how to make business and how to make use of money. Economically, we are better off now as we saved some money; if we get sick we have money to spend for treatment. Generally, the SCP initiated by the NGO made us to live as human beings. What is most significant is that nowadays we are not kept only in kitchen. We also go outdoors as bread winners.

Almost all the groups from both the study areas underlined that the skills and the knowledge they acquired through the SCP impacted their life even more than the money they had borrowed. In almost all the FGD discussions, it is revealed that the SCP has changed the life of women NGO beneficiaries in the target areas. The project has raised their income level. The aggregate effect of the SCP is that it helped to generate income, which they use to buy household and consumable items. It enables women to save money and to develop saving habits for use in times of crisis.

Comparison of conditions now with five years before joining SCP: Concerning this question, 20% of respondents from ACORD and 43.4% from WISE indicated that conditions of life were much worse five years before joining SCP while 31.1% of respondents from ACORD and 34% from WISE said conditions were a little worse. Yet 24.4% of respondents from ACORD and 18.9% of WISE respondents said conditions were little better and 11.1%

from ACORD and 3.8% from WISE said they were much better while 13.3% from ACORD did not specify. The findings reveal that the majority of respondents from both study areas especially from WISE were living in a much worse situation as can be seen from Figure 6.

Figure 5. Comparison to Five years Before Joining the Saving and Credit Program



Source: Data from the survey

In the FGD discussion with WISE SCP beneficiary group, the following observations were made:

If you compare our life as a group, some of us were not in a worst situation; however, the majority of our group members live in bad conditions. We did not have our own income. We were not conscious of our rights and obligations in life; we were not assertive in matters of the defense of our human rights; we did not have the knowledge on how to spend or use money. Generally we were hopeless and dependent on our husbands' income.

Other FGD participants from ACORD also explain further:

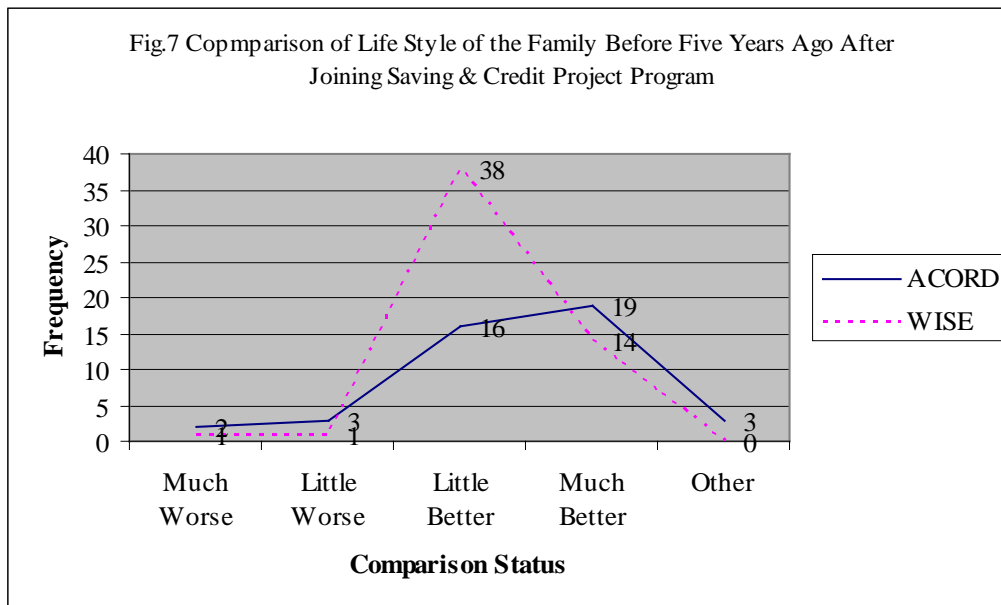
Before the launch of ACORD intervention in this area, we were using diverse sources of credit by borrowing from relatives, individuals and friends or by

collecting iqub (local saving method) to cover medical and other expenses to send our daughters to Arab countries purposes. But we could not afford this system due to the heavy interest rate involved.

Comparison of conditions five years after joining SCP: The interesting finding observed in this regard is that 4.7% of respondents from ACORD and 1.9% from WISE indicated that their living conditions went much worse after joining while 37.3% from ACORD and 70.45 from WISE said life was a little better after joining the SCP. Further, 44.2% from ACORD and 25.9% from WISE said life was much better than before joining the project while 7% from ACORD made no comments. The findings show that the life of the majority of women project beneficiaries of WISE had changed a little better after joining the project than before joining.

On the other hand, in most of the FGD discussions the group members think that NGO-led SCP after five years of joining enabled them to survive and also to have their own income. Furthermore, according to these groups, it is after joining this program that they were able to determine and decide upon their life. See Figure 7.

Figure 7. Comparison to Five years After Joining the Saving and Credit Program



Source: Data from the survey

One of the WISE SCP beneficiaries shared her experience by saying:

If you take my example, I was not economically so bad even before joining SCP. However, I knew that my husband was arrogant in all his ways and did not want to see me outside the home and in public. When I heard about SCP I told him that I wanted to join the project. He resisted and I continued to convince him that if I will join the SCP, I would be self-employed and make more income for the family. He did not accept my idea and became more violent. So I unilaterally decided to join the project. I started my business with the loan money I secured from SCP. My husband resisted the idea and began to nag me day in and day out. Finally, I decided to divorce. Now, I am living peacefully with my two children. It is after joining the SCP that I became more conscious of my right through trainings and experience-sharing programs among the SCP member.

This group also underlined the fact that the life of other women has improved somewhat after joining the project because of the training and experience-sharing programs provided by the NGOs. The SCP provided the women with an opportunity to meet everyday to discuss issues of common concern. This helped them to become more and more conscious of their rights.

They explained that it is advisable for women to join these projects as this is the first step towards fighting for their rights to live equally with their husbands and not to be looked down as inferior human beings. They noted with dissatisfaction that some husbands do not let their wives to participate in the projects because of the prevailing patriarchal attitude that forbids women from social interaction.

Another woman from *Iddir*-SCP of ACORD similarly shared her experience as follows:

When I decided to join the SCP, I had to choose one of two things: my husband or the SCP. When I communicated my idea about joining SCP, my husband completely rejected it. Having found it difficult to convince him, I decided to go it alone and choose the second option. Today, I am economically and psychologically in a better position than five years ago when I could not afford

even a coin to pay for idder and make coffee for my neighbors. I was begging money from my husband and most of the time we ended up in conflict

Yet another WISE SCP beneficiary group gave the following optimistic view:

Most of us used to be housewives who had no hope of life under the conditions that prevailed. Although we had the labor, we lacked the capital. We had no alternative but to depend on our husbands completely, of course at our own disadvantage. But now we have reversed history in this regard. Our decision to join the SCP has enabled us to meet our women counterparts in other families for sharing views and experiences. This, we believe, is a great non-financial benefit.

The findings of most FGD reveal that SCP helps them to be independent of their husbands' income and to be free from their husband's exploitation. Though there are many women SCP members who are still dependent on their husbands in many respects, at least they have their own income. According to the views and ideas of different groups, the credit money secured from SCP directly or indirectly protects them from abuse by their husbands. In certain instances, conflicts between husbands and wives have decreased as wives began bringing money home from their engagement in SCP. Some husbands express appreciation to their wives for generating income that help cover some of the household expenses. Women are also enjoying their engagement in SCP as this helps to reduce their dependency on their husbands.

Iddir-SCP groups of ACORD believe the credit money from SCP has enabled them to rebuild their houses by adding more rooms for renting. It also helped them to be economically independent from their husband's income. When they compare the condition of their life now and five years earlier, they see considerable improvement especially as they have now begun to feed their children better than before.

Finally the group sums up by saying:

Even though it is difficult to come out of abject poverty immediately, we have at least managed to meet the most basic needs. We have also obtained some psychological relief from becoming economically self-reliant to a limited extent.

Non-financial benefits obtained from SCP: Regarding other benefits other than the saving and credit money, 33.3 % of respondents from ACORD and 51.9% from WISE respond that they have benefited from the training. On the other hand 21.4% from ACORD and 48.9% from WISE respond that they have got the opportunity for different skill trainings other than the credit money. SCP beneficiaries from both WISE and ACORD said they got various advantages like water supply services, grinding mill or any one of the above advantages.

