

NGOs Project Impact on Community Economic Empowerment

The Study of Two Selected NGOs Operating in Gulelie Sub City, Addis Ababa

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By

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CERTIFICATION

I certify that the Thesis entitled **"**NGOs Project Impact on Community Economic Empowerment, The Study of Two Selected NGOs Operating in Gulelie Sub City, Addis Ababa**"** is a bona-fide work of Wudneh Asrat who carried out the research under my guidance. I certify further, that to the best of my knowledge the work reported here in doesn‟t form part of any other thesis report or dissertation on the bases of which a degree or award was conferred on an early occasion on this or any other candidate.

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NGOs Project Impact on Community Economic Empowerment in Gulelie Sub City

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TABLE OF CONTENTS

CERTIFICATION iii
ACKNOWLEDGMENT v
LIST OF TABLES ix
LIST OF FIGURES x
ACRONYM xi
ABSTRACT xii
CHAPTER ONE 1
INTRODUCTION 1
1.1 Background of the Study 1
1.2 Statement of the Problem 2
1.3 Research Questions 3
1.4 Objectives of the Study 4
1.4.1 General Objective of the Study 4
1.4.2 Specific Objectives of the Study 4
1.5 Significance of the Study 4
1.6 Scope and Limitation of the Study 4
1.6.1 Scope of the Study 4
1.6.2 Limitation of the Study 5
1.7 Organization of the Paper 5
CHAPTER TWO 7
LITERATURE REVIEW 7
2.1 Historical Background of NGOs in Ethiopia 7
2.2 Definition of Economic Empowerment and Economic Strengthening 8
2.3 Approaches to Community Economic Empowerment 10
2.4 Community Economic Empowerment in Ethiopia 11
2.5 Community Economic Empowerment Dimensions 12
2.5.1 Community Participation 13
2.5.2 Group Savings and Lending 14
2.5.3 Income Generating Activity 15
2.5.4 Vocational Skill Training 16

2.5.5 Social Assets 18
2.5.6 Partnership with Stakeholders 19
2.6 Empirical Literatures Related to Community Economic Empowerment 20
CHAPTER THREE 24
RESEARCH METHODS 24
3.1 Analytical Framework 24
3.1.1 Output Indicators 25
3.2 Description of the Study Area and Site Selection 26
3.2.1 Description of the Study Area 26
3.2.2 Site Selection 27
3.3 Research Methodology 29
3.3.1 Population 29
3.3.2 Unit of Analysis 29
3.3.3 Sample Design 30
3.4 Instruments of Data Collection 31
3.4.1 Organizational Document Review 31
3.4.2 Questionnaire & Focus Group Discussions 31
3.4.3 Key Informant Interview 32
3.4.4 Secondary Data 32
3.5 Methods of Data Processing and Analysis 32
CHAPTER FOUR 34
DATA ANALYSIS AND DISCUSSION 34
4.1 Characteristics of sample Respondents 34
4.1.1 Respondents Age Category and Educational Level 35
4.1.2 Number of Children and Household Family Size 36
4.1.3 Occupational Type 37
4.2 Types of People Targeted by the NGOs and Beneficiary Enrollment Procedures 38
4.3 CEE Frameworks Guiding the NGOs 39
4.3.1 Partnership with Stakeholders 39
4.4 Awareness Level of the Community about NGOs CEE Frameworks 41
4.4.1 Community Participation – Need Assessment and Planning 44

4.4.2 Community Participation - Decision Making and Implementation 45
4.5 Impact of CEE Project on Economic Status of Beneficiaries 46
4.5.1 The Impact on Saving and Loan 46
4.5.2 The Impact on Income and Expenditure 50
4.5.2.1 Income 50
4.5.2.2 Expenditure 53
4.5.3 Impact on Micro and Small Enterprise Startup 57
4.6 Missing Components in CEE Implementation 60
4.6.1 Vocational skill training 61
4.6.2 Social asset inclusion 62
4.6.3 Linkage with formal financial sector 63
CHAPTER FIVE 65
CONCLUSIONS AND RECOMMENDATIONS 65
5.1 Summary of Major Findings 65
5.2 Conclusion 67
5.3 Recommendation 68
BIBLIOGRAPHY 71
List of Interviewees ..... - 1 -
Annex 1. Questionnaire for Beneficiaries ..... - 1 -
Annex 2. Amharic Questionnaire ..... - 5 -
Annex 3. Questionnaire for the NGO Officials ..... - 8 -
Annex 4. Focus Group Discussion Guide ..... - 11 -
Annex 5. Organizational Document Review Checklist ..... - 12 -
Annex 6. Interview instrument for Community workers ..... - 13 -
Annex 7. Interview instrument for Sub city finance office ..... - 14 -

LIST OF TABLES

Table 3.1 Economic empowerment beneficiaries of HIDO and ISAPSO ……..28

Table 4.1 Characteristics of respondents ……..35

Table 4.2 Occupation type ……..37

Table 4.3 Awareness on community economic empowerment ……42

Table 4.4 Community Participation ……..44

Table 4.5 Saving from monthly income ……47

Table 4.6 Access to loan, source and purpose ……Annex 8

Table 4.7 Income category of respondents before and after project intervention.…..…...50

Table 4.8 Income source of respondents …….……52

Table 4.9 Respondents monthly food expenditure ……..Annex 9

Table 4.10 Educational service expenditure of respondents ……....Annex 10

Table 4.11 Respondents health care expenditure ……..Annex 11

Table 4.12 Micro and Small Business related training …….…….58

Table 4.13 Small/ micro business startup and employee number …….59

Table 4.14 Vocational skill training ……61

Table 4.15 Social access ……62

LIST OF FIGURES

Map of Gulelie Sub City ……..……Annex 12

Figure 3.1 A comprehensive CEE package ……25

ACRONYM

AIDS	Acquired Immune Deficiency Syndrome
BoFED	Bureau of Finance and Economic Development
CC	Community Committee
CEBR	Centre for Economic and Business Research
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEE	Community Economic Empowerment
CRDA	Christian Relief Development Association
CSA	Central Statistics Authority
CSO	Civil Society Organizations
DPPC	Disaster Prevention and Preparedness Commission
EEA	Ethiopian Economic Association
FDC	Foundation for Development Cooperation
FGD	Focus Group Discussion
Freq	Frequency
GO	Governmental Organizations
GTP	Growth and Transformation Plan
HIDO	Hiwot Integrated Development Organization
HIV	Human Immune Virus
HHs	Households
IAA	International HIV/AIDS Alliance
IGA	Income Generating Activities
ISAPSO	Integrated Service for AIDS Prevention and Support Organization
MSEDA	Micro and Small Enterprise Development Agency
NDA	National Development Agency
NGOs	Non-Governmental Organizations
ODI	Overseas Development Institute
OECD	Organization for Economic Co-operation and Development
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
PEPFAR	United States President's Emergency Plan for AIDS Relief
PLHIV	People Living with HIV
SMB	Small and Medium Business
SME	Small and Medium Enterprises
SPSS	Statistical Package for Social Sciences
USAID	United States Aid for International Development
VST	Vocational Skill Training

ABSTRACT

Literatures indicated that there is a broad consensus developing on the critical role that NGOs economic strengthening intervention can play in a comprehensive response to the needs of households and communities. There is, however, significantly less agreement on effective approaches to implement CEE programs. Therefore, assessing the framework guiding the community economic empowerment projects of NGOs is an important research area that helps to know what components are included in the project intervention. Moreover, the impact of the CEE intervention on the economic status of beneficiaries needs to be measured using different indicators to know the actual change brought by the NGOs. Secondly, even though there is less agreement on effective CEE approaches, there are general and acceptable components that need to be included in CEE projects. Assessing if there are missing components in the implementation of CEE activity by the NGOs is an important research issue that requires critical investigation. Finally, engagement and active participation of the community in general and project beneficiaries in particular in the implementation of CEE interventions gets major emphasis in most of the literatures. In addition to this, the fact that CEE is an ongoing and recent intervention by Ethiopian NGOs, it will be an excellent opportunity to study the community's knowledge about the framework guiding the NGOs. Both primary and secondary data are used for the purpose of this study. Descriptive and statistical tools such as paired sample T- tests and Pearson correlations are used in analyzing the data collected. One major finding is the organizations enrollment; screening and beneficiary categorization procedure is evident that their framework addresses economically disadvantaged groups of the community. However, coordination between the two organizations found to be nonexistent. Moreover, the awareness level of saving and self-help group leaders (FGD participants) found to be much better than the ordinary beneficiaries. The study also found out that majority of the respondents are either rarely or never participated in project need assessment and planning phases. In addition to this, one of the impacts of the NGOs intervention is the dramatic change in the saving habit of beneficiaries. Most of the respondents used the loan for productive investment while significant number of beneficiaries utilized the loan they have accessed from the project for unproductive purpose such as consumption and to repay other loan. In addition, majority of the respondents witnessed improved monthly income after the NGOs project intervention. The study has found more beneficiaries who are engaged in SMB after NGOs intervention. Vocational skill training, social asset inclusion and linkage with formal financial institutions have not been given much emphasis both in the organizational project implementation framework, project guidelines and other documents. The organizations should allocate more resource and effort to make the community more aware about their project intervention frameworks. Their impact on community economic empowerment would also be improved by incorporating vocational skill training, social asset inclusion and strengthening linkage with formal financial institutions.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Today, the importance of non- governmental organization (NGOs) in the development of nations has come to light with the ever increasing acceptance (Sonia et al, 2000). NGOs are becoming an important agents of development both in developed and developing nations in the area of provision of social services, environmental protection, health, education, child welfare, poverty alleviation and other community empowerment activities. Moreover, there is a general consensus on the fact that NGOs stands as a key force of development and their activities cuts across gender, regional, ideology, political and professional lines (Khalid et al, 2000).

Ethiopia is a country well-endowed with a number of development focused NGOs who have been involved in socio-economic development at national, regional and grassroots level. In a country like Ethiopia, where natural and man-made hazards persist, NGOs play a crucial role in terms of reducing poverty and other human sufferings. Non-governmental organizations have played an important role in supporting and encouraging the development aspirations of local communities in the areas of environmental rehabilitation, water and sanitation, agriculture, health, education and community economic strengthening in the country (Tefera, 2004).

In Ethiopia the works of NGOs including the international organizations were confined only to relief activities and emergency services since 1960‟s (OECD, 2011). Their aim was meeting some of the food shortage needs in the country. The initial period was dominated by international NGOs, but the number of Ethiopian-based organizations has been accelerating since the early 1990s (Deryke et al, 2001). This is due to two major reasons; the first one is the end of centrally planned socialist economic ideology that limited its relations with the outside world for about seventeen years. The second reason is the spread of HIV/ AIDS, which initiated the establishment of most of the Ethiopian based NGOs since 1990s.

Integrated Services for AIDS Prevention and Support organization (ISAPSO) and Hiwot Integrated Development Organization (HIDO) are the results of this phenomenon. Both organizations are established with the goal of curbing and minimizing the spread of HIV/ AIDS in the late 1990‟s (ISAPSO, 2011). Gradually, the organizations began to expand their scope of

operations to reaching communities in need of their services in the area of economic empowerment, health care and social accountability projects (HIDO, 2010).

Community Economic Empowerment is a process whereby the community lives are transformed from a situation where they have limited power and access to assets to a situation where they experience economic advancement, and their power and agency is enhanced. It is necessary for CEE intervention to result in some kind of transformational change on the community economic advancement and community‟s power and agency, in addition to increasing income (Gender and Development, 2014). A comprehensive Community Economic Empowerment package is one of the foundational economic interventions that should be delivered by development agents to enhance the ability of families and individuals to support themselves (Pact, 2014).

NGOs are playing considerable role in community economic empowerment in Ethiopia. Even if, most of the NGOs are concentrated in the capital city, Addis Ababa, researches related to the NGOs CEE effort and its related impact on target groups is very limited. Being a development practitioner for years and observed the gap, the researcher was motivated to explore the NGOs CEE intervention and their project impact. The city BoFED was contacted and information was gathered about NGOs that are engaged in CEE interventions. It was found feasible to study ISAPSO and HIDO project implementation as they are engaged in CEE project implementation in the same geographic area, get their funding source from one donor and have a relatively similar CEE project implementation approach. Therefore, the researcher found it meaningful to study the organizations CEE project framework, intervention and its related economic impact on target communities.