Women's access to and control over resources: A number of women beneficiaries of SCP were asked to give their views as to who the main decision makers are concerning the management of loans and other SCP resources. In most of the FGDs, especially married women, replied that they decided on the utilization of the loan money jointly with their husbands. Divorced and widowed women SCP beneficiaries who do not have elder sons said they decided independently on this. All women said they are glad SCP gives priority to women for giving credits. One widow explained that the control and use of the credit money is decided exclusively by her elder son. Another married woman also explained that she discusses with her husband all details of how much to borrow, how to use it, how much to save and how much to invest in profitable ventures. Another divorced woman made the following comment:

I have full access to and control over all the resource including loan obtained from SCP. I have the exclusive right to decide on how to spend the money and how much to save. But I am worried when I see the experience of divorced women who are exploited by their own elder male children who don't consult their mothers while spending the money. I am also worried that in the event I fail to repay the loan due to unforeseen conditions, my children may inherit the debt and suffer.

The group from ACORD explained that beneficiaries cannot borrow any money from the project without the knowledge and approval of their husbands and their elder children. In this sense, they said, divorced and widowed women have greater liberty than married women. They noted that although women have greater opportunity of accessing loans provided by SCP, they still lacked the full right of controlling the resources as their husbands do not allow them to make any decisions in matters of financial management. Though the opportunity to access the loan increased after joining SCP of ACORD and WISE, it is found out that the degree of control married women have over the resources relative to those of divorced or widowed women, the latter are more independent in matters of control and making decisions on the loan and the resources. One woman from ACORD made the following observation:

Before joining this group I was often beaten and mistreated by my husband. Later on, I joined SCP, borrowed some money and facilitated conditions for my daughter to go to an Arab country where she works and earns quite substantial amount of money. She is now sending money for the family through my address. She knows that if she sent the money to my husband he would not have me decide on its use. She realizes that he won't give me a single coin from it. It is me who decides on the money now. He is no longer beating me and he has become of good behavior. Thanks to ACORD I am economically empowered and held in respect by my family especially my husband.

Other members of the FGD observed that some of them used to run their own petty businesses even before joining SCP. They explained that in those days they lacked the skills and knowledge with which to run their businesses. They explained that the skill upgrading trainings they received from the NGOs completely changed their business outlooks and helped them to make the wisest use of their money. They also explained with a sense of satisfaction that the SCP trainings have helped them have greater awareness about key social issues like gender, family law and Harmful Traditional Practices (HTPs). They said these courses have also empowered them in many respects and enabled them to acquire the skills and confidence of speaking in public, which are considerable non-financial benefit.

4.2.2 Positive Social Changes

How has SCP affected decision making roles of women? The capacity of women to make decisions that affect their conditions of life is essential if they have to escape from the abject poverty they are living in. This study has attempted to explore the changes made in women's decision making role as a result of their engagement in SCP. According to the findings of the focus group discussions, participants came up with different observations. One observation from a WISE group said:

Being organized as a group in SCP helped us to address our common social problems together and created solidarity among ourselves. In addition to this, there has been some change in the decision making process in the family concerning family issues. Following our engagement in SCP, there has been a tendency for deciding on various matters especially the management of the SCP loans. Even though the final decisions on key family issues rest with husbands, a new culture has begun to evolve at least in having the right to discuss issues of family income because we are the ones who borrow the money from WISE, in the case of widowed and divorced women, it is our elder children especially our sons who exercise authority.

In the discussion with different focus groups, the majority of groups reported that they are still living in traditional subsistence level of life characterized by frequent conflicts between husbands and wives, as well as power imbalance between women and men and girls and boys though there have been some improvements here and there.

Most SCP Committee members came up with the following observation:

The initiative by NGOs to launch SCP has really created an opportunity for women to know each other and to share experiences. SCP has enabled us to learn from one another. We have also learned that people's attitude towards you change when you become employed and be self-sufficient. We noticed that those who used to look down on us when we were jobless are now beginning to respect

us because of our engagement with the SCP. We learn from each other, People have different attitudes towards us. The attitude of the family and the community towards us changes. Today we are self- employed; we are able to support even our extended family. We can pay our monthly bills for electricity water and others in time. We no longer quarrel with our neighbors with whom we share electricity and water services.

The issue of sustainability of the SCP in alleviating women's poverty was also discussed with different groups. Some members from both the study areas underlined that shortage of money to expand their business, absence of market place, lack of market for their products and health problems have made it difficult for them to continue in SCP. In their words::

It is difficult to say that the credit money can alleviate all of our poverty problems because we are now facing serious gaps between demand and supply in the market. It will be difficult to think that we cope up with the existing market. On the other hand, most of our members use the loan for household consumption or for other unproductive purposes. So this indicates that we don't have much hope to continue in this way. Growing number of our members are therefore withdrawing from SCP.

Change in gender division of labor due to SCP: The findings revealed that some women are engaged only in paid labor, while some others in unpaid labor and still others in both kinds depending on the status and family types. According to the discussion with different focus groups, women in the study areas are engaged both paid, unpaid and community activities. Few women have supportive husbands and elder sons who come to their assistance when women get sick and unable to run their business.

They said that their daughters are their main supporters. The role of women as bread-winners is not accepted and appreciated by their husbands and this mostly discourages them. The triple role that women play in society as productive, reproductive and community development

agents gives rise to many problems like ill health, stress and sleeplessness arising from worry over their inability to pay their loans. They explained:

Before joining this program, we never thought of making family income. Now we have proved that we can do it like our husbands. On the other hand, we have come to realize that without a prior change in the attitudes of the society and fair division of labor, it is difficult for women to be a bread-winner. We are engaged in productive activities alongside playing our role as reproductive and community roles. This puts extra load of work on us. For example, if you are selling enjera, or any traditional food, you need someone who will help you, say a house maid. But you cannot afford this due to lack of sufficient funds. There is nobody to come to our assistance except perhaps our daughters, if we have any or some extended family members.

Furthermore, they explained that the unfair division of labor within the family created a double responsibility on them. The productive and reproductive roles discouraged them to continue their education and it is difficult to change their position in the society. They also reported that even their daughters are overburdened with the household work and drop out of school while supporting their family and their mothers. Most women complained that they even failed to attend to social functions like funerals and weddings and this has created conflicts with their neighbors. Some SCP Committee members made the following observation:

The socio-cultural norm of our community is obliging us to carry the greater portion of household duties and responsibilities. So getting out of poverty and changing our position for the better remains a dream. Our concern is to satisfy the basic needs of our family particularly our children. Our success in the SCP is measured by our ability to meet our short term and basic needs.

The other group made the following statement:

Even though we are living in the lower status of the society and socially discriminated against in the community due to different reasons, like divorce and poverty, we have now proved ourselves as capable human beings and earning income like men do. Thanks to SCP, we are now employed and we are beginning to command the respect of some members of the society, if not all. This is a change by itself. Now we can properly communicate with our neighbors. Some of us, who previously could not pay our Iddir fees, are now able to do so and we are beginning to obtain the recognition of our neighbors.

4.3. Major Problems faced by Women as members of SCP

Concerning problems faced by women in SCP, ACORD and WISE women SCP beneficiaries outlined certain problems they had encountered as individual members, as a group working in SCP and within their families. The findings gathered in this section come as good indicators as to the direction that NGO's future intervention strategies should take.

4.3.1. Problems faced as SCP member

Regarding the problems encountered as a member, 27.8% of respondents from ACORD and 27.1% from WISE said their engagement in SCP has increased their work load both at home and outside home, while 11.1% from ACORD 2.1% from WISE lacked sufficient experience. Besides, 58.3% of ACORD respondents and 14.6% of WISE respondents said they faced serious shortage of time to manage their triple role as productive, reproductive and community roles. Another alarming finding was that 39.6% of beneficiaries reported facing physical or health problems due to their engagement in SCP as members. This is an important finding which suggests that the unbalanced division of labor that burdens women with more and more duties and responsibilities at household and community levels puts the life and health of women at great risk. Furthermore, 2.8% of respondents from ACORD and 16.7% from WISE reported other problems.

Comments of women on the SCP: Most of the views expressed by women and the problems they faced as SCP beneficiaries were clearly articulated during FGDs. Those coming from WISE explained that their NGO is fast expanding in Addis Ababa and that even those women who used to be commercial sex workers are joining the group in large numbers to improve their living conditions. As a result, many of them have started their own businesses with the money they secure in loan from WISE. Many of them have already begun reaping the fruit of their labor. According to their explanation, this trend is attributable to two major reasons. The first and the main reason may be the ever deepening trend in women’s poverty in Addis Ababa. The second reason is that information has reached other poor women in our community about the services given by NGO-led SCP projects and therefore women are attracted to these projects. Moreover, some women who reaped considerable benefits from SCP and improved their lives are serving as role models for those joining. Details are given in Table 5.

Table5. Problems as a member of Saving Credit Program

| Problems encountered as a member of the saving and credit project member | Project Area | | | |
|--|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Work load at home and outside home | 10 | 27.8 | 13 | 27.1 |
| Faced physical or health problem | | | 19 | 39.5 |
| Lack of knowledge and experience to save money | 4 | 11.1 | 1 | 2.1 |
| Shortage of time to manage your productive, reproductive roles | 21 | 58.3 | 7 | 14.6 |
| Others specify | 1 | 2.8 | 8 | 16.7 |
| Total | 36 | 100 | 48 | 100 |

Source: Data from the survey

Commenting on the condition of some newly joining women, one of the women's group which was approached for comment explained:

There are many women who are joining the SCP just for training purposes alone. Many women who realize that they lack knowledge and skills and who believe they want to change their attitude seek engagement with SCP in order to benefit from the trainings. Such women aspire to change their attitude, be trained and be socially conscious and be profitable to the society. Even economically better off women and housewives who are not members of the SCP are not as socially liberated as SCP members as they did not have the opportunity of training and exposure to other social interaction. When they recognize the personal advancement we have attained through the SCP, they begin to develop interest and are drawn to the NGOs and begin to obtain all the services provided by SCP.

On the incidence of drop outs from SCP, another group noted:

You know, just as there are growing numbers of women joining our projects, there are also many drop outs. For lack of knowledge many women were not able to use their money profitably and they were compelled to discontinue their business ventures. When they failed to repay the money, they decide to withdraw from SCP. Yet many others secure the loans but fail to improve their lives with as much as they had hoped. Failure to bring about any beneficial results would in turn land husbands and wives in constant conflicts. Most husbands, who are already suspicious about their wives' engagement in SCP, resort to daily nagging and complaints so much so that wives are compelled to drop out of the SCP.

Another group concluded by saying that:

Even if some women obtain the different trainings offered by the NGOs on how to use the loan, these beneficiaries tend to spend the money for household purposes for the sake of survival. As a result they are rendered unable to repay the loan and this leads them to frustration that compels them to withdraw from SCP ultimately.

Some SCP Committee members from WISE made the following observation:

About two or three women join the SCP every month while two or three others may drop out in the same period due to health problems, lack of sustainability or reliability of their businesses in the current market and also due to conflicts that arise between them and their husband . Of course a committee called the Gelagel Committee has been set up to discuss with such women and their families why they had to drop out from SCP. The Gelagel Committee has managed on very rare occasions to persuade such women against dropping out.

Meanwhile, the majority of the FGD especially from WISE noted that most women leave SCP due to deteriorating health conditions. The unsanitary conditions at the market places are causing them serious ill health. Women carry heavy loads of commodities to the market for sale at the expense of their health. They spend all day toiling without having meals and this exposes them to health risks. On market days, they rise early in the morning to begin their long journey to the market even without having breakfast. They are not assisted by their husbands or children in carrying these goods to the markets. Lately, the women established what they call 'ye tena Idddir' to help cover at least 50% of health costs when they get sick due to the above predicaments.

4.3.2. Problems faced by Women as a group in SCP

Regarding problems encountered within the group, 10.8% of respondents from ACORD and 2.1% from WISE said various disagreements arose within the saving and credit groups. About 13.5% respondents of ACORD and 2.1% from WISE explained that disagreements arose due to management problems while 43.1% of ACORD respondents and 54.2% of WISE respondents said disagreements were caused due to differences over loan repayment terms and 32.4% from ACORD and 41.7% from WISE did not identify the causes of the disagreements. See Table 6.

Table6.Problems faced by Saving and Credit Beneficiaries within the group

| Problems encountered within the group | Project Area | | | |
|---------------------------------------|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Disagreement within the group | 4 | 10.8 | 1 | 2.1 |
| Problems of management | 5 | 13.5 | 1 | 2.1 |
| Problems of paying back of the loan | 16 | 43.2 | 26 | 54.1 |
| Others specify | 12 | 32.5 | 20 | 41.7 |
| Total | 37 | 100 | 48 | 100 |

Source: Data from the survey

Some SCP Committee members also observed that a large number of married people are not able to stay in SCP because they could not make proper use of the money they secure from SCP in loans. These women are compelled by their husbands to spend the loan money to meet some household expenses instead of saving for future investment in some business ventures. The women come under increased pressure from their husbands as living conditions in Addis Ababa are increasingly becoming difficult certainly beyond the capacity of husbands to overcome on their own.

4.3.3 Problems faced by Women Beneficiaries of SCP in the Family

According to the findings, 16.7% of respondents from ACORD and 8.1% of respondents from WISE said they engaged in the SCP against the will of their family members while 23.1% of ACORD respondents and 21.6% of WISE respondents said they were locked into serious disagreements with their husbands over loan management issues. Furthermore, 13.3% of respondents from ACORD and 16.2% from WISE said they came under condemnation from their families for going outside of the house for business. About 6.7% from ACORD and 43.2% from WISE did not specify their problems.

Table 7. Problems faced by women beneficiaries in the Family

| Problems encountered in the family | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Not allowed to be a member of the saving and credit project | 2 | 6.7 | 3 | 8.2 |
| Conflict with your husband due to loan | 7 | 23.3 | 8 | 21.6 |
| Blamed for being outside the house for a business | 4 | 13.3 | 6 | 16.2 |
| Attitude problem of the family | 14 | 46.7 | 4 | 10.8 |
| Any two or more of the above | 1 | 3.3 | | 0 |
| Others Specify | 2 | 6.7 | 16 | 43.2 |
| Total | 30 | 100 | 16 | 100 |

Source: Data from the survey

Expressing their views during FGD discussions, study participants from ACORD made the following observation:

The requirement for paying the loans within a week is a major source of problems. Some members do not strictly use the loan for the intended purpose like starting or expanding businesses. This creates serious controversy over loan repayment terms. Whenever members fail to repay the money from profits, they are compelled to repay it from other sources like the salaries of their husbands. This arouses the anger and disapproval of husbands and the entire family.

Meanwhile, participants of FGD discussions from WISE said the following:

Poverty and gender inequality in the family are the root causes of our misery. It is unthinkable to solve all of our problems only by joining SCP and accessing loans. Progress comes when the attitude of the society and especially that of our husbands to women change. We are burned out of these two problems. We aspire to come out of poverty and when we begin to take a step towards this objective by securing loan money from SCP we are faced with opposition from our husbands who insist they have to exercise full control of the money. Women beneficiaries are the means to securing the loans but are denied the right to have any say over the use of the money. This is unfair. We are discouraged and we lose any interest in staying with the SCP. What for? Only to toil and then go empty handed?

One woman from WISE SCP group said her desire to join SCP wrecked her family life completely. In her own words:

My husband divorced me because I decided to be a member of the SCP. When I communicated to him my intention to join SCP, my husband refused to grant me permission because he did not want to see me out of the house for any kind of business. But I had to overstep his advices and I went ahead and joined the SCP only to risk my family life. Even though he did not agree, I made my own decision to be economically independent than living on his income only. Today I have no husband but my own income.