1.2 Statement of the Problem

The question whether the CEE project of the NGOs has an impact on the economic empowerment of beneficiaries is important research question due to the following reasons.

First, literatures indicated that there is a broad consensus developing on the critical role that economic strengthening initiatives can play in a comprehensive response to the needs of households and communities. There is, however, significantly less agreement on effective approaches to implement CEE programs. Ongoing efforts by development actors to develop and implement effective, scalable, and sustainable CEE interventions have encountered a number of

central challenges. Therefore, assessing the framework of the economic strengthening activity of NGOs is an important research area that helps to substantiate know what components are included in the project intervention. Consequently, examining the impact of CEE interventions on the economic empowerment of beneficiaries is also an important development subject matter that needs investigation.

Secondly based on the literatures, there is less agreement on effective CEE approaches. But the facilitation and access to savings; credit to business startups, vocational skills training, employment (including self-employment), stakeholder coordination, and social asset inclusion are considered to be important components of CEE. Assessing if there are missing components on the implementation of ES activity by the NGOs is an important development issue that requires critical investigation.

Finally, engagement and active participation of the community in general and project beneficiaries in particular on the implementation of CEE interventions gets major emphasis in most of the literatures. In addition to this, the fact that CEE is an ongoing and recent intervention by Ethiopian NGOs, it will be an excellent opportunity to identify the community‟s level of awareness about the CEE framework guiding the NGOs.

To the writer of this research knowledge, studies linking the CEE intervention of NGOs and its respective impact on the beneficiaries‟ economic empowerment are less. Therefore it is timely to consider and examine the impact of the CEE activity of NGOs at micro level as development research variable.

1.3 Research Questions

- What are the major community economic empowerment frameworks guiding the NGOs?
- At what level is the awareness of the community about the frameworks guiding the NGO‟s intervention?
- What is the impact of the community economic empowerment activities of the NGOs on the economic status of target groups?
- What are the missing components in implementation of CEE intervention by the NGOs?

1.4 Objectives of the Study

1.4.1 General Objective of the Study

The main objective of the study is to assess the impact of the Community economic empowerment intervention of the NGOs on target groups.

1.4.2 Specific Objectives of the Study

The specific objectives of the study include the following;

- To assess the community economic empowerment frameworks guiding the NGOs.
- To identify the awareness level of the community about the frameworks guiding the NGO‟s CEE intervention.
- To assess the impact of the economic empowerment intervention of the NGOs on target groups.
- To examine the missing components in the implementation of CEE intervention of the NGOs.

1.5 Significance of the Study

The overall findings of this research should help to examine the impact of the CEE activities of ISAPSO and HIDO on economic empowerment of beneficiaries. This enables the researcher to draw conclusions from the investigation, provide recommendations and pave the way for further study in this area with respect to improvement in future community based economic empowerment interventions. In addition to that, the researcher adds to the recent and limited micro level evidence on the economic empowerment framework of NGOs and the social and economic components that need to be included in the implementation of CEE projects. The study is also significant for further study to be made in the area of measuring the knowledge/ awareness of the community about the frameworks guiding NGOs CEE interventions.

1.6 Scope and Limitation of the Study

1.6.1 Scope of the Study

The researcher has studied the economic empowerment framework of ISAPSO and HIDO and investigates the impact of the NGOs on community economic empowerment. The study used organizational level data and qualitative analysis to provide micro level evidence on the CEE frameworks guiding NGOs and assesses if there are a missing components in the implementation of CEE intervention by the two organizations. The awareness of the community about the

frameworks guiding NGO‟s economic empowerment activity should also be a matter of separate investigation using both primary and secondary data sources. Even if the two organizations operate in other towns out of Addis Ababa, due to resource and time limitation the geographic scope of the study is limited only to the five project implementation woredas of Gulelie sub city. Also, the time horizon of the data that will be included in the study comprises available data starting from 2012.

1.6.2 Limitation of the Study

There were some limitations in the process of undertaking the study. These include the following:

First, in order to build a theoretical framework on the topic, the reviewed literature, articles and publications were important step. However, insufficient studies particularly those related to NGOs community economic empowerment initiatives were one of the limitations of the study. Second, the methodology that was used to undertake the study does not control other factors that affect the economic empowerment of beneficiaries other than CEE intervention of the NGOs. In addition, resource and time constraint will make the researcher to focus on limited indicators to study economic impact and deal only with the selected two organizations located within Gulelie sub city. As a result the same conclusion could not be drawn to the entire NGOs and in particular NGOs located outside Gulelie sub city.

Despite these limitations, the researcher is confident that the lessons that are drawn from the study will serve as a point of departure for other research on the topic. The findings of this investigation also give insight to ISAPSO, HIDO and other development partners in their endeavors towards effective CEE project implementation.

1.7 Organization of the Paper

This study is composed of five chapters. The first chapter deals with background of the study, statement of the problem, objective of the study, significance of the study, scope and limitations of conducting the study. The second chapter deals with review of related literature mainly categorized in to two parts i.e. theoretical and empirical parts of literature review. Chapter three is organized from analytical framework, description of the study area, description of the organizations, research design & methodology and the methods of data processing and analysis.

Chapter four presents analysis of impact and other findings. Finally, based on the finding of the study, vital conclusion and recommendation are drawn in the last chapter**.**

CHAPTER TWO

LITERATURE REVIEW

2.1 Historical Background of NGOs in Ethiopia

NGOs are voluntary institutions that play a significant role in community development and poverty alleviation. In wider usage, the term NGO can be applied to any non-profit organization which is independent from government. In Ethiopia, as is the case of many developing states, NGOs play a significant role in the social, political and economic development. In addition to this, NGOs play an important role around crisis and poverty alleviation and engage in activities such as agriculture, conflict management and displacement, HIV/AIDS, integrated rural development, disable persons, heath, education, income generation, information services , refugees, street children, women empowerment, peace, governance, food security, self-help and youth (Abiy, 2011).

Christian Relief and Development Association as cited in Yemisirach, categorized NGOs in Ethiopia into two main categories: Indigenous NGOs and International NGOs. Indigenous NGOs are those established in the country by either Ethiopians or non-Ethiopians. International NGOs are NGOs, which have their head offices abroad and obtain support from those offices. Again, from within these NGOs another category could be established as Secular NGOs and Religious NGOs. NGOs can also be classified based on orientation as NGOs focusing on various sectors such as water, health, children, integrated rural/urban development, etc. The Ministry of Justice (2007) groups the nongovernmental organizations in to five main categories: local or national NGOs, international NGOs, professional associations, civic and advocacy groups, and religious organizations (CRDA, 2006 cited in Yemisrach, 2015).

Ethiopia has a long tradition of informal community-based organizations like the “idir” and “iqub” – self-help associations that operate at the local level and offer mutual socio-economic support to their members. Formal civil society – that is, organizations with legal personality – is a recent development. Civil society was slow to take root under the Ethiopian Empire regime (1137-1974). It was also severely restricted under the rule of the Derg (a military junta) (1974-91). Modern civil society organizations were first established as faith-based organizations in the 1930s, and beginning in the 1950s, welfare organizations like the Red Cross started to operate in

Ethiopia. As a result of the 1973-74 and 1984-1985 famines, many more non-governmental organizations (NGOs) emerged with a focus on relief and humanitarian services. It was after the downfall of the Derg regime in 1991 that saw NGO numbers substantially increased (NGO Law Monitor, 2010).

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

Because of different reasons like a relatively better policy environment, the increasing local socio-economic problems that the country is facing and in correlation to the international trends there is a booming of the NGOs sector in general. Although, the government has showed some progress still the less hostile environment has not been eradicated. The rules and regulations for the establishment and operation of NGOs are being continually revised and amended. Still civic advocacy organizations have greater difficulty in registration and fund mobilization than developmental and humanitarian NGOs and few of them are engaged in policy advocacy and lobbing issues (Yemisirach, 2015).

2.2 Definition of Economic Empowerment and Economic Strengthening

There is no universally accepted definition of empowerment and economic empowerment. There are in any case commonalities among the different definitions of the concept. While some define empowerment as the process of acquiring “power” individually and collectively that enables people to make their own decisions regarding matters that affect their life and society, others suggest that the notion of empowerment forms part of the vision to acquire power, to control one‟s life and make choices (Kidist et al, 2012).

Empowerment refers broadly to the expansion of freedom of choice and action to shape one‟s life. It implies control over resources and decisions. For poor people freedom is severely

curtailed by their voicelessness and powerlessness in relation particularly to the state and markets. Similarly, the World Bank refers to empowerment as the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives. It categorizes empowerment into four key elements such as access to information, inclusion/participation, accountability and local organizational capacity that must underlie institutional reform (World Bank, 2001).

Economic empowerment: one aspect of empowerment is related to economic opportunities. Key aspects of this type of empowerment are access to formal sector employment, self-employment, borrowing, saving and access to and control of economic resources. Examples of economic empowerment would be an increase in assets of house-hold resources or an increase in access to borrowing in the financial markets (CEBR, 2008).

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases community‟s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (OECD, 2011).

Economic strengthening is defined as an effort to reduce the dependency of women, youth and their families by improving their economic security or the economic security of individuals. ES thus refers to activities that increase the ability of families to earn an income that can sustainably accommodate the needs and expenses of their children and themselves. Economic Strengthening components aim to build the beneficiaries‟ capacity to launch and run sustainable microenterprise businesses, in order to create or diversify the HHs‟ source(s) of income and reduce their vulnerability (Pact, 2011). Based on the above definitions, Economic empowerment and economic strengthening are a much related concepts. The first one is about the creation of access to formal economic resources for economically disadvantaged groups while the second one is the strategy to reduce economic dependency of the groups to achieve economic empowerment.

Economic strengthening is the portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets. Of particular interest in: the establishment or strengthening of social assistance programs such as asset transfers ("supply"), the provision of insurance services ("protect"), and the facilitation of access to savings, business credit, skills training, employment (including self-employment), market linkages, and value chain development ("grow") (USAID, 2008).

2.3 Approaches to Community Economic Empowerment

Before talking about Community Economic Empowerment (CEE), it is better to understand the concept of community. Community is a collection of individuals with a common interest or ties whether in close proximity or widely separated interests. It also refers to people who live within a geographically defined area and who have societal and psychological ties with each other and with the place where they live. That means community refers both people and place which emphasizes the relationships among people and between people and the place or locality in which people live (Philips and Pittman, 2009 cited in Degwale G., 2011).

A common thread, running through the definitions of community, and considered essential to the above definition of community, is that there is a grouping of people who reside in a specific locality with a full range of daily felt needs. In this regard, a community is a socially, culturally and ecologically bounded group of inhabitants who have potential and hold the right to make decisions in any kind of development activity for the mutual benefit of its members (Tefera, 2004).

There is, of course, a wide literature focusing on community empowerment as an economic, social and political process, and many writers have used a typology of power which identifies different forms of empowerment, all of which are relevant in analyses of community empowerment processes. It is defined as a process whereby the community lives are transformed from a situation where they have limited power and access to assets to a situation where they experience economic advancement, and their power and agency is enhanced (Vene and Miller, 2002 cited in Gender and Development, 2014). This approach is known as „holistic" while others refer CEE as an „Economic advancement" only.

According to the „holistic" approach definition of CEE, it is necessary for the intervention to result in some kind of transformational change on the community economic advancement and community"s power and agency, in addition to increasing income (Gender and Development, 2014). A community is economically empowered when it has (1) The ability to succeed and advance economically, and (2) The power to make and act on economic decisions. Other researchers offer different definitions, but share this focus on a combination of opportunities and agency. The ultimate goal for community economic empowerment thus emphasizes greater agency, opportunities, and control over resources (William and Flora H. Foundation, 2015). Not all of the literatures reviewed reflected such an approach; many looked at change in terms of economic advancement only. In cases where change in community power and agency was assessed, it was common to limit this to decision-making power within the household. In this study, CEE is considered as a process than an outcome in which communities advance economically, get the power and act to make economic decisions.

2.4 Community Economic Empowerment in Ethiopia

Due to historical and cultural reasons, the poor and women have been marginalized from the economic benefits and resources of the country. Therefore, The Ethiopian Government has demonstrated its commitment to resolve inequalities and thereby enhance economic empowerment through various public policies and strategies. At an international level, it is a signatory to several important international conventions, aimed at supporting community empowerment in general, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), Beijing Platform of Action, Cairo Declaration on Population and Development (Kidist et al, 2012).