Asked to state their general impressions about the SCP and particularly about their hope and aspirations, a large number of FGD participants expressed utter pessimism concerning their future with the following words:

It does not seem to us that any meaningful progress can be made in any foreseeable future. We don't expect anything new in the next ten or fifteen years unless some measures are taken to give women the right of access to

land and other resources which are now denied to women. Without such measures, women cannot compete in the market. As things stand now, the attitude of our husbands remains unchanged when it comes to women becoming bread-sinners as they are. This norm has to be totally reversed if women have to enjoy their rightful place as human beings in society with the right to gainful employment. We have seen in the last years that gender equality has remained a mere rhetoric. Above all, life in Addis Ababa is growing so expensive and even our survival and our children's fate is in question leave alone improving our family lives and aspiring for better life. May only God turn His face towards us and our country.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

The study has sought to answer four questions. First, what roles do ACORD and WISE play in the alleviation of women's poverty? Second, what are the economic benefits women and their families obtain from their participation in SCP? Third, has the SCP contributed to improve the possibilities for women to have a better access to and control over the basic social and economic resources? And fourth, based on the answers to the three questions, has SCP involvement in alleviating women's poverty reduced gender inequality and contributed to the change in the household gender division of labor?

The focus of the study was on NGO's involved in alleviating urban women's poverty. ACORD and WISE were used as case studies and the results are believed to reflect conditions in the whole NGOs in Ethiopia. Data used for the analysis include detailed FGD, survey, various documents and academic literature.

In seeking answers to the questions, the researcher used different conceptual perspectives and analytical tools in order to have a fair understanding of the role of ACORD and WISE in alleviating women's poverty, the new concepts of poverty, feminization of poverty, gender and poverty, feminist conceptualization and measurement of poverty, FHHs, poverty as a multi-dimensional and dynamic process and the role of NGO's in alleviating women's poverty.

5.1 Summary of the Findings

An examination of the demographic characteristics of SCP beneficiaries has helped to unveil some aspects of their living conditions. Most of the women were found to be illiterate with low level of awareness and work productivity. Quite a significant number of respondents said they have come from male-headed households. Most of the women covered by the survey are those in the young or middle age bracket. This shows that poverty affects all women groups regardless of age. On the whole, the survey's demographic considerations showed that

women have low level of education, meager monthly income and limited sources of income mostly from the informal sector. All these factors only add to growing frustrations and hopelessness among women in the face of deepening poverty.

With regard to positive economic changes effected by SCP, the survey showed that, at the theoretical level, the SCP has promised great opportunities for beneficiaries to have access to and control over loans. But this promise has remained a mere wish because of the pressures of gender inequality in households. Gender bias continues to persist in households where husbands or other male members like elder sons lord over household matters especially in the areas of resource control and overall management. Due to these and others reasons, the initial hopes that women place in the SCP are dashed and frustration sets in. The findings therefore reveal that NGOs are not realizing their objective in this respect as their services cater only to households in general with no progress whatsoever in removing gender inequality. This leaves the economic condition of women unimproved in real terms. In this light, the prevailing inequality of access and control over resources should be reconsidered and perceived through the gender lens.

In the social sector, it is true that the SCP has provided the essential social exposure by creating favorable forums at which women meet regularly to share experiences and discuss issues of common concern. The SCP forum has indeed facilitated conditions for women to meet and talk about common problems particularly about oppressive marriage systems, their subordinate status to their husbands, unfair distribution of resources and division of labor, outdated patriarchal marriage that puts women at great disadvantage and others. This is a welcome development as its helps to increase the level of awareness of women about family and social issues.

On the other hand, however, the study reinforces the belief that women continue to be exposed to excessive work load due to the triple roles they play in society as productive, reproductive and in the community. Such a situation reduces the competitiveness of women in the market. According to the study, the experiences of the women at the two NGO projects also showed that women still lack the expected authority over loans acquired from the SCP

while their subordinate role in the family compels them to live in conditions of both income and human poverty.

This study came up with very significant findings with regard to the problems faced by women as individual members of SCP or as a group or within their families. In the first place, their membership in the SCP and the duties and responsibilities they discharge there put additional constraints on the women who are already burdened by the socially-sanctioned obligation to play the triple-role as productive, reproductive and community roles. The study indicates that these trends unavoidably lead to the physical and health breakdown of the womenfolk.

Secondly, the engagement of women in SCP has oftentimes locked them up in conflicts and domestic violence with their husbands. According to the study, this is the most serious predicament as it constitutes the most flagrant violation of their human right and dignity. Such violence starts the moment women begin to propose joining SCP. Even when women obtain their husband's approval, it is half-heartedly and deep-seated antagonisms remain unsettled leading to daily arguments that clear the way for divorce and family breakdown.

Finally, women beneficiaries as a group suffer from the effects of social prejudice prevailing in the society against women especially in matters of division of labor in the family, lack of decision-making power in the household and in the community and the traditionally-accepted norm of gender inequality in general. Moreover, the persisting patriarchal marriage system also continues to place severe pressure on women and shatters the dream of women to break out the cycle of poverty through unrestricted access to credit money supplied by saving and credit schemes. Again, NGOs need to revisit their programs in such a way that the eradication of women's poverty is integrated into the wider program of promoting gender equality in households.

5.2 Conclusion

With regard to the role of ACORD and WISE in bringing positive economic and social change on women SCP beneficiaries, the study reveals that poor married, divorced, widowed, single, educated, uneducated and women of all age covered by this survey joined the SCP led by NGOs. The main reason was to improve their livelihood and to find alternative income due to urban poverty and unemployment in Addis Ababa. The study shows that ACORD and WISE-led SCP represented an option for poor women in the study areas during the past five years. SCP created self employment for women and provided access to credit money through women-only projects. The acquisition of access to loan by women, albeit under the supervision of their husbands, the enhancement of women's participation in social and economic activities as bread-winners, and the limited improvement made in securing food are some of the success stories of the NGOs initiative. Undeniably, the 168 women covered by the NGO intervention at the two project sites have drawn some benefits by the self-employment and loan services they obtained from the SCP.

Above all, NGO-led SCP has made serious efforts to break traditional bias against women. It has attempted to end women's exploitation and total dependence on their husbands by providing credit money. Women in SCP are capacitated through different trainings. The NGOs Saving and Credit system has provided an option for poor women and encouraged them to have access to the credit. Changing the life of a single woman is a big success by itself in a society where social bias against women is firmly entrenched.

However, the hypothesis that, NGO-led SCP can hardly achieve its objective of improving the social and economic conditions of women without simultaneously addressing gender inequality which is the root causes of integrated household poverty is proved in these research findings. These NGOs though they attempted to solve the economic condition of women they could not improve the possibilities for women to have a better access to and control over the basic social and economic resources, reduce gender inequality and contributed to the change in the household gender division of labor.

This can be achieved mainly through women's education. As most of ACORD and WISE beneficiaries are found at the lower educational levels the former should concentrate on both formal and informal education and employment opportunities in partnership with other development actors. The focus should also be eradicating gender inequality and poverty at the house hold level and then to the community. Education with employment opportunity enables women beneficiaries to get better informed and participate in decision making at different levels. Moreover, it can contribute to for taking the patriarchal domination at all levels.

On the other hand, SCP beneficiaries must be economically empowered to have a say with regard to how they should go about changing their socio-economic conditions. According to findings, some NGO SCP beneficiaries have lost total control over their income including the loans, whether in cash or in kind. Some respondents said they had to keep their loans hidden from their drunkard husbands. As a result, their money remains unproductive and un-invested in gainful projects

The study of the two NGO projects have shown that the unbalanced gender division of labor, women's non-participation in key decision making processes, prevailing gender inequality and other prejudices continue to stand in the way of women's aspirations for personal advancement and collective development both in the household and community levels.

5.3 Recommendations

The study carried out in NGO-led SCP in two projects in Addis Ababa strongly recommends that any attempts by NGOs and their development partners to alleviate women's poverty should focus on the following priority areas of action: empowering women to have access to productive assets and promoting gender equality. More specifically, serious measures need to be taken based on the following considerations:

- Eliminating women's poverty cannot be based on a narrow approach of providing mere credit services. Achieving a positive change in the livelihood of women beneficiaries goes beyond the provision of loans which fail to meet the intended target due to unbalanced power relations at all levels of the society;
- The SCP of NGOs must direct its operations on the basis of a full understanding of the multi-dimensional concept of poverty. This requires NGOs to give due attention to the eradication of income poverty and human poverty alike. Human poverty implies the concept of alleviating women's illiteracy rate, providing adequate health service and closing gender gaps in education; and
- Eliminating women's poverty requires addressing the strategic gender needs of poor women. Without tackling gender inequality at the household and societal levels, it is unthinkable to alleviate poverty in a meaningful way.