At a national level, the Government has attempted to create an enabling environment through, among other measures, the 1995 Constitution and several policy frameworks, which explicitly emphasize the need for equality and women"s empowerment. The most relevant policies include: (i) the Health Policy (1993), (ii) the Educational and Training Policy (1994), and (iii) the Development and Social Welfare Policy (1996) (USAID, 2008).

The Government"s commitment to prioritize economic empowerment and equality is also manifested in the Plan for Accelerated and Sustained Development to End Poverty (PASDEP)

and the Growth and Transformation Plan (GTP) (where a potentially positive force towards its success is expected because it addresses issues of different segments of the society and women in particular). The land certification drive carried out in the different regions of the country has also been a reflection of the government‟s commitment to enforce the policy of improving the poor and women‟s access to land and acquisition of property thereby enhancing their economic capacity (ibid).

The Government of Ethiopia (GOE) has planned several initiatives to address the issue of high unemployment. These initiatives include the creation of new government agencies, such as the MSEDA, which provides direct assistance to creating new MSEs and supporting existing ones. MSEDA‟s programs include training and improved access to land, retail space, and capital. Unfortunately, the government has put a strong emphasis on promoting the formation of groups in order to access this support. Groups often do not run business activities effectively, and many new MSEs replicate business activities already being widely done. This tends to lead to small incomes, little sustainability and over saturation of the market by similar types of MSEs (USAID, 2011).

2.5 Community Economic Empowerment Dimensions

Community economic empowerment is mainly about income increment and smooth Household (HH) cash flow through one‟s own effort without substantial financial support from external source. Economic empowerment is the portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets (USAID, 2008). According to the 2014 Pact journal about a comprehensive Community Economic Empowerment package, it is one of the foundational economic interventions that should be delivered by development agents to enhance the ability of families and individuals to support themselves. It enables to build the capacity of communities and families to respond to their financial and economic needs (Pact, 2014).

ES incorporates a positive change realized through community participation, technical support and coordination among stakeholders. This link in turn motivates the community‟s‟ awareness on the importance of saving, make them seek technical support and access to basic business services (loan) and leads to economic empowerment. The integration of social assets and

provision of vocational skill training is also important aspects of the ES intervention to ensure sustainability of projects. Proper harmonization of these ES components will lead towards economic empowerment (Land O'Lakes, 2011). This study found it important to discuss the major Community Economic Empowerment dimensions briefly from different sources of literature as follows.

2.5.1 Community Participation

Participation in development is broadly understood and used in various ways. Participation is primarily an umbrella term for a new form of development intervention and refers essentially to a self-transformation process and proactive „learning by doing". Genuine participation in development is people having the power to influence the decisions that affect their lives. This view maintains that poor and marginalized people have the power to influence the decisions that affect their lives (Williams, 1995 cited in Tefera, 2004).

All development initiatives and interventions must not only be sensitive to the needs and responses of the community they are supposed to benefit but they should also seek to actively promote local community participation in different stages of the project cycle. Operationally the principle has to be adjusted both to the demands of the intervention and the characteristics of the local context. Essentially, however, empowerment continues to be seen as externally initiated and formulated intervention but with varying degrees of local community participation with the intention of creating a sense of ownership and of seeking to ensure the future sustainability of such initiatives (Land O'Lakes, 2011).

Community participation in externally formulated and policy driven development projects could be said to be a „good thing". It results in projects which are more efficient in their use of scarce external resources and more effective in terms of being more integrated in to local ideas, skills and resources. Further it can result in a wider coverage and impact of project benefits if local people can assume some responsibility and provide resources for its spread. Positively participation is such projects can also help to develop the capacity and abilities of local community to engage in development activities and at the same time, it can help to strengthen the status of women if, as a result of the project's activities, they are brought in to local level discussions and decision making (Peter and Ian, 1998).

Participation creates a specific type of knowledge within a participatory development discourse. Rational decision-making exercises positivist judgment and solution finding activities emerge from these participation processes. Participation is a voluntary contribution in planning projects, including participation in decision making, in implementation of projects, in monitoring and evaluation of development programs and in sharing of benefits (ibid).

Successful intervention of projects depends on genuine participation, strong and effective management, as well as skilled and committed staff. The importance of beneficiary participation in the planning, decision-making, implementation and evaluation of projects is crucial. Projects most likely to succeed are those where objectives correspond to the priorities of the poor, and where the intended beneficiaries are regularly consulted and involved in decision making at all stages of the process. However, research experience shows that real participation is difficult to achieve and has not yet obtained its rightful place in the process of development (Roodt, 2001).

2.5.2 Group Savings and Lending

Group savings is one manner to protect and further grow assets. Community members, who have begun to recover assets, are marked by depleted savings. There are a variety of savings group methodologies, including Village Savings and Loan Association, but they all basically comprise a self-selected group of people who pool their money into a fund from which members can borrow. The money is paid back with interest, causing the fund to grow. Savings groups are also a viable approach for economically disadvantaged community members to access finance outside of formal institutions (Pact, 2011).

A savings group can act as the first step in developing a financial history for future access to formal credit. In addition, it teaches its members how to manage money, credit and other financial matters. Savings groups typically consist of between 5 and 30 members and are jointly owned. Members determine an amount to be contributed to the savings fund and how often money must be contributed. Members can access loans with interest. Most savings groups require members who want to access credit to submit an application that must be approved by a committee chosen by the group (Land O'Lakes, 2011).

Savings mechanisms do not contribute to the intended outcome unless they provide a secure repository for and relatively uncomplicated access to the savings. Safety is ensured through

physical means (e.g., a lockbox) as well as social cohesion and transparency. Different models provide varying levels of accessibility, primarily because of the way savings schemes are also linked to lending activities. Some models are time-limited and provide access to members‟ savings every time they dissolve – and moreover they can be timed to dissolve when cash is most needed. Other models provide more limited or no access to savings unless an individual leaves the group (USAID, 2008). The study will try to assess initiatives taken by the NGOs on establishment of community group saving and lending structures in the study area.

2.5.3 Income Generating Activity

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

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

USAID suggested to use the term „Micro and small Enterprise‟ than IGA stating, the term “income generating activities” is not one used often in the microenterprise development sector literature. The use of the concept of IGA was generally dropped because it failed to capture the enterprise aspects and market-driven nature of business endeavors. The term was often associated with programs that put individuals or groups to work in supply or production-driven programs. USAID/PEPFAR encourages adopting the term micro- and small enterprise (MSE) to professionalize and re-orient this intervention towards the market (USAID, 2011). This study uses the term MSE to give emphasis for the market driven nature of business startups initiated by the NGOs in discussion.

Capacitating communities in entrepreneurial skills and also using their traditional skills and knowledge can provide an opportunity for active participation in micro and small enterprises to create jobs in the community. Therefore, micro and small enterprises need to focus on transferring practical skills focused on building and expanding existing knowledge, and resources (NDA, 2013).

Access to assets play an important role in determining the household‟s ability to connect to poverty reducing micro and small enterprises, particularly focused on addressing the income dimension of poverty (CEBR, 2008). When income is an important dimension of livelihood systems, micro and small enterprises provide a key source of recuperating and/or strengthening these systems. In such situations, micro and small enterprises help vulnerable communities generate income to address their basic livelihood needs in a sustainable manner. In addition, they contribute to improving the economic situation of the household through increased purchasing power (USAID, 2011).

Micro and small enterprises are often used to address unemployment challenges in communities and or to provide a source of alternative and/or additional income for households. MSE provides additional benefits that include coherence, networking, social integration, emotional support and social participation in the target communities (Pact, 2014).

2.5.4 Vocational Skill Training

In most impoverished communities, there has long been a heavy reliance on self-help mechanisms and micro-enterprise development in the informal economy for household and community survival and local income-generation. The introduction of practical, competency-based skills development for disadvantaged communities is very likely to improve access to increased earning opportunities, as well as further training and learning for those who have previously had a limited connection with formal education. Such skills development opportunities can be particularly powerful for youth, helping them play a more pro-active role in improving personal and community prosperity (Glen, 2008).

It is necessary to design innovative education and skills development activities that allow the community to stay in their localities. Part of the solution is skills development activities that are capable of engaging and challenging those whose access to formal learning has been limited.

They are held back by their level of basic education or are unable to access technical and vocational training institutions, while others drop out of school before mastering their skills. The training should enable the target groups to capitalize on their innate local knowledge, experience and community assets to generate decent work and sustainable livelihoods at a local level (Land O'Lakes, 2011).

The availability of state vocational education and training institutions is often limited to major urban centers and mainly to beneficiaries who have obtained appropriate qualifications through the formal school system, for example, successful completion of secondary education. Access to such institutions in rural and remote areas is often scarce or non-existent. Therefore, an NGO wishing to include vocational education and skills training in its project will need to map out what state or private vocational education and training institutions already exist in the community or nearby. At the same time, they should identify potential venues that can facilitate the delivery of skills training, such as schools, VST professionals or community centers (NDA, 2013).

Local non-governmental organizations tend to be rich in links with communities because their overall purpose is usually to respond to and influence local community needs. They tend to be flexible in their approach because they are "needs-focused" and normally report to their own local governing structure, rather than to a large bureaucracy. Their interactions with people are nearly always community and learner-centered, and use participatory "community development" and "non-formal education" methodologies. They often have extensive experience in developing and providing practical, short term training activities, whether linked to health, education, agriculture, micro-business development and many other training objectives (ibid).

But, there are also challenges; the major constraints faced by NGOs tend to include a lack of financial security, which can affect continuity and sustainability. They normally lack sophisticated training facilities and equipment (although there are certainly exceptions). They also tend towards mobilization of existing community and local resources for training events, rather than creating physical and staffing infrastructure. NGOs also tend to reflect the values of their leadership (strength), but can face problems or even disintegrate if the leadership changes or departs (USAID, 2011).

In this study, VST is understood as practical, occupation-oriented, technology-based vocational skills training facilitated by the NGOs for marginalized, out-of-school youth and household heads. The study model sets out to assess whether the beneficiaries become self-reliant using their current skills and developing new ones, as well as by increasing their self-confidence.

2.5.5 Social Assets

The term „social assets" has been used as short hand to describe supporting networks of relationships within and between communities together with the level and effectiveness of community organization. It is argued that attention should be paid to such assets since they are pivotal in assisting the development of even the most deprived local communities (Mike M. et al, 2008). The social asset of a society includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development. Social capital, however, is not simply the sum of the institutions which underpin society; it is also the glue that holds them together. It includes the shared values and rules for social conduct expressed in personal relationships, trust, and a common sense of "civic" responsibility that makes society more than a collection of individuals. Without a degree of common identification with forms of governance, cultural norms, and social rules, it is difficult to imagine a functioning society (World bank, 1998 cited in Kidist et al).

This collection of values, relationships and norms also exists at local level. The fact that community and voluntary organizations are based within civil society, depend for their very existence on community commitment and solidarity and claim to operate by enhancing both suggests that the concept of social capital might be crucial to capturing certain dimensions of their work (Mike et al, 2008).

At the same time, social asset was, and is, a contentious concept. Critics point to its „over versatility" (the enormous range of subjects on which it has been deployed), issues associated with its measurement, the problem of causal circularity and the fact that the discussion of social asset tends to blur the distinction between „analysis and prescription". Indeed, some contend that it represents a throwback to 19th Century sociology, preoccupied by urbanization"s destruction of community life (Kidist et al, 2012).

Despite such criticism, (Mike et al, 2000) suggest that social asset has „much promise": By definition, it refocuses analysis away from individual behavior to the matrix of relations amongst „agents, social units and institutions" – social capital focuses on relationships and their influence on human behavior; It enforces a multi-disciplinary and inter-disciplinary focus on social phenomena thereby acknowledging that the perspectives of a single social science discipline are frequently one-dimensional. This also allows for the co-production of knowledge by both professionals and local people in the quest for a fuller understanding of social processes; finally, it asserts the notion that collective values are important for challenging the individualist assumptions of community economy.

2.5.6 Partnership with Stakeholders

Partnership is two or more organizations working together to accomplish something they cannot do on their own. The effectiveness of organizations for economic empowerment depends on their leaders" initiative and capacity to establish linkages and networks well beyond the frontier of the community. These linkages and networks enable community organizations to moderate the adverse effects of market failures and insufficient government outreach on the livelihoods of their members (Tamarack, 2004 cited in Degwale, 2011).

In recent years, the term "partnership" has gained much currency in development circles, trouncing the popularity of Public-Private Partnerships it is about partnerships that are greater than the sum of its parts and about creating lasting and meaningful impact at all levels of action. Partnerships are meant to promote a more holistic approach to development and better governance. The concept of Partnership as an instrument for achieving development goals is sound, particularly when stakeholders with unique complementary strengths or core competencies add value to development efforts and pool their resources and assets in solving problems. But while many laud the virtues of partnerships, most are struggling to make them work (ODI and FDC, 2003).

Felix D. pointed out the objective and basic guidelines for partnership as follows Felix (2015, p. 16); Objective of Partnerships - Partnerships for community economic empowerment are specific commitments by various partners intended to contribute to and reinforce the implementation of intended outcomes and to help the community achieve further development goals. Voluntary Nature/Respect for Fundamental Principles and Values - Partnerships are of a voluntary, „self-

organizing‟ nature; they are based on mutual respect and shared responsibility of the stakeholders involved. Integrated Approach - Partnerships should integrate the economic, social and environmental dimensions of empowerment in their design and implementation. They should be consistent, where applicable, with sustainable development strategies and poverty reduction strategies of the countries, regions and communities where their implementation takes place.

Using this as reference, the study provides an outline of ISAPSO‟s and HIDO‟s CEE interventions in terms of their impact on economic status of target groups in the sub city they operate and assess the frame work that guides their CEE intervention.

2.6 Empirical Literatures Related to Community Economic Empowerment

Empirical studies directly conducted in community economic empowerment are very limited as most literatures focus on women empowerment in general and women economic empowerment in particular. Even if it is evident that women are the major vulnerable groups in any community, there are specific members of the community who are economically disadvantaged comprising both genders. This part of the study assessed the major studies conducted in relation to community economic empowerment, their findings and conclusions drawn.

A research paper by Naila, maps out some of the key issues of community empowerment in India. After laying out the rationale for focusing on economic pathways to empowerment, the paper argues that, current policies give a central role to market forces because of their perceived efficiency in generating economic growth, there are serious limits to market forces as a means for overcoming durable inequalities in the terms on which different community groups gain access to, and participate in, market-based opportunities. The paper also points out that, there is an important role for other social actors, including the state, civil society, the corporate sector and the donor community in tackling the underlying causes of economic inequality among communities which curtail the transformative potential of economic forces. The paper sketches out a number of areas where CEE approaches could make a difference, including building communities human capital and capabilities so that they enjoy higher returns to their labor efforts, introducing labor saving technologies, affordable and reliable income generating facilities, equalizing property rights, including land, housing and associated resources for the

poor, mainstreaming community into the financial system and finally protection of the economically disadvantaged communities in increasingly insecure markets (Naila, 2009).

Another study conducted by Simeen, M., Naila, K., and Sakiba, T. examines explanatory variables such as, health issues, having a savings account and investing in a major asset by economically disadvantaged community groups by linking their findings with demographic data. The study found out that, age is consistently significant variable but has a non-linear relationship to the empowerment indicators: the likelihood of community economic empowerment increases up to a certain age and then declines. This also appears to be the pattern with a number of other indicators the study used. Marital status is also important. As might be expected, divorced, widowed and female community groups are more likely than others to make their own health decisions but only household head community members are likely to have their own savings. The study forwarded this as a result of the latter group is young working members who have migrated to urban areas in search of work. Never-married and widowed community members are the least likely to have savings in their own name (Simeen et al, 2011).

It is also indicated in the study that the impact of access to credit may have been captured by NGO membership and by community‟s involvement in informal paid work (the usual use of loans). NGO membership certainly has some of the economic impacts to be expected from access to credit – having savings/insurance in own name in the bank and the purchase of new assets. The paper finally concludes that Education, on the other hand, does explicitly emerge as an important force for positive change on a number of different fronts but most consistently at secondary and higher levels. Educated communities are more likely than uneducated ones to feel that they have some control over their lives, are less likely to express on preference, are more likely to be consulted by others in the community for advice, to vote according to their own preferences, to know about the labour laws, (less likely to feel stressed) and to be mobile in the public domain. They are also less likely to express feelings of stress (ibid).

A paper entitled "Women‟s Economic Empowerment as the “Magic Potion” of Development?" presented in the 100th Annual Meeting of the American Sociological Association by Rae assessed the outcomes of community economic empowerment on the basis of increased control in income, spending and enhancement of the wealth and well-being of nations. It is indicated in the paper that increased income of community gives the power to Self-confidence, which helps

them to obtain Voice and vote in local decisions, such as: Domestic well-being decisions (community members with increased income tend to use it for more equitable decisions about sons and daughters‟ diet, education and health); Economic decisions (acquiring, allocating, and selling/alienating assets); Land use and conservation decisions (rural communities tend to favor sustainable practices since they usually use the water and firewood, which takes more time and effort in degraded environments) (Rae, 2005).

The paper finally recommends that many diverse types of social programs (e.g., family planning, health, education, water and sanitation, even environmental conservation projects) should consider "cross-programming," i.e., teaming up with ongoing initiatives that enhance community economic empowerment – such as "best practices" microfinance programs. As it happens, such programs (a) already are widespread and still growing, and (b) provide equitable access to community members. "Best practices" microfinance projects comprise the most successful type of development programming of the last couple of decades and MFIs continue to sprout like mushrooms after rain (ibid).

Another empirical study conducted by Suresh R. and Uma P. examined women‟s economic empowerment through microfinance. The purpose of the study was examining the impact of women‟s economic empowerment through self-help group (SHG) before and after availing microfinance. The study was conducted on 200 SHGs member women residing in rural communities at the Cuddalore district of South India. The study was applied through multi-stage sampling method, and stratified the respondent in SHGs for data collection and analyzed the results using correlation coefficient and paired sampled t-test. The economic empowerments indicators used in the study are states like, income generation, contribution to house hold income, financial decisions, improvement in standard of living and change in social status (Suresh and Uma, 2013).

The study has found out microfinance has the potential to have a powerful impact on women‟s empowerment. In specific there is a better improvement in contribution to household income, participation in house hold financial decisions, improvement in standard of living, decision making on budgeting and change in social status after the microfinance introduction in the study are. The study also suggested that, strengthening community's financial base and economic contribution to their families plays a role in empowering them. In some cases, access to credit

could be the only input needed to set economically disadvantaged groups on the road to empowerment (ibid).

CHAPTER THREE

RESEARCH METHODS

3.1 Analytical Framework

Community economic empowerment is mainly about income increment and smooth Household (HH) cash flow through one‟s own effort without substantial financial support from external source. Economic strengthening is the portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets. According to the 2014 Pact journal, a comprehensive CEE package is one of the foundational economic interventions that should be delivered by development agents to enhance the ability of families and individuals to support themselves. It enables to build the capacity of communities and families to respond to their financial and economic needs (Pact, 2014).

CEE incorporates a positive change realized through community participation, technical support and coordination among stakeholders. This link in turn motivates the community‟s‟ awareness on the importance of saving, make them seek technical support and access to basic business services (loan) and leads to economic empowerment. The researcher assessed if there exists community participation, partnership with stakeholders and facilitation of basic business services for the target groups of the two NGOs. In this study, the integration of social assets and provision of vocational skill training is also important cross cutting aspects of CEE intervention to ensure sustainability. Proper harmonization of the above CEE components will lead the community towards economic empowerment. The study also examines if there is a missing component in CEE intervention of the selected NGOs. Based on the above idea the researcher has drawn the following CEE framework as a comprehensive package.

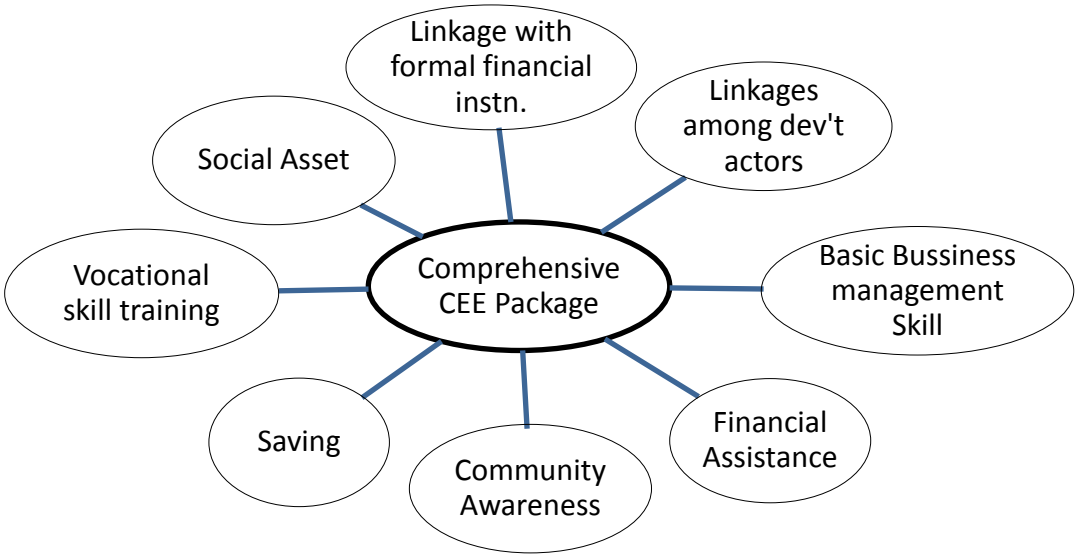


Figure 3.1 - A comprehensive CEE package (Author's framework)

The above framework is developed for the purpose of this study. It suggests a comprehensive CEE approach should incorporate inputs such as saving initiation of community members and awareness creation on basic business management skill. Then, the linkage among stakeholders can easily pave the way for community engagement on small and micro business startups. Then, with a minimal financial, technical assistance, business management skill and micro enterprise startup, the community can easily be economically empowered. Vocational skill training is an essential cross cutting activity which can be integrated with other services or provided separately to strengthen the economic capacity of individual targets or the community at large. The study also considers social asset inclusion in CEE project intervention as one major contributing factor in ensuring sustainability of the project.

3.1.1 Output Indicators

To gather information for the research questions and to develop concrete justification, the researcher used the following indicators:

- Awareness creation events conducted on CEE – The awareness creation events organized for the target groups and facilitated by the NGOs were taken in to consideration to study the effort exerted to raise the beneficiary's awareness.
- HH income – Income of respondents before and after project intervention was studied.

- Household expense covered from income – Expenditure of respondents to important services was assessed to know the change brought by the project intervention.
- Vocational skill trainings received – The types and duration of vocational skill training provided for target groups was analyzed.
- Access to social assets – social asset building and inclusion through project facilitation was assessed to study social access facilitated for the target groups.
- Loan accessed – Financial loan access facilitated for beneficiaries who want to get additional capital was examined.
- Micro and Small scale Enterprises established – Establishment of micro and small businesses was assessed to get information on the NGOs impact in this aspect.
- Participation in project intervention – Community participation at different levels of project implementation was studied to substantiate the target groups awareness about the NGOs CEE project framework.
- Guidelines (manuals) developed on CEE – Different manuals and guidelines developed by the NGOs were examined to get insight about their intervention strategy and the overall framework.
- Memorandum of Understandings signed with stakeholders – Agreement documents signed with different stakeholders were studied to get information on the NGOs stakeholders' engagement and collaboration strategy.
- Service directories prepared for stakeholders

3.2 Description of the Study Area and Site Selection

3.2.1 Description of the Study Area

Gulelie sub city is one of the 10 sub cities of Addis Ababa city administration. It is bordered by Arada and Addis Ketema sub cities in the South, Yeka sub city in the East, Kolfe keranyo sub city in the West and Oromia regional state in North. It has 10 woredas and 104 administrative kebeles. The sub city covers 3,018 sq. K.M of land with a population density of 9,438.9 per sq. K.M. The weather condition of the sub city is categorized in to two zones: Woyna Dega and Dega mostly similar to the general weather condition of the capital city but woredas like Entoto has a completely different and lower temperature level.

Based on figures obtained from the sub city finance office (Statistical and demography desk), in 2014 population report of CSA, the sub city has a total population of 267,380 of whom 129,239 are men and 138,142 are women. The sub city has a relatively higher fertility rate of 2.76 based on the data taken from the above source. With an average landholding size of 0.31 Sq. K.M, the majority of the sub city population (85.9%) is engaged in informal trade and small and medium business.