REFERENCES

- Abraham et.al (1997). Women Organizations in Ethiopia: *Performance Problems and Prospects*, Friedrich Ebert Stiftung, Addis Ababa.
- ACORD (2004). Evaluation of Addis Ababa CBO Support Report (ETH-4). February, 2004. Addis Ababa.
- ACORD (1999-2004). Annual Report, Addis Ababa.
- Ali Hassen. 2000. "Female-Headed Household Vulnerability and Their Participation in EGS: A Case Study of Two Peasant Associations in Mekdela *Wereda*, South Wello." MA thesis. School of Graduate Studies, Addis Ababa University.
- Ann, W. (1994) Reflections on NGOs, *Sustainable Livelihoods and promoting an Enabling Environment*, The North-South Institute.
- Atkinson, A.B. 1970. On the measurement of inequality. *Journal of Economic Theory*
A World Bank.
- Bahru Zewde (1991). *A History of Modern Ethiopia 1855-1994*. James Currency Ltd. Ohio Universty press, ASAU press.
- Bardhan, K. 1993. Women and Rural Poverty: Some Asian cases. In *Rural Poverty in Asia: Priority issues and policy options*, ed. M.G. Quibria. New York: Oxford Universty Press for the Asian Development Bank.
- Beckmann, David. "Recent Experience and Emerging Trends." *Non Governmental Organizations and the World Bank: Cooperation for Development*. Eds. Samuel Paul and Arturo Israel. Washington, DC: The World Bank, 1991.
- Black, Richard and Howard White. *Targeting Development: Critical Perspectives on the Millennium Development Goals*. London: Routledge. Forthcoming 2003.

- Blackden C. Mark and Chita Bhanu (1999). World Bank Technical Paper No.425. Gender, Growth and Poverty Reduction: Special Programme of Assistance for Africa, 1998 Status Report on Poverty in Sub-Saharan Africa. Washington D.C.
- Breton M (1990). "Beyond the State: Civil Society and Associational Life in Africa". In :*World Politics*, Vol.42, No3.
- Breton M (1990) " Non-Government Organizations in Africa: Can they Influence public Policy?". In : *Development and Change*, 21,January
- Boserup, E. (1970). *The Conditions of Agricultural Progress*. Bombay: Asia Publishers.
- Boserup, E.(1970). *Women's Role in Economic Development*. Allen & Unwin, London, UK.
- Brown, L. David (1993). "The Role of Voluntary Organizations in Development", A concept Paper
- Buvinic, M, and G.R. Gupta. Women-headed households and women-maintained families: Are they worth targeting to reduce poverty in developing countries?*Economic Development and Cultural Change*.
- Buvinic, M., and N. Youssef. (1978). Women-headed households: The ignored factor in developing planning. Report to the Office of Women in Development, U.S. Agency for International Development, Washington, D.C.
- Buvinic, M., Lycette M. and W. Mc Greevey, eds. 1983. *Women and Poverty in Third World*. Baltimore, Md., U.S.A.: Johns Hopkins University Press.
- Central Statistical Authority,(2003). Report on Urban Informal Sector Sample Survey, January, 2003. Addis Ababa, Ethiopia.
- Clark, J.(1991) Democratizing Development: *The Role of Voluntary Organizations*, London, Earthscan.
- Clark, J. (19992) Policy Influence, Lobbying and advocacy, in Edwards, M. and Hulme, D.(eds), *Making a difference: NGOs and Development in a Changing World*, London, Earthscan.
- Convention on the Elimination of All Forms of Discrimination against Women, CEDAW (1979).

Country Profile Ethiopia (2002) Addis Ababa.

CRDA (2003). *Thirty Years of Service: CRDA members' profile*, Addis Ababa, CRDA.

CRDA(2005). *List of Full and Associate Members' of CRDA*: Addis Ababa, CRDA.

CRDA (1996).*Silver Jubilee Anniversary Issue*: Addis Ababa

CRDA(2000). *Annual Report*: Addis Ababa.

Daniel, B. (2004).*The Operating Environment for NGO/CSOs in Ethiopia*. Unpublished Paper .
ActionAid Ethiopia Third Country Strategy Development.

Dejene Aredo. 1994. "Female-Headed Farm Households in Two Contrasting Regions in Ethiopia:
Access to and Management of Resources." *Ethiopian Journal of Development Research*.Vol.
16:1. pp. 1-13.

Economic Commission for Africa (ECA). 2004. *African Gender and Development Index (AGDI):
The Ethiopian Trial. Gender Status Index (GSI) and African Women's Progress Scoreboard
(AWPS)*. Final Report. March 2004.

Economic Commission for Africa. *Economic Report on Africa: The Challenge of Poverty
Reduction and Sustainability*. 1999. Addis Ababa. E/ECA/CM.24/3.

Edwards, M and Hulme, D (eds) (1992) *Making a Difference: NGOs and Development in a
Changing World*. London, Earth scans Publications.

Edwards, M. and Davis Hulme, D (eds) (1995). *Non Governmental Organizations Performance
and Accountability: Beyond The Magic Bullet*; London, Earthscan.

Edwards, M. and Hulme, D. (2002) Making a difference: Scaling-up the Development Impact of NGOs- Concepts and Experience, in Edwards, M. and Fowler, A. (eds) *The Earthscan reader on NGOs management*, London, Earthscan.

Ethiopia: Interim Poverty Strategy Paper (2000).

Eva Rathgeber, 1990 “WID, WAD, GAD: Trends in Research and Practice” *Journal of Development Areas*.

FDRE, MOFED (2002). Ethiopia: Sustainable Development and Poverty Reduction Programme (SDPRP).

Federal Democratic Republic of Ethiopia (1995). The Constitution of the Federal Republic of Ethiopia. Addis Ababa.

Frantz Telmo Rudi (1987). “*The Role of NGOs in the Strengthening of Civil Society*”, *World Development*. Vol. 15..

Haddaad, L. 1991. Gender and Poverty in Ghana: A descriptive analysis of selected outcomes and processes. *IDS Bulletin*.

Hader, J. and W.R. Russell. 1969. Rules for ordering uncertain prospects. *American Economic Review*.

Hulme D (1994) “Social Development Research and The Third Sector: NGOs as Users and subjects of Social Inequality”, In: Booth (ed) *Rethinking social development: theory, research and practice*, Harlow, Longman Scientific and technical

Human Development Report, (2003), “Millennium Development Goal: A Compact Among Nations to End Human Poverty”, United Nations Development Programme.

Jacqui True. (2003). “Mainstreaming Gender in Global Public Policy” *International Feminist Journal of Policy*” *International Feminist Journal of Politics* 5;3 (November) :363-368.

- Jacqui, T and Michael, M.(2001). Transnational networks and policy diffusion: The case of gender mainstreaming” *International Studies Quarterly* 45(1) 29-59 396.
- Kabeer, N. (1994). *Reversed Realities: Gender Hierarchies in Development Thought*. Verso, London.
- Kabeer, N. (1994) outline an analytical framework for using a social relations perspective in development policy and planning.
- Kabeer, N. (2003). *Gender Mainstreaming in Poverty Eradication and Millennium Development Goals* London: Commonwealth Secretariat. 197-233.
- Kabeer, N. and Durgam, R.(1997)“Micro credit & it’s Impact on Poverty, Well-being and Gender Equity: Some Evidence from Bangladesh and India,: Indicators and Strategies” UNRISD, UNDP&CDS, IN Kerala.
- Korten, David C. “Third Generation NGO Strategies: A Key to People-Centered Development.” *World Development*, Ed. Anne Gordon Drabek, Vol.15, Supplement (1987).
- McCracken G (1988)*The Long Interview*, Qualitative Research Methods Series 13, Sage Publications.
- Moser,C,(1993).*Gender Planning and Development: Theory, Practice and Training*, Routledge, London.
- Moser,C.1989. *Gender Planning and Development: Meeting practical and strategic needs*. *World Development*, 17(11), 1799-1825.
- Muir, Ann with Riddell, Roger, *Evaluating the impact of NGO in Rural Poverty Alleviation. Zimbabwe Country Study*, ODI Working Paper No.52, London, Feb 1992.
- Original Feminist Research Methods. In S.Reinharz, *Feminist methods in social research* (pp.214-239). New York; Oxford University Press
- Paulos, M. (2006).*The Role of Civil Society in Promoting Democracy and Human Rights in Ethiopia: Reflections and next steps*, Leangles California.