The sub city had registered a total of 26,508 unemployed adults who have different educational levels at the end of 2015 fiscal year. Among the registered unemployed inhabitants, 2,325 (male 250 and female 2,075) are able to read and write. The other 9,980 (2,975 male and 7,007 female) have attended education up to grade 8th. A total of 9,999 (male 3,976 and female 6,023) job seekers have attended education from grade 9th up to grade 12th while the remaining 4,119 (2,007 male and 2,112 female) reported they have attended technical and higher level education and they have been looking for employment in the year 2015.

Based on the data obtained from the sub city NGOs and capital projects core work process unit, there are a total of 31 NGOs which have project implementation agreement with the sub city Finance and Economic Development Office. As per the information obtained from the core process officer, the NGOs that signed agreement at sub city level must have projects with a budget amount up to Br. 2 million. The 31 NGOs operating in sub city have both long term (up to 5 years) and short term (less than 2 years) projects. They have a total operational budget of Br. 16,141,021.12 benefiting an estimated 12,533 target groups.

3.2.2 Site Selection

ISAPSO and HIDO were selected after assessing various organizations that implement community economic empowerment projects in different areas. This was done to meet the study objective, which aimed at assessing the impact of the community economic empowerment activity of the NGOs on target beneficiaries. Since the subjects of the study were mainly households and individuals supported by economic empowerment projects, an extensive assessment was made in order to find organizations that operate in this area.

Firstly, Addis Ababa Bureau of Finance and Economic Development (BoFED) was contacted in order to get the specific organizations from the list of NGOs who work in community economic

empowerment activities. According to the data found from BoFED, there were 120 local and international NGOs involved in implementation of community economic empowerment projects in Addis Ababa. Since it is difficult to communicate all of these NGOs due to time shortage and resource limitation, some were selected purposively after contacting some of the NGOs inquiring about their involvement in community empowerment in general and community economic empowerment in particular.

It was found that some NGOs were working only on awareness creation activities on saving and credit, while others were involved only in empowering women economically. Thus, the ones which specifically work to empower economically deprived community members by integrating all CEE components were selected purposively in order to meet the study objectives.

Discussion was conducted with officials of HIDO and ISAPSO, It was found that both organizations work in supporting economically disadvantaged community groups, generate their fund from the same source namely, USAID and had relatively more beneficiaries in the same sub-city called Gulele. Thus this sub-city was selected as a target area for the study as well. The researcher communicated with the project coordinators of HIDO and ISAPSO about the accessibility of data from their target groups. It was suggested that it is possible to take all the samples from both organizations because there were enough number of households enrolled in CEE project. Therefore, the subjects for this study were selected from the two organization's list of beneficiaries.

Table 3.1 Economic empowerment beneficiaries of HIDO and ISAPSO

S.No.	**Woreda**	**HIDO**			**ISAPSO**			**Total**
		Male	**Female**	**Total**	**Male**	**Female**	**Total**	
1.	Woreda 1	8	117	125	-	-	-	**125**
2.	Woreda 2	0	114	114	5	104	109	**223**
3.	Woreda 3	3	156	159	3	106	109	**268**
4.	Woreda 5	2	127	129	-	-	-	**129**

5.	Woreda 6	0	145	145	-	-	-	**145**
6.	**Grand Total**	**13**	**659**	**672**	**8**	**210**	**218**	**890**

Source: Extracted from HIDO & ISAPSO List of Beneficiaries

Based on the data in table 3.1, the two organizations in total operate in five woredas of the sub-city namely, woreda 1, 2, 3, 5, and 6, and there are also 125, 223, 268, 129 and 145 targets respectively. There are a total of 890 project beneficiaries in the five project implementation woredas. HIDO and ISAPSO have organized their beneficiaries in community saving and self-help groups. Each woreda has five to eleven community saving and self-help groups with an average member of 15 to 21. There are a total of 33 self-help groups organized by the two NGOs in Gulelie sub city.

3.3 Research Methodology

To achieve its objectives, the study used both primary and secondary sources of data. The details of the components are listed below;

The study used both qualitative and quantitative research methods. These types of data are collected from both primary and secondary sources. The primary data involves conducting Focus Group Discussions (FGDs), gathering information through interview and administrating a questionnaire to the project beneficiaries and selected NGO officials. The primary data was used to collect information about the economic impact created by the NGOs on their respective intervention groups. While the secondary source of data includes different office documents and reports, service directories, guidelines etc. The secondary data was used to gather information pertaining to the CEE framework of the NGOs in relation to CEE and related issues.

3.3.1 Population

The population of the research is 890 Community Economic Empowerment project target groups of HIDO and ISAPSO in Gulelie sub city.

3.3.2 Unit of Analysis

The total subjects of the study were 149. These were 124 beneficiaries selected from all the saving groups organized by the NGOs, 17 FGD participants selected due to their leadership role in the saving and self-help groups, community workers from the NGOs selected because of their

close work relationship with the target groups. The research unit of analysis also includes questionnaire respondent NGO officials selected based on their long term stay in the organizations and their leading role in the CEE projects intervention. Moreover, key informants from Gulelie sub-city finance office have been also unit of analysis.

3.3.3 Sample Design

The subjects for this study were selected from the two organization's list of beneficiaries. There are a total of 890 project targets addressed by the two NGOs in the sub city. To give equal chance of study and get consistent and reliable information, all project intervention woredas were selected. A simplified formula for proportions was used to determine the sample size. It provides a simplified formula to calculate sample sizes. A 95% confidence level and P = .5 are assumed for Equation:

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

Where n is the sample size, N is the population size, and e is the level of precision (.05). When this formula is applied to this study, we get Equation:

$$n=890/1+890(.05)^{2} = 275$$

Due to homogeneity (relatively similar economic condition among beneficiaries) of population, time and resource limitation, a total of 133 samples are selected to respond to the questionnaire. But only 124 questionnaires could be collected at the end of the data collection. The sampling design was done using stratified random sampling i.e. using the saving groups organized by the NGOs as stratas and selecting four targets from each saving group using systematic random sampling from the list of beneficiaries of the two organizations. There was 6.8% non-response rate from questionnaire in this study after the finalization of data collection which is considered to be insignificant as it is less than 10%.

3.4 Instruments of Data Collection

3.4.1 Organizational Document Review

Organizational document review was conducted to collect data about organizations economic strengthening framework, technical, program implementation and stakeholders‟ coordination capacity on CEE projects. For this purpose, a standard close ended checklist was developed and additional notes were taken when necessary. Then the checklist was reviewed afterwards; it was administered by the researcher.

3.4.2 Questionnaire & Focus Group Discussions

Data collection using a structured questionnaire has been conducted to get information about beneficiaries' knowledge of the NGOs CEE framework and the impact of their intervention. For this purpose, questionnaire is both open-ended and close ended. The questionnaire was first tested then; the necessary amendments were made such as translation in to Amharic, making some questions open ended and others close ended and shortening some sentences in to clear and concise sentences. Afterwards, selection of enumerators was done and a half day orientation was provided. Finally, the questionnaires were administered by the selected enumerators.

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

In this study, two focus group discussions were conducted with target groups of the two organizations. They were selected from different groups and all of them are the leaders of the community saving and self-help groups. The first focus group discussion was conducted with nine community saving and self-help group leaders of HIDO. All participants of the discussion were females. The discussion comes to pass at their bi-monthly saving and meeting place. The second focus group discussion was conducted with community saving and self-help group members of ISAPSO. The group was composed of eight participants. Among these, six of them were females and the other two were males. The discussion with this group was made at the organization‟s woreda level office located at Shiromeda woreda 5. Focus group discussion guide was developed, reviewed and used to pave the way for discussion and raise questions that are

related to the research objective. The duration of the discussion ranges from 50 mins. to 1:10 hr. The data collection was done in March 2016.

3.4.3 Key Informant Interview

Key informant interview was conducted with officials of the Gulelie sub city finance and economic development office and the two NGOs community workers. Key informant interview with sub city officers was critical in understanding the overall interventions of NGOs in Gulelie sub city while interview with the community workers was vital in gathering information on the NGOs enrollment criteria, implementation process and substantiate the data gathered through questionnaire.

3.4.4 Secondary Data

The related secondary information was collected from the literature developed by various researchers and information documented at the two NGOs and from internet, sub-city finance office archives and other relevant institutions found in the study area.

3.5 Methods of Data Processing and Analysis

The purpose of the study was explained to research participants during the interview. The research work including interviewing and discussions were carried out with the consent of participants. As indicated in the research design part, this study employed both qualitative and quantitative methods to collect the necessary data to meet the objectives of the study. Accordingly, the process of data entry began as soon as the fieldwork was completed. For the data collected using questionnaire from sample beneficiaries, SPSS version 16.00 was used to enter the quantitative data for the questions related to demographic and socioeconomic situation of the study targets.

All the data from interview and FGD were collected in Amharic by using hand written notes. After the completion of the data collection, notes were organized and translated into English. After having made some checks on the validity of the data that gathered through all techniques, themes related to research questions were selected and the analysis was made. In the process of organizing the gathered data under each category, proper representation of information was made to identify from which source it is identified and to know who said what.

The quantitative analysis was triangulated with data from FGDs, interviews and organizational document review. The study used both descriptive and statistical analysis methods to determine the impact of CEE intervention of the two NGOs on the economic empowerment of their target groups. The descriptive result was presented using frequency tables‟ percentage and graphs. Statistical approaches that are used were two sampled t-test and Pearson bivariate correlation when it is necessary to study the relationship between two impact indicators using research software SPSS. In addition to this, a narrative analysis was used to examine the missing components in CEE intervention, assess knowledge of beneficiaries and analyzing organizational CEE framework of the two NGOs.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

This chapter covers the analysis, interpretation and presentation of the research findings and deals with four sections. The first section contains a description of the organizations characteristics of the respondents. The second section describes the knowledge and awareness of the beneficiaries regarding the frameworks guiding the NGO‟s CEE intervention. This section also assesses issues related to participation and training provision to the target groups. The organization's impact on community economic empowerment in Gulelie sub city is discussed under the third and fourth sections. In addition, the impact on community economic empowerment is examined on the basis of income, expenditure, saving, access to loan and micro and small enterprise development.

Primary data collected from a total of 124 respondents through a semi-structured questionnaire; interview, focus group discussion and secondary data were used for analysis and interpretation of the results. In the primary data collection technique which was via questionnaire and interview, all the respondents have provided their answers to all questions. The questions forwarded were designed in order to meet the general and specific objectives of the study by answering the research questions.

The data is collected and then analyzed in response to the objectives and problems posed in the first chapter of the study. When describing the results different tables and graphs are used. Additionally, the reliability and validity of data for statistical analysis is tested using the techniques of Two-Sample t Tests (T-test). In some instances and when necessary, Pearson bivariate correlation was used to measure the relationship among two different indicators. Therefore, the data collected from the beneficiaries based on pre-project intervention and post-project intervention are analyzed, interpreted and presented here under.

4.1 Characteristics of sample Respondents

This part of the chapter describes the general characteristics of the sample NGO beneficiaries or respondents. Accordingly, it explains the target groups in terms of sex disaggregation; age

category; educational level; professional occupation; number of children and their family size in general.

Frequency distribution and percentage are used for describing the characteristics of respondents. Using stratified random sampling technique 124 sample respondents were selected from the total beneficiaries. From the total respondents, 98 were selected from HIDO while 26 were selected from ISAPSO. Out of the total 124 sampled beneficiaries, 21 are Males while the remaining 103 are females.

Table 4.1 Respondents Characteristics

Sex	**Male**				**Female**	**Total**
	21				103	124
Age	**25-30**		**31-40**		**>41**	**Total**
	38		64		22	124
Educational level	**0-5**		**6-8**		**9-12**	**Total**
	33		59		32	124
No. of children	**1**	**2**	**3**	**4**	**>5**	**Total**
	27	44	38	10	5	124

Source: Author's survey (Apr. 2016)

Table 4.1 illustrates respondent‟s sex disaggregation. The majority of the respondents (83.06 percent) account for female beneficiaries of the NGOs whereas the remaining 16.94 percent constitutes male beneficiaries. This indicates that more emphasis is given for female community members for enrollment by the NGOs. This aligns with the selection criteria mentioned by the NGO officials that household heads and single females (who raise children) are more favored on selection than others. In addition, the organizations manual also indicates priority need to be given to economically disadvantaged female community members.