- Pankhurst, A.(2003). *Iddirs Participation and Development* proceedings of the Ethiopian National Conference. Addis Ababa.
- Parker,G., 2002. Quality Participation in Poverty Reduction Strategies: Experience from Malawi, Bolivia and Rwanda, Christian Aid, London.
- Desalegn, R.(2002). Civil Society Organizations in Ethiopia, in Zewde B. and Pausewang S. (eds), *The Challenge of Democracy from Below*, Uppsala and Addis Ababa, Nordiska Afrikainstitutet and Forum For Social Studies, pp103-119.
- Salamon, L.M., and Chinok, K., 2000. “The Non profit Sector: For What and For whom?” Working Paper of the John Hopkins Comparative Nonprofit Sector Project, John Hopkins Universty.
- Salole Gerry (1986). *‘Iqub’, ‘Edir’ and ‘Meredaja Mahiber’ as Potential Development Tools in Addis Ababa*. Addis Ababa: Save the Children/USA.
- Sharhra, R. and Razavia,C .(1995) *Empowerment, NGOs and Collective Action: From WID-GAD: Conceptual shifts in Women and Development Discourse*. United Nations Research Institute for Social Development: 215-225.
- Straus A and Carbin J (1990). *Basics of Qualitative Research: Grounded Theory Procedures and Techniques*, SAGE Publications, Newbury Park, London, New York.
- Teka T. (1994). “International Non-Governmental Organizations in Rural Development in Ethiopia: The Case of Wolaita Province”, Dissertation submitted to the Faculty of Social and Political Sciences, University of Cambridge, for the Doctor of Philosophy, Churchill College.
- The Transitional Government of Ethiopia, Office of the Prime Minister, National Policy on Ethiopian Women, Addis Ababa, September 1993.
- Tshay, A .(2001). Gender Analysis Organization for Self-Employed Women. Addis Ababa.

- Tomas'evski, Katarina (1995). *Women and Human Rights*, Zed Books Ltd. London and New Jersey.
- Tsion D. (1998). *Gender Responsive Planning*. Paper presented on Ministry of Information and Culture Gender Sensitization Workshop, Addis Ababa.
- United Nations Development Program (UNDP) (2000). *Human Development Report*, New York, Oxford University Press.
- United Nations (UN)(1999). *“Documenting Successful NGOs Experience. A Case Study of Ethiopia”*. Addis Ababa.
- United Nations Development Program (UNDP). *The Millennium Development Goal (MDG)*, 2003.
- United Nations (UN) (2004). *Seventh African Regional Conference on Women Synthesis of the National Progress Reports on the Implementation of the Dakar and Beijing Platforms for Action, Beijing+10 Addis Ababa - Ethiopia*.
- United Nations Development Assistance Framework (UNDAF) (2002-2006).
- United Nations Fund for Women (UNIFEM) (2000). *The Human Cost of Women's Poverty: Perspectives from Latin America and the Caribbean* (Mexico City: UNIFEM).
- UNFPA in Blackden C. Mark and Chitra Bhanu (1999). *World Bank Technical Paper No. 425. Gender, Growth and Poverty Reduction: Special Programme of Assistance for Africa, 1998 Status Report on Poverty in Sub-Saharan Africa*. Washington D.C. Section 2.18.
- United Nations: *Platform for action and the Beijing Declaration, Fourth Conference on Women Beijing, China 4-15 September 1995*.
- Verhagen K. (1987). *Self Help Promotion: A Challenge to the NGO, Community ,Studies in Rural Development*, No. 1, Amsterdam, Royal Tropical Institute.

Vivian, Jessica, NGOs and Sustainable Development in Zimbabwe: No Magic Bullets, Development and Change, Vol. 25, 1994.

World Bank, Report, 1990, "Poverty" World Development Indicators, The World Bank.

World Bank, World Development Report (2000/01): *Attacking Poverty*, New York: Oxford University Press for the World Bank, 2000/01.

World Bank Policy Research Report, 2000.

WAO 2004. National Report on Progress made in the Implementation of the Beijing Platform for Action (Beijing + 10). Ethiopia. Prime Minister Office/Women's Affairs Sub Sector. March 2004.

WAO 2005. Gender Relations in Ethiopia. Prime Minister Office/Women's Affairs Sub Sector. September 2005.

WAO/WB (1998). Implementing the Ethiopian National Policy for Women: Institutional and Regulatory Issues. The Women's Affairs Office, Federal Democratic Republic of Ethiopia and the World Bank. Washington, D. C.

World Summit for Social Development and Beyond (2000): Achieving Social Development for a Globalize World, Geneva.

Yin, R (1994) Case Study Research: *Design and Methods*. Applied Social Research Methods Series, Volume 5, SAGE Publications.

List of Tables

Relationship of the Saving and Credit Program Beneficiaries to the Household

Table 1

| Relationship to the Head of the household | | Project Area | | | |
|---|--------------|--------------|------------|-----------|------------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| | Head | 13 | 28.9 | 19 | 35.2 |
| | House Wife | 20 | 44.4 | 31 | 57.4 |
| | Daughter | 6 | 13.3 | 3 | 5.6 |
| | Other | 6 | 13.3 | 1 | 1.9 |
| | Total | 45 | 100 | 54 | 100 |

Table 2

Sex of the Saving Credit Program Beneficiaries

| | | Project Area | | | |
|-----|--------|--------------|-------|-------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Sex | Female | 45 | 100.0 | 54 | 100.0 |

Table 3

Age of Saving and Credit Program Beneficiaries

| | | Project Area | | | |
|-----|--------------|--------------|------------|-------|------------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Age | 15-24 | 8 | 17.8 | 8 | 15.1 |
| | 25-35 | 16 | 35.6 | 23 | 43.4 |
| | 36 and above | 21 | 46.6 | 22 | 41.5 |
| | Total | 45 | 100 | | 100 |

Table 4**Educational Status of the Saving and Credit Program Beneficiaries**

| Education | | Project Area | | | |
|----------------|-----------|--------------|-----------|------------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Illiterate | 7 | 15.6 | 11 | 21.2 | |
| Read and Write | 11 | 24.4 | 16 | 30.8 | |
| Primary1-8 | 7 | 15.6 | 12 | 23.0 | |
| Secondary | 11 | 24.4 | 13 | 25.0 | |
| College | 9 | 20.0 | | | |
| Total | 45 | 100 | 52 | 100 | |

Table 5**Marital Status of the Saving and Credit Program Beneficiaries**

| Marital Status | | Project Area | | | |
|----------------|-----------|--------------|-----------|------------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Single | 9 | 20.1 | 4 | 7.4 | |
| Married | 29 | 64.4 | 28 | 51.8 | |
| Divorced | 2 | 4.4 | 9 | 16.7 | |
| Widowed | 5 | 11.1 | 13 | 24.1 | |
| Total | 45 | 100 | 54 | 100 | |

Table 6**Religion of the Saving and Credit Beneficiaries**

| Religion | | Project Area | | | |
|--------------|-----------|--------------|-----------|------------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Orthodox | 43 | 95.6 | 42 | 77.7 | |
| Catholic | 1 | 2.2 | 2 | 3.7 | |
| Protestant | 1 | 2.2 | 9 | 16.6 | |
| Muslim | | | 1 | 2.0 | |
| Total | 45 | 100 | 54 | 100 | |