4.1.1 Respondents Age Category and Educational Level

The age category of the respondent‟s is also presented in table 4.1. From the sampled 124 beneficiaries that responded to the questionnaire, about 51.6 percent are under the age category of 31 to 40 years whereas, the 30.6 percent of the sample respondents reported to be under the age category of 25 to 30 years. While the remaining 17.7 percent of sample target groups

informed that they are more than 41 years old. None of the respondents reported to be with in the age category of 18 to 24. This implies that more than half of the organizations beneficiaries have passed the national age categorization of youth (Which is 29 years) and most of the target groups of the NGOs are adults. Moreover, this can be attributed due to the fact that the NGOs deliberately select HH heads with large household members to create multiplier effect for their effort.

In addition, table 4.1 illustrates the respondent‟s educational level. In order to know the academic background of the beneficiaries, the researcher has asked them about their educational background. In terms of educational level distribution, the data is quite fairly distributed around senior elementary educational level. About 47.6 percent of the beneficiaries are with in the 6^{th} to 8^{th} educational level which in the national context is considered as making students capable of reading, writing and equipping with basic math. While the second largest proportions of the sampled respondents are within the education category of 0 to 5^{th} grade, coupled with spending long years out of school, respondents in this category are not considered to be capable of having basic literacy skills. Whereas the lowest number of beneficiaries (about 25.8%) attended junior or senior high school, which makes students ready for higher education and technical and vocational training. This when added to staying away from school for a long time and live in a highly competitive urban setting, also indicates that majority of the sample beneficiaries have lower opportunity to be engaged in professional tasks.

4.1.2 Number of Children and Household Family Size

The simple descriptive table 4.1 presents the respondent's number of children. It is evident that majority of the respondents have two children (35.5%). The second largest sample of beneficiaries has three children comprising 30.6 percent while sample beneficiaries who have one children account 21.8 percent of the total respondents. The remaining respondents account 8.1%, 2.4% and 1.6% with 4, 5 and 7 children respectively. This indicates majority of the respondents in sum raise more than one children. This in return shows there is much economic and social pressure on the sample beneficiaries as the NGOs deliberately enrolled household heads who are supposed to support their children and other family members.

Participants of the focus group discussion also agree with the idea of almost all of the beneficiaries support two or more household members. From another information collected from

the sampled beneficiaries but not analyzed in the software, the respondents have a minimum household members of 3 and maximum family size of 10 but most of the data skewed to 4 to 6 household members. This added on the fact that most targets are female, indicates that most respondents are expected to support other family members. This has also been substantiated by the information provided from NGO officials. They have confirmed that they recognize gender equality, the empowerment of women, and supporting household heads that are economically deprived to get multiplier effect.

4.1.3 Occupational Type

Table 4.2 Occupation type

Occupation Type	Frequency	Percent	Valid Percent	Cumulative Percent
Government office employee	12	9.7	9.7	9.7
Small and medium businesses operator	63	50.8	50.8	60.5
Private organization employee	9	7.3	7.3	67.7
Tella/ Arekie/ Injera trade	26	21.0	21.0	88.7
Daily laborer	14	11.3	11.3	100.0
Total	124	100.0	100.0	

Source: Author's survey (Apr. 2016)

Occupation of the respondents was the other variable through which the personal detail of enrolled beneficiaries of NGOs was investigated. One of the major contributions of NGOs is paving the way for their target groups to be occupied in personal business or employed in private or government organizations. Table 4.2 presented respondent‟s occupational type by category. The occupation types presented in the questionnaire were 8 but all of the respondents limited their responses only in to five options. Accordingly majority of the respondents indicated they are engaged in medium and small enterprise business (50.8%). Tella/ Arekie/ Injera traders and Daily laborers account 21% and 11.3% of the total respondents respectively. The remaining beneficiaries which are about 9.7 percent and 7.3 percent of respondents are employed in governmental offices and private organizations. This implies majority of the beneficiaries are engaged in their own business.

4.2 Types of People Targeted by the NGOs and Beneficiary Enrollment Procedures

According to the questionnaire collected from NGO officials, people economically poor and with different health problem comes to the organizations. In terms of health, people affected by and living with HIV, TB, special needs and other, come to the organizations seeking support. Both NGOs assess the needs of the community using a standard questionnaire called Beneficiary Status Index (BSI). BSI is a kind of survey tool which used to collect information on monthly income, asset, shelter condition and others using 4 scaling points, one to be the worst condition and four to be better. That measures the socio economic status of their beneficiaries. This is conducted as a result of two major reasons one is the requirement of the funding agency while the other is a large number of request from the community to be enrolled in the economic empowerment projects.

Demographically youths, adults and elderly peoples come to the organizations seeking support. According to organizations official's respondents, the major support requesters are adult women who are economically deprived when compared to others.

As ISAPSO's one official mentioned, the organization is initially identifying its client groups using woreda and kebele level data. There are different client groups such as people living with and affected by HIV, caregiver of orphan and vulnerable children and youth, parents of vulnerable children and special need and people who are economically disadvantaged. Both organizations have community volunteers who work in the sub city. The volunteers are assigned to enroll new beneficiaries each year and re-register the existing ones. In addition to this, the volunteers and the NGO community workers has the responsibility to check the enrolled children did not get any kind of support from other NGOs in the sub-city and to know the real situation of these applicant and avoiding the problem of to be supported by different organization. Both officials confirmed that there are incidents of finding the same beneficiaries in different NGOs but such situations resulted immediate dismissal of the beneficiaries from the program. The organizations give more emphasis on new enrollments than cross checking list of beneficiaries. This has two advantages based on their response; first it enables the NGOs to enroll all beneficiaries objectively and secondly gives the chance to evidently witness the real livelihood of target groups initially at the point of enrollment.

The needs assessment format developed by the donor agency is called beneficiary status index. At the beginning of each program year, the beneficiary assessment form would be filled by the volunteers of the NGOs via asking the applicants their problem, need, strength and asset they have and it is cross checked by project officers on sample basis. The assessment format is a standard and statistically accepted sheet. The format enables the organizations to know whether the newly enrolled target has a real livelihood gap. It also helped them to evaluate whether the existing beneficiary's economic status has improved and need to be graduated. If the beneficiary is allowed to be included in the economic empowerment project, the NGOs would provide and carry on their support on the basis of the needs of the target groups.

4.3 CEE Frameworks Guiding the NGOs

Based on organizational document review, the funding agency has developed and disseminated a standardized manual. The manual entitled "Community economic empowerment principles of program design and technical recommendations for effective field interventions" has included clear and detailed implementation principles. There are different guidelines in addition to this major document such as; CEE implementation guideline, Selection planning and management manual, Community saving and self-help training manual and saving and credit cooperative management guideline. The documents are properly placed in the project coordination offices of both organizations. However, project implementation and adherence to the overall implementation framework differs between HIDO and ISAPSO. This is due to staff commitment and capacity of understanding the CEE components included in the guideline.

Based on the organizational documents reviewed, the organizations CEE project planning, implementation and follow up documents such as project management document, partnership with stakeholders, project sensitization with partners, usage of guiding manuals for CEE activities, development of service map and practice of regular joint monitoring visits were reviewed. The major findings of the organizational document review in the two NGOs are presented in a summarized form as follows:

4.3.1 Partnership with Stakeholders

Community development process is a participatory activity that includes multiple actors. Among these, local government; the private sector and CSOs are the major ones. As stated in David and

Luis (2003), collaboration and synergy is important when problems exceed the capacity of one community development organization. As presented in chapter 3, the sub city has many problems that are difficult to solve only by the effort of the NGOs under this study. This is due to their limited capacity, their donor driven intervention and the fact that they are not addressing all woredas of the sub city and all issues that are related to economic empowerment. Therefore, there is a need to have coordination between and among the sub city administration, the private sector and NGOs. Making partnership is a good vehicle for community economic empowerment.

There are GOs, NGOs and CSOs in Gulelie sub city which include woreda level administration offices, sub city administration offices, youth associations, People living with HIV/AIDS associations, other NGOs, religious organizations and Self-help groups like *Idir*. Having partnership between these organizations, the woreda government, HIDO and ISAPSO is important to establish a common vision and moving to genuinely collaborative effort. In other words, partnership between these development agents has a critical role in developing coherent service provision and achieving sustainable community development.

However, according to the data collected from the organization's documents, questionnaire from NGO officials and key informant interview from government office, there is some collaboration gaps among the NGOs and stakeholders working in the sub city. First of all, even if HIDO and ISAPSO have the same project intervention woredas in Gulelie sub city and have similar objectives; they have not created partnership to work together. In addition, the community workers of the two organizations reported that, they have no information about each other's CEE efforts in the sub city. In other words, the two organizations have no mechanism to work together. They do not have each other's information among their list of stakeholders. But there are some good practices observed in separate efforts to work in partnership with other stakeholders.

With regard to establishing and organizing local community committees, the effort excreted by HIDO is far greater than that of ISAPSO. HIDO organized Community Committees (CC) in all of its operational woredas comprising seven to ten members. The members of the committees are represented from woreda Women and children office, small and medium enterprises, Iddir, woreda health office and representative from other NGOs.

The CC is responsible to approve economic empowerment beneficiaries selected by project volunteers, conduct joint monitoring visits with project staff, conduct monthly meetings, review reports and provide constructive and critical feedback to the organization decision makers. The CC has received different capacity building trainings and orientations by HIDO. The organization also provides stationary materials and transportation cost reimbursement for joint monitoring visits by committee members.

The community committee in each woreda is led by the women and children affairs office representative. Based on the information from the key informant, during the first years of project implementation, the CCs were stationed at HIDO offices and project staff had the responsibility of facilitating every activity of the CC. Currently, the CC uses the office of the woreda women and children affairs and conducts its activities without any substantial support from project staff. This has also been confirmed by the minutes taken during CC monthly meetings, written monitoring feedbacks provided for the NGO. Based on the documents reviewed in the organization, agreements signed with the CC during the commencement of the project, written feedbacks provided by the committee and beneficiary enrollment sheets approved by the CC were reviewed. This information is also substantiated by the NGO officials answer provided in the questionnaire mentioning their partnership with stakeholders.

On the other hand, the officials from ISAPSO informed that the program is working in partnership with GO and NGO stakeholders but, there is no tangible evidence that can be used as proof to such collaboration. There are documented agreements signed with city and sub city BoFED and other stakeholders. But these are compliance pre requisites that need to be followed by any organization that plan to implement any project in the city. Other than these compliance agreements there was no data that shows a structured and organized partnership between ISAPSO and other stakeholders.

4.4 Awareness Level of the Community about NGOs CEE Frameworks

One of the most important components of CEE programs is adaptability of the organizations framework to help the beneficiaries get information on and raise awareness on their implementation framework. This helps the beneficiaries not to expect more than what the project plans to deliver. Organizations ability to exploit the resources in the community and the potential

of their beneficiaries partially depends on the awareness created on the CEE framework. Identification of the framework awareness level is important in its own right in addition to allowing identification of missing link between project implementation and the framework. It is of paramount importance to measure the knowledge of the community on the different content and nature of the NGOs CEE framework. The researcher included questions of knowledge regarding what economic empowerment is, the processes of the CEE project implementation, what trainings have been provided for them and their role during project implementation phases i.e. their participation.

Table 4.3 Awareness on community economic empowerment

Question	**What is community economic empowerment?**	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Increased income	44	35.5	35.5	35.5
	Accesses and ability to purchase goods and services	18	14.5	14.5	50.0
	Community economic advancement and power to make decision	59	47.6	47.6	97.6
	I don't know	3	2.4	2.4	100.0
	Total	124	100.0	100.0	

Source: Researcher survey (Apr, 2016)

Knowledge of the respondents regarding their understanding about community economic empowerment is measured as indicated in table 4.3 The data indicates that some of the respondents (about 47.6 percent) reported CEE is the advancement of community economically, get the power and act to make economic decisions. The other majority 51% of the respondents selected the incomplete representation of CEE while the remaining 2.4% reported that they do not have the understanding what CEE is. This shows that majority (53.4%) of the respondents are not aware of what CEE means which implies the gap between what is stated in the CEE guidelines of the NGOs and community understanding.

According to the CEE guideline of the organizations, the ultimate goal of CEE program is to strengthen the capacity of caregivers (household heads) and communities to address the financial issues to ensure families are able to access essential services, including safety, healthcare,

education, and other basic needs. In the framework's context, community economic empowerment is defined as the portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets.

Using the above definition as an initial point, the FGD participants were asked regarding their participation on awareness creation events or trainings conducted by the organizations on their CEE framework and its relevance in understanding the NGO's approach. All of the FGD participants have participated in CEE awareness creation events more than once. This has also been substantiated by training and orientation participants register and attendance sheets of the NGOs during organizational document review. Based on the documents reviewed, a total of 3 orientations (ISAPSO 1 and HIDO 2) and 2 trainings (One by each organization) were provided for the beneficiaries. The FGD participants informed that in addition to the awareness creation events, the project staff frequently conduct meetings with Self-help group leaders and update them on new approaches in the CEE program implementation and provide refresher orientations on the overall framework.

With regard to their understanding about the goal of the CEE framework, the FGD participants were able to point out some of the major components. Such as ensuring that beneficiaries are able to access essential services, including safety, healthcare, education, strengthening capacity of communities to address the financial issues and other basic needs.

From the above discussion one can clearly see that there is awareness difference between beneficiaries who responded the questionnaire and FGD participants. This is due to two major reasons; first, all of the FGD participants are self-help group leaders who are basically selected by their better academic level when compared to other beneficiaries. This helps them to easily understand the framework guiding the NGOs CEE intervention. Second, as the FGD participants are self-help group leaders, the organizations have provided more capacity building and awareness creation supports for them. This created the opportunity for them to get more knowledge on the NGOs CEE framework. Based on the information gathered from NGO officials, the intention behind capacitating the better educated and more active group leaders is to create trickle-down effect to ordinary beneficiaries and the general community.

Taking the limited resources, project time and low educational level of beneficiaries in to consideration, the efforts made by the NGOs to create awareness on their CEE framework is

strong. Though the study is not meant to generalize, we can see that the research participant's level of awareness differs between self-help group leaders and ordinary beneficiaries. The effort excreted by the NGOs to create awareness on their CEE framework for the two types of beneficiaries also differs. As we understand from the above information, the awareness of beneficiaries is not at similar level and differs from one target group to the other.

4.4.1 Community Participation – Need Assessment and Planning

Even though there is no agreement in the definition of participation, most scholars agree that participation is a process than an outcome. This may raise a question of how to measure participation. In addition to this, from the literatures reviewed, we can also understand that community participation is best seen as a continuous process, because it emphasizes the importance of the participation process, rather than focusing on the outcome of raising community awareness.

This study used four phases of project cycle to assess community participation as a reflection of community awareness. Project need assessment, project planning phase, project implementation and decision making are taken as milestones to assess community participation. Participation during project implementation and decision making was assessed through focus group discussion and questionnaire presented for NGO officials while participation during project need assessment and planning were assessed as shown in table 4.4.

Table 4.4 Community Participation

Question		Never	Rarely	Sometimes	Always
Participation in need assessment	Freq	25	66	18	15
	%	20.2	53.2	14.5	12.1
Participation in planning	Freq	23	64	22	15
	%	18.5	51.6	17.7	12.1

Source: Researcher survey (Apr, 2016)

As stated in the literature review, community participation is vital for the attainment of any community development goals. The data collected from all key informants and focus group discussion participants revealed that the community members are requested to participate mainly to provide information about their economic and social status. With regards to need assessment, from the total respondent's majority (53.2%) of them responded that their participation was rare. The second majority (20.3%) rated their participation as almost nonexistent while a total of

26.6% of them reported that they have participated either sometimes or always during project need assessments. Participation during project planning has almost the same trend with the need assessment. 51.6% responded that their participation never occurred and 18.5% rating their participation as rare while a total of 29.8% of the respondents confirmed their participation level as sometimes or always. This finding contradicts with what is stated by the NGO officials that their programs allow the community to participate actively in areas of problem identification, planning and implementation of projects.

4.4.2 Community Participation - Decision Making and Implementation

Local Communities can and must play a leading role especially in reducing poverty and community development process. The other institutions involved in development process should work in partnership with the local communities in order to attain the expected outcome of CEE. To make the CEE intervention successful, the community must be involved in the implementation of program activities and decide on what is suitable for them.

However, the focus group discussants in both organizations revealed that they are involved in project implementation only when the project staffs tell them what to do. One FGD participant explained that decisions are passed by the organization such as what trainings to be provided, when to conduct meetings and in what type of business they should be involved. Moreover, the community workers mentioned that they conduct mini-market assessment and enforce the beneficiaries to engage in the more profitable business areas. The organizations officials do not agree with these comments. They indicated in their answers in the questionnaires that they have conducted research in the area on what types of business are profitable for beneficiaries. They also added that this is not deciding on the fate of the target groups but supporting them to engage in profitable business areas as the beneficiaries have little knowledge on business plan development.

Based on the reviewed documents, the project is donor driven and the budget is highly controlled by the funding agency not to be utilized for activities out of the project agreement. Almost all of the activities implemented by the two organizations are similar. Even if they are a result of a uniform implementation manual, the NGO officials reported donor control on budget utilization and dictation on activity design. Some of the major trainings provided by the organizations are pre-planned by the donor based on national level assessment findings. As mentioned by the FGD participants, the participation of community members in project implementation and decision

making is very low. This shows that the community had low opportunity to exercise its power in decision making activities in the affairs concerning their own economic empowerment. There is no decentralized decision-making power to the community members.

The findings also show that there is one-way communication from the top (donor and implementing NGOs) to the bottom (the community and beneficiaries) in project implementation and decision making. When the beneficiaries are denied an opportunity to identify the problems and make all key decisions, they simply become convened for informational purposes. However, as clearly explained in the literature part, community members know more about themselves where they live, what they want, and what is best for them than donors and local NGOs who use national and regional level data to develop a guiding strategy

4.5 Impact of CEE Project on Economic Status of Beneficiaries

4.5.1 The Impact on Saving and Loan

The organizations CEE manual declares that the objective of organizing savings and self-help groups is to equip interested community members on the operations and benefits of saving and mobilize resources to prepare and encourage members to engage in self-financed sustained micro enterprises. The CEE manual also states the purpose of organizing saving groups is to encourage and facilitate savings among members and using the collected funds to make loans to its members at reasonable rates of interest, and providing related financial services to enable members improve their economic and social conditions. It significantly contributes for the socio economic empowerment of involved communities. The document defines saving and self-help group as a society established by individuals on voluntarily basis to collectively solve their economic and social problems and to democratically manage the same. It is a form of financial institution formal in nature, owned, controlled, used and democratically governed by members themselves.

As stated in the literature review part, the establishment of saving and self-help groups has been assessed. Based on the data obtained from NGO community workers, in the case of HIDO there are 5 to 7 saving and self-help groups in each project implementation woreda while ISAPSO has organized four saving and self-help groups in each of its two project implementation woredas. As stated by the two community workers interviewed from the two organizations, the NGOs

categorized their beneficiaries in to three economic vulnerability continuums; namely, destitute referring target groups that are economically deprived and lead subsistence life. These targets are not considered to be organized in saving groups as they do not have reliable income or any income at all. The organization supports these types of beneficiaries through direct livelihood support. The second ones are struggler groups referring beneficiaries that are the major targets of the NGOs CEE program. The organizations consider them as economically struggling and get some what consistent income but they do not know how to manage it. They are capacitated through training and technical support. The last groups of beneficiaries in the CEE framework of the NGOs are growing households. These targets are considered to be economically better off than the others and can be empowered with minimal technical support.

Table 4.5 Saving from monthly income

Response	**Saving Before Project Intervention**		**Saving After Project Intervention**	
	Frequency	Percent	Frequency	Percent
Yes	32	26.6	124	100
No	92	73.4	0	0
Missing	0	0	0	0
Total	124	100	124	100

Source: Researcher survey (Apr, 2016)

As it can be seen from table 4.5 only 32 respondents have been saving before the project intervention. Before the NGOs CEE project implementation, out of the total respondents, only 26.6% had the habit of saving from their monthly income. The remaining 73.4% could not remember any saving trend at all from their monthly income before the project intervention which is clear indicator of lower saving habit of project beneficiaries before they are enrolled in the NGOs programs. Based on the findings from the questionnaire and the output from the statistical software, the current saving trend is totally different from the "before project intervention" period. All of the 124 respondents reported that they are currently saving some amount of money from their monthly income which shows the radical change in the saving habit of sample respondents after the CEE project intervention. But, one of the community workers informed that saving is a prerequisite to get other benefits from the organization. Indicating, the improvement in saving is not a mere result of improved awareness.

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	How much do you save per month? & How much did you save per month?	32	.866	.364

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			
Pair 1	How much do you save per month? How much did you save per month?	7.62500E1	80.85231	14.29280	47.09963	105.40037	5.335	31	.000

The subsequent paired samples correlations and paired samples test tables provide information on correlation, mean and 2-tailed significance levels respectively. This data is analyzed only for the 32 target individuals who had been saving before the project intervention and who continued to save currently. The statistical software could not generate comparative analysis for null (targets who had not been saving before) values. In paired samples correlations table, the correlation coefficient is 1.66 with a significance level of 0.364 which reveals there exist incremental change in average saving amount but it is not statistically significant. Meaning that, the change is inconsistent among beneficiaries. The paired samples test table, provides information on the average difference between saving amount before and after project intervention with a mean value of 7.625. In addition, the 2-tailed significance result shows 0.000, which is lower than the statistically acceptable value of 0.05. This proves that our analysis on the incremental change in saving among the sampled beneficiaries is statistically significant. This enables us to conclude that the average change of 7.625 saving amount after program implementation is the result of the CEE project intervention.

With regard to loan, the beneficiaries were provided with questions in relation to borrowing through the facilitation of the project, the source of loan and its purpose. The findings of the above questions are summarized as follows:

(See Annex 8)

In response to access to loan, 85.5% of the beneficiaries confirmed that they have accessed loan in the past one year through the facilitation of the NGOs program. Only 18 of the respondents which comprise 14.5% reported that they did not accessed loan in the past one year. This indicates that the NGOs have facilitated access to loan for the majority of their beneficiaries. The sub city statistical and demographic officer informed the researcher, the demand for loan to start micro and small enterprise is very high in the study area. She reported that the share of the two NGOs in the facilitation of loan access is very low when compared to the request from sub city dwellers who are registered in woreda offices. She added that, their effort in creating access to loan for more than 900 economically disadvantaged people is significant.

NGOs that work in economic empowerment should aim to strengthen the economic capacity of households, as this is more effective than providing direct economic support to their beneficiaries. Resources should first be directed to the most needy and economically vulnerable households. Ideally, they should also be focused on women. Microcredit programs specifically targeted at economically deprived communities have two major benefits: they increase the status of the target groups within the general community and they promote solidarity among target groups (IAA, 2003). To strengthen the economic capacity of households, one important element is access to and utilization of loan for productive purpose i.e. investment. On the basis of the above analysis, the NGOs under study have facilitated loan access to 85.5% of the total respondents. From those beneficiaries, 66.1% used the loan for productive purpose. The remaining 19.4% of beneficiaries used the loan for unproductive purpose. Meaning, either they have used it for consumption or loan payment. Comparatively the majority of the target groups have utilized the loan for productive investment. But when we consider the economic status of the target groups, utilization of borrowed money for unproductive purpose will highly negatively affect the organization's economic empowerment effort.

Table 4.6 *(Annex 8)* also illustrates the source of the loan that the respondents accessed. Majority (57.3%) of them get the loan from their self-help group while 16.1 and 7.3 of the respondents

reported their loan source as micro finance and cooperatives respectively. Only 4.8% of them accessed loan from their relatives in the past one year. With regard to loan accessibility, the CEE manual of the organizations puts the emphasis on the purpose of saving, which is to invest them into a productive activity. Whenever savings are accumulated, members who need loans must be immediately given the opportunity to borrow. Every member of the group should be encouraged to engage in micro and small business.

The sub city officer also mentioned that as the income and asset of the majority of the NGO's beneficiaries are insignificant, the formal financial institutions such as banks, cooperatives and microfinances are not willing to provide them with loan. The NGO officials and community workers pointed out that the limited loan access to their beneficiaries. Based on our data from the questionnaire, the NGOs CEE manual and information from different sources, there is no wonder in the accessibility of the lion's share (57.3%) of the loan is accessed from the saving groups. This indicates that the NGOs are capable enough to implement their guideline at grass root level and their impact in creating additional loan source to beneficiaries.