Table 7**Saving and Credit Program Beneficiaries with children**

| Women with children | | Project Area | | | |
|---------------------|-----------|--------------|-----------|------------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Yes | 32 | 71.1 | 47 | 90.4 | |
| No | 13 | 28.9 | 5 | 9.6 | |
| Total | 45 | 100 | 52 | 100 | |

Table 8**Number of Children with Saving and Credit Program Beneficiaries**

| Number of children that the women has | | Project Area | | | |
|---------------------------------------|-----------|--------------|-----------|------------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| One | 5 | 14.7 | 5 | 10.4 | |
| Two | 9 | 26.5 | 15 | 31.3 | |
| Three | 4 | 11.8 | 6 | 12.5 | |
| Four and above | 16 | 47.0 | 22 | 45.8 | |
| Total | 34 | 100 | 48 | 100 | |

Table 9**Employment Status of Saving and Credit Program Beneficiaries**

| Employment Status | | Project Area | | | |
|-------------------|-----------|--------------|-----------|------------|-------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| Employed | 11 | 24.4 | 1 | 1.9 | |
| Unemployed | 10 | 22.2 | 1 | 1.9 | |
| House Wife | 17 | 37.8 | 25 | 48.1 | |
| Others specify | 7 | 15.6 | 25 | 48.1 | |
| Total | 45 | 100 | 52 | 100 | |

Table 10**Monthly Income of Saving and Credit Program Beneficiaries**

| Monthly Income | Project Area | | | |
|----------------|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| <100 | 7 | 15.6 | 5 | 9.6 |
| 101-300 | 19 | 42.2 | 39 | 75.0 |
| 301-600 | 16 | 35.5 | 4 | 7.7 |
| Others Specify | 3 | 6.7 | 4 | 7.7 |
| Total | | 100 | 52 | 100 |

Table 11**Source of Income of Saving and Credit Program Beneficiaries**

| Source of Income | Project Area | | | |
|------------------------|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Self-employed informal | 11 | 24.4 | 19 | 35.1 |
| Salary | 16 | 35.6 | 2 | 3.7 |
| Pension | 9 | 20.0 | 3 | 5.6 |
| Business | 4 | 8.9 | 13 | 24.1 |
| Others specify | 5 | 11.1 | 17 | 31.5 |
| Total | 45 | 100 | 54 | 100 |

Table 12**Estimated Monthly Expenditure of the Saving and Credit Program Beneficiaries**

| Estimated Monthly Expenditure | Project Area | | | |
|-------------------------------|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| <100 | 7 | 16.3 | 5 | 9.4 |
| 101-300 | 20 | 46.4 | 39 | 73.6 |
| 301-600 | 14 | 32.6 | 8 | 15.1 |
| Others Specify | 2 | 4.7 | 1 | 1.9 |
| Total | 43 | 100 | 53 | 100 |

Table 13**Highest Annual Average Expense of Saving and Credit Program Beneficiaries**

| Highest Annual Average Expense | Project Area | | | |
|--------------------------------|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Food | 15 | 33.3 | 5 | 9.4 |
| Household expense | 15 | 33.3 | 35 | 66.0 |
| School expense | 10 | 22.2 | 3 | 5.7 |
| Children's School Expense | 3 | 6.7 | 5 | 9.4 |
| Medical | | | 2 | 3.8 |
| Any two or more of the above | 2 | 4.5 | 3 | 5.7 |
| Total | 45 | 100 | 53 | 100 |

Table 14**Duration in the Saving and Credit Program**

| Number of years respondent have you been in the Saving and Credit Project program | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| 1-3 years | 10 | 22.2 | 10 | 18.9 |
| 3-5 years | 10 | 22.2 | 35 | 66.0 |
| 5 years and above | 25 | 55.6 | 8 | 15.1 |
| Total | 45 | 100 | 53 | 100 |

Table 15**Reason for Joining the Saving and Credit Program**

| Reasons for joining Saving and Credit Project Program | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| To improve livelihood | 28 | 62.2 | 24 | 44.4 |
| Expand Business | 3 | 6.7 | 2 | 3.7 |
| To start new business | 5 | 11.1 | 3 | 5.6 |
| To find alternative income | 5 | 11.1 | 23 | 42.5 |
| Any two or more of the above | 4 | 8.9 | 1 | 1.9 |
| Other | | | 1 | 1.9 |
| Total | 45 | 100 | 54 | 100 |

Table 16**Advantages of the Saving and Credit Program**

| Advantages of the Saving and Credit Project Program | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Financial Source to start business | 5 | 11.1 | 16 | 29.6 |
| Purchase of food for the family | 2 | 4.4 | 18 | 33.3 |
| For medical purposes | 4 | 8.9 | | |
| Children school material | 2 | 4.5 | 2 | 3.7 |
| Expand business | 7 | 15.6 | 5 | 9.3 |
| Employment Opportunity | 19 | 42.2 | 12 | 22.2 |
| Any two or more of the above | 5 | 11.1 | 1 | 1.9 |
| Other | 1 | 2.2 | | |
| Total | 45 | 100 | 54 | 100 |

Table 17**Comparison to Five years Before Joining the Saving and Credit Program**

| Compare to five years a go before joining to the Saving and Credit Project Program life style of respondent and his/ her family | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Much worse | 9 | 20.1 | 23 | 43.4 |
| Little Worse | 14 | 31.1 | 18 | 34.0 |
| Little better | 11 | 24.4 | 10 | 18.8 |
| Much better | 5 | 11.1 | 2 | 3.8 |
| Other specify | 6 | 13.3 | | |
| Total | 45 | 100 | 53 | 100 |

Table 18**Comparison to Five years After Joining the Saving and Credit Program**

| Compare to five years a go after joining to the Saving and Credit project program life style of respondent and his/ her family | Project Area | | | |
|--|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Much worse | 2 | 4.7 | 1 | 1.9 |
| Little Worse | 3 | 7.0 | 1 | 1.9 |
| Little better | 16 | 37.2 | 38 | 70.4 |
| Much better | 19 | 44.1 | 14 | 25.8 |
| Other specify | 3 | 7.0 | | |
| Total | 43 | 100 | 54 | 100 |

Table 19**Benefits get from the NGO's other than the credit money**

| Benefits obtained from the NGO project other than Saving and Credit | | Project Area | | | |
|---|------------------------------|--------------|------------|-----------|------------|
| | | ACORD | | WISE | |
| | | Count | Col % | Count | Col % |
| What other benefits did you get from the NGO project other than Saving and Credit | Training | 14 | 33.3 | 28 | 51.9 |
| | Skill training | 9 | 21.4 | 26 | 48.1 |
| | Water | 5 | 11.9 | | |
| | Graining mail | 5 | 11.9 | | |
| | Any two or more of the above | 3 | 7.2 | | |
| | Others | 6 | 14.3 | | |
| Total | | 42 | 100 | 54 | 100 |

Table 20**Problems as a member of Saving Credit Program**

| Problems encountered as a member of the saving and credit project member | Project Area | | | |
|--|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Work load at home and outside home | 10 | 27.8 | 13 | 27.1 |
| Faced physical or health problem | | | 19 | 39.5 |
| Lack of knowledge and experience to save money | 4 | 11.1 | 1 | 2.1 |
| Shortage of time to manage your productive, reproductive an | 21 | 58.3 | 7 | 14.6 |
| Others specify | 1 | 2.8 | 8 | 16.7 |
| Total | 36 | 100 | 48 | 100 |

Table 21**Problems women Saving and Credit beneficiaries within the group**

| Problems encountered within the group | Project Area | | | |
|---------------------------------------|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Disagreement within the group | 4 | 10.8 | 1 | 2.1 |
| Problems of management | 5 | 13.5 | 1 | 2.1 |
| Problems of paying back of the loan | 16 | 43.2 | 26 | 54.1 |
| Others specify | 12 | 32.5 | 20 | 41.7 |
| Total | 37 | 100 | 48 | 100 |

Table 22
Problems women Saving and Credit Beneficiaries in the family

| Problems encountered in the family | Project Area | | | |
|---|--------------|------------|-----------|------------|
| | ACORD | | WISE | |
| | Count | Col % | Count | Col % |
| Not allowed to be a member of the saving and credit project | 2 | 6.7 | 3 | 8.2 |
| Conflict with your husband due to loan | 7 | 23.3 | 8 | 21.6 |
| Blamed for being outside the house for a business | 4 | 13.3 | 6 | 16.2 |
| Attitude problem of the family | 14 | 46.7 | 4 | 10.8 |
| Any two or more of the above | 1 | 3.3 | | 0 |
| Others Specify | 2 | 6.7 | 16 | 43.2 |
| Total | 30 | 100 | 16 | 100 |

Annexe -B
Questionnaire

Addis Ababa University
School of Graduate Studies
Institute of Gender Studies

Good Morning. The purpose of this questionnaire is to study the Role of Non Governmental Organizations (NGOs) in Alleviating Women's Poverty in Addis Ababa. The target population is women beneficiary groups in Saving and Credit projects and women Saving and Credit Committee members of the project who stayed in the project from 3-5 years. Thus, you are selected to participate in the study. Participation in this study is voluntarily and every thing you said will remain confidential. Your views are very important and your honest participation will greatly assist in meeting the goals of this study. Thus you are kindly requested to give your frank response.

Thank you!

Notice;

- Do not write your name;
- If you do not understand the questions, you can ask for further explanation;
- The information to be obtained through this questionnaire will only be used for the survey and
- Circle the number corresponding to your answer or fill in the blank spaces.

1. Demographic Characteristics and Socio-economic Status

1. Relationship to the head of the house hold

1. Head 2. House Wife 3. Son/Daughter
4. Other relatives. 5. Others Specific

2. Sex

1. Female 2. Male
3. Age
 1. 15-24 2. 25- 35 3. 36 and above
4. Education
 1. Illiterate 2. Read and write 3. Primary 1-8 4. Secondary
 5. College
5. Marital status
 1. Single 2 Married 3. Divorced 4. Widowed
6. Religion
 1. Orthodox 2. Catholic 3. Protestant 4. Muslim
 5. Others specify
7. Do you have children?
 1. yes 2. No
8. If your answer for question “7” is “yes” ,how many are they ?
 1. One 2. Two 3. Three 4. Four and above
9. Employment status.
 1. Employed 2. Unemployed 3. House wife 4. Others specify
10. Monthly income
 - 1.< 100 2. 101 -300 3. 3001- 600 4. Others Specify
11. Source of income.
 1. Self-employed informal 2. Salary 3. Pension 4. Business
 - 5.Others specify
12. Estimated monthly expenditure
 1. <100 2. 101-300 3. 3001- 600 4. Others specify
13. Highest annual average expense
 1. Food 2. Household expense 3. School expense
 4. Children’s school expense 5. Medical

2. Positive Changes of NGO-led Saving and Credit Program on Woman Beneficiaries

14. How long have you been in the Saving and Credit project program?
 - 1.1-3 years 2. 3-5 years 3. 5 years and above
15. Reasons for joining Saving and Credit project program?
 1. To improve livelihood 2. Expand Business
 3. To start new business 4. To find alterative income
 5. Any two or more of the above 6. Others specify

16. What are the advantages of the Saving and Credit Project program?

1. Financial source to start business
2. Purchase of food for the family
3. For medical purposes
4. Children school material
5. Expand business
6. Employment opportunity
7. Any two or more of the above
8. Others Specify

17. Compared to 5 years ago before joining the Saving and Credit project program do you think your own and your family life is ?

1. Much worse
2. Little worse
3. Little better
4. Much better
5. Other specify

18. Compared to 5 years ago after joining the Saving and Credit Program do you think your own life and your family is ?

1. Much worse
2. Little worse
3. Little better
4. Much better
5. Other specify

19. What other benefits did you get from the NGO project other than Saving and Credit

1. Training
2. Skill training
3. Water
4. Graining mill
5. Others Specify
6. Any two or more of the above

3. Problems as a member of Saving and Credit groups

20. What problems have you encountered as a member of the Saving and Credit project member?

1. Work load at home and outside home
2. Faced physical or health problem
3. Lack of knowledge and experience to save money
4. Shortage of time
5. Others specify

21. What problems have you encountered within the group?

1. Disagreement within the group
2. Problems of paying back of the loan
3. Others specify

22. What problems have you encountered in the family?

1. Not allowed to be a member of the Saving and Credit project program
2. Conflict with your husband due to loan
3. Blamed for being outside the house for a business
4. Attitude problem of the family
5. Others specify

Interview Guide

Questions Addressed to Women Saving and Credit Project Committee Members

Good Morning. The purpose of this questionnaire is to study the Role of Non Governmental Organizations (NGOs) in Alleviating Women's Poverty in Addis Ababa. The target population is women beneficiary groups in Saving and Credit projects and women Saving and Credit Committee members of the project who stayed in the project from 3-5 years. Thus, you are selected to participate in the study. Participation in this study is voluntarily and every thing you said will remain confidential. Your views are very important and your honest participation will greatly assist in meeting the goals of this study. Thus you are kindly requested to give your frank response.

Thank you!

1. Positive changes of NGO- led Saving and Credit Project Program on Women Beneficiaries

1.1 Economic change in Income

- What was the reasons for joining the Saving and Credit Program?
- Do you think that the Saving and Credit Program contributed for the economic well being of your own and your family?
- How do you compare it with 5 years before the NGO Saving and Credit intervention program?
- Do you think the Saving and Credit Program enable women to have access and control over resources?
- Was there any drop outs /new members? Why?
- How was the trends of women's in joining the Saving and Credit group? Increasing /decreasing? Why?

- Do you think the Saving and Credit project program alleviate women's poverty? Capital and Saving and satisfaction with the outcome.

1.2 Social

- Do you think that the Saving and Credit Program led by NGOs has changed the social status of women?
- How do you explain the existence of Saving and Credit project in changing the participation of women in key decision making? At house hold and community level?
- How does the project benefited you and your family? in social status why?
- Do you think being a member of the Saving and Credit Program changed the condition and position of women? How?
- Do you think being a member of the group helped to change the gender division of labor between men and women at the house hold and community level? How? Why?

1.3 Problem encountered as a member of Saving and Credit

- What are the key problems encountered within the group, in the family and in the society? Why? How do you cope up?
- What is your aspiration? A year from now?

Annex D

Interview Guide

Questions Addressed to Women Saving and Credit Project Beneficiaries

Good Morning. The purpose of this questionnaire is to study the Role of Non Governmental Organizations (NGOs) in Alleviating Women's Poverty in Addis Ababa. The target population is women beneficiary groups in Saving and Credit projects and women Saving and Credit Committee members of the project who stayed in the project from 3-5 years. Thus, you are selected to participate in the study. Participation in this study is voluntarily and every thing you said will remain confidential. Your views are very important and your honest participation will greatly assist in meeting the goals of this study. Thus you are kindly requested to give your frank response.

Thank you!

1. Positive changes of NGO- led Saving and Credit Project Program on Women Beneficiaries

1.2 Economic change in Income

- What was the reasons for joining the Saving and Credit Program?
- Do you think that the Saving and Credit Program contributed for the economic well being of your own and your family?
- How do you compare it with 5 years before the NGO Saving and Credit intervention program?
- Do you think the Saving and Credit Program enable women to have access and control over resources?
- Do you think the Saving and Credit project program alleviate women's poverty? Capital and Saving and satisfaction with the out come.

1.2 Social

- Do you think that the Saving and Credit Program led by NGOs has changed the social status of women?
- How does the project benefited you and your family? in social status why?
- Do you think being a member of the Saving and Credit Program changed the condition and position of women? How?
- Do you think being a member of the group helped to change the gender division of labor between men and women at the house hold and community level? How? Why?

1.3 Problem encountered as a member of Saving and Credit

- What are the key problems encountered within the group, in the family and in the society? Why? How do you cope up?
- What is your aspiration? A year from now?

Declaration

I the under signed declare that this thesis is my original work have not been presented for a degree in any other university and all sources of material used for the thesis have been duly acknowledged.

Ginbowgsh Kebede Meshesha

Signature

This thesis has been submitted for examination with my approval as university advisor.

Dr. Gebru Mersha

Signature