4.5.2 The Impact on Income and Expenditure

4.5.2.1 Income

Table 4.7 Income category of respondents before and after project intervention

Questions	0 to 500		501 to 1000		1,001 to 1,500		1,501 to 2,000		More than 2,000		Do not remember/ know		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
At what level was your monthly income before project intervention?	81	65.3	35	28.2	0	0	0	0	0	0	8	6.5	124	100
At what level is your monthly income currently?	17	13.7	59	47.6	38	30.6	4	3.2	0	0	6	4.8	124	100

Source: Researcher survey (Apr, 2016)

Based on the above cross tabulation of the respondents answer on the questions regarding their income, there are some major differences between the frequencies of responses provided for each income category under the pre and post project intervention periods. Majority (65.3%) of the respondents reported that their monthly income prior to program intervention was between the income category of Br. 0 to Br. 500 while 28.2% of the respondents reported their previous income category between Br. 501 to 1,000. There is no reported case under the remaining income categories for this question where as there are 8 respondents who could not remember their income before the project intervention.

With regard to their current (post project intervention) income, there is a clear shift of reported frequencies from one income category to another. In this case, only 13.7% of the respondents reported that their income category is between Br. 0 to 500 while percentage of respondents who reported their income level between Br. 501 to 1,000 rose to 47.6%. There are also 30.6% and 3.2% beneficiaries who reported their income level between Br. 1,001 to 1,500 and Br. 1,501 to 2,000 respectively. There are only 6 unknown cases reported for this question. The overall trend from the table reveals that, the number of beneficiaries who get monthly income of Br. 0 to 500 fell from 81 to 17 while the number of beneficiaries who get monthly income of Br. 501 to 1,000 rose from 35 to 59. Before the program intervention, there were no reported cases under the income categories of Br. 1,001 to 1,500 and 1,501 to 2,000 but after the program intervention, 38 and 4 cases are reported for the above income categories respectively.

Correlations – Beneficiaries current saving and monthly income

		How much do you save per month?	At what level is your monthly income at present
How much do you save per month?	Pearson Correlation	1	.840
	Sig. (2-tailed)		.046
	N	124	124
At what level is your monthly income at present	Pearson Correlation	.840	1
	Sig. (2-tailed)	.046	
	N	124	124

To support the above frequency output with statistical test, it is helpful to correlate the income level of respondents after project implementation with the statistically tested saving amount of the same period. Evident from the above table, the Pearson correlation coefficient for the two

variables is 0.840 revealing higher correlation with statistically significant value of 0.046. Verifying there is significant improvement in income through the respective increment in saving amount.

In addition, during the FGD discussion, most of the beneficiaries explained that one of the most important changes they have observed after enrolled in the program is improvement in monthly income from diversified sources due to the opportunity created by the project. The findings from both the data analyzed from the quantitative information and FGDs confirm that the NGOs CEE projects are able to increase the income of the community members. Accordingly, the income source of respondents was also presented as a question and the responses are presented as follows.

Table 4.8 Income source of respondents

Income source	Frequency	Percent	Valid Percent	Cumulative Percent
Own source	74	59.6	28.2	29.0
Iddir	6	4.8	4.8	33.9
Relatives	8	6.4	4.8	38.7
NGO	4	3.2	9.7	48.4
Government	6	4.8	4.8	53.2
1 and 4	14	11.2	43.5	96.8
All	12	9.7	3.2	100.0
Total	124	100.0	100.0	

Source: Researcher survey (Apr, 2016)

Table 4.8 illustrates the statistical distribution of the respondent's source of income. The majority (59.6%) of the respondents source of income is own source while 11.2% of the respondents reported their source of income as mixed from NGO support and self-income whereas 9.7% of them responded their source of income from all diversified sources. The remaining small percentage of beneficiaries reported that they get their monthly income either from iddirs support, relatives or NGO. In addition, the response from the two NGO officials states that, at this stage of project phase almost all beneficiaries especially those who are organized in saving and self-help groups are expected to be self-sufficient. The NGO officials also indicated that there may exist a possibility of self-insufficiency for those target groups who are considered to

be economically disadvantaged or destitute beneficiaries as it takes more effort and resource to drag them out of absolute poverty.

4.5.2.2 Expenditure

With regard to expenditure; food, educational service for children and health care expenditures are the major indicator raised to beneficiaries in this study. In addition, respondents were also asked about their source of income to cover the above expenses.

(See Annex 9)

Based on the data from table 4.9, majority (39.5%) of the respondent's food expenditure amount before project intervention was less than Br. 200. The second majority (37.1%) respondent's expenditure for food lies under the category of Br. 201 to 300 before the project enrollment period. There were only 12.9% of target groups who spent Br. 301 to 500 for their monthly food consumption before getting involved in the project. The remaining (10.5%) respondents could not remember their monthly expenditure for food during data collection. Currently, majority (41.1%) of the respondent's food expenditure category shifted in to Br. 501 to 700 while the second largest (37.1%) portion of respondents dwells in the expenditure category of more than Br. 700. 10.5% of the respondents spend Br. 301 to 500 for monthly food consumption while only a total of 4% of beneficiaries reported expenditure less than Br. 300 after project intervention. The remaining 7.3% of respondents do not know their exact expenditure for food during data collection. This implies that there is an observable transformation from the lower expenditure category to the higher before and after project intervention respectively.

In addition to this, the community workers of the NGOs explained that there is an extensive training provided and group discussions conducted during self-help group meetings regarding nutritional food preparation especially for the beneficiary's children. One of the interviewees from ISAPSO explained that, this contributes for the incremental food expenditure by target groups in addition to the recent occurrence of nationwide inflation. The interviewee from HIDO mentioned that, most of the beneficiaries established small business through the support of the organization. In his opinion, this has helped them to get higher income thus, enabled them to lead a better life including improved nutrition provision for their household.

Correlations – Current monthly income and monthly food expenditure

		At what level is your monthly income at present	How much is your monthly expenditure for food at present
At what level is your monthly income at present	Pearson Correlation	1	.869
	Sig. (2-tailed)		.031
	N	124	124
How much is your monthly expenditure for food at present	Pearson Correlation	.869	1
	Sig. (2-tailed)	.031	
	N	124	124

In addition to this, a significance value for the correlation test between income after project intervention and current food expenditure is high at 0.869 which indicates that there is a positive relationship between the two variables with significance level 0.031 which is lower than the acceptable value with 95% margin of error. This implies there is significant relationship between the increment in income after project intervention and food expenditure of the same period. The findings from the interview questions, data from the questionnaire and the statistical test result indicates that the increased expenditure for food of beneficiaries is the result of the program intervention.

Educational Service Expenditure

With regard to beneficiaries care for their children, the CEE implementation guideline of the organizations states the aim of the economic strengthening component of the project targets the HHs caring for the children as an indirect means of providing more adequate basic services to the children including provision of quality education. Based on this, the change in the beneficiary's educational service expense for their children was taken as one indicator in the expenditure analysis.

(See Annex 10)

Table 4.10 illustrates the educational expense of the 124 respondents before and after project intervention. Accordingly, majority of the respondents (48.4%) have been educating their children in government schools free from charge. Moreover, a total of 44.3% of the beneficiaries were able to educate their children by paying monthly school fees before NGOs involvement. Form these 27.7% were able to pay below Br 100 while the remaining 16.9% paid a monthly fee

between Br 101 and 300. Only 7.3% of the respondents could not remember the amount of money they had been paying previously.

Comparatively, the educational expenditure trend of the respondents has changed after program intervention. Currently, the majority (46.7%) of the respondents spend a monthly school fee between Br. 101 to 500, from these, 29% are within the expenditure category of Br. 101 to 300 while the remaining 17.7 reported expenditure between Br. 301 to 500. There are also a new group of respondents in the expenditure category of more than Br. 501 after the NGOs intervention. In addition, 20.1% of the respondents reported ales than Br.100 monthly expense for their children education while 8% of the respondents are supported by the NGOs to cover their children educational expenses.

The community workers of the two NGOs mentioned that, there is no direct support in relation to children educational services for beneficiaries who are categorized as *growing*. They clearly pointed out that direct financial support for educational expense was provided during the beginning of the project period when there were more *destitute* target groups. The number of destitute target groups is very low and most of the beneficiaries are organized in self-help groups. As one of the community workers stated, the goal of economically empowering target groups is to make them able provide basic necessities for themselves and their household.

Correlations – Current monthly Income and monthly educational expense

		At what level is your monthly income at present?	How much is your monthly expenditure for children education at present?
At what level is your monthly income at present?	Pearson Correlation	1	.068
	Sig. (2-tailed)		.051
	N	124	124
How much is your monthly expenditure for children education at present?	Pearson Correlation	.068	1
	Sig. (2-tailed)	.051	
	N	124	124

Contrary to the above finding, the Pearson correlation coefficient for the two variables namely income and educational expense reveals no significance relation between the two indicators. The Pearson correlation coefficient lies at 0.068 which shows a slight positive relationship between the two variables and the significance value is at 0.051 which is very near to the statistically acceptable significance level of 0.05. This implies that there is a slightly positive significant

relationship between the increment in income level of respondents and the expenditure for their children educational service.

Health Care Service Expenditure

The NGOs project implementation guideline gives highlight for the need to give enrollment and support priority for target groups who have health problem giving especial emphasis for HIV/ AIDS. The manual states that it gives HIV positive community members priority attention for enrollment. In addition, however, the beneficiaries should receive priority when services are provided. Specifically, when HIV positive targets are eligible for a service or a commodity, but the overall need for this service exceeds the availability, then NGOs and communities should give them priority along with destitute (economically disadvantaged) families-in-need.

In this research the beneficiary's capacity to take care for their HHs health and the related expenditure is taken as one major indicator to study the economic impact the NGOs created on their beneficiaries. Moreover, it is difficult to determine the implication of health care expenses for these specific target groups. First, if the awareness of the target community raised on prevention of diseases and the community prevents itself from infections, the outcome will be lower health care expenditure. Whereas improved awareness also increases health seeking behavior and made the target groups repeatedly check their health status for precautionary purpose.

(See Annex 11)

As presented in table 4.11, majority (36.3%) of the respondents reported that their health expense had been mainly covered by government health centers for free before the intervention of the project. The other majority of the respondents (35.5%) answered they had been spending less than Br. 100 prior to enrollment in the NGOs while 23.4% reported that their monthly expenditure for health care was between the range of Br. 101 and 300. Only 1.6% and 7.3% mentioned their health expense sources as NGOs and Tsebel respectively. There is no major expenditure category shift for health care expenditure after the NGOs CEE involvement but fairer distribution among all expenditure categories.

The FGD participants also mentioned that the major support they have received regarding health care was during the 1st year of program implementation through medical expense reimbursement

for their children and themselves. The NGO officials also pointed out that even during the beginning of the program, the medical expense coverage was provided only for target groups who are highly vulnerable for disease including PLHIV and economically deprived beneficiaries. This comment by the officials and FGD participants align with the program implementation guideline reviewed in the organizations. The guideline states that medical expense, school fee or expense and other expenses for basic needs should only be covered for destitute beneficiaries. The correlation coefficient between income and health expenditure also shows negative relationship and higher significance value at 0.534 which is unacceptable. This indicates that the organization's CEE activity has no significant relationship between the increased income and the beneficiary's expenditure for health care services.

4.5.3 Impact on Micro and Small Enterprise Startup

Comparatively speaking the establishment and organization of micro enterprises is different from the government structured MSEs. As stated under sub topic 4.5.1 the major targets of the CEE in general and MSE in particular interventions are struggler and growing households. Moreover, the capacity and economic status of the NGOs beneficiaries is relatively at low level from other community members (discussed in the beneficiary enrollment part). It is stated in the manual of the NGOs that, CEE component of the program seeks to improve vulnerable HHs‟ resilience in the face of shocks and to provide diversified sources of income for the HH to meet the basic needs of the beneficiaries. The main mechanisms used in this project to achieve these objectives are to provide the relevant category of vulnerable HHs in a community (especially the “Struggling HHs” category) with opportunities and skills to mobilize local resources from private and public institutions and launch sustainable small businesses. The researcher used major trainings received in relation to MSB, micro business startup and number of employees (HHs involved) as major indicators to measure the impact the organizations created with regard to micro and small business (MSB).

Trainings received by respondents regarding MSBs vis-à-vis the type of training is measured as indicated in table 4.12. The data indicates that few of the respondents (about 5.6 percent) reported they did not take any training related to MSB management. Whereas the remaining 94.4% indicated they have received training related to small business. This shows that majority of them are trained on MSB related issues. Moreover, from the 94.4% respondents who reported

they received training, majority of them (51.6%) confirmed taking all trainings specified in the CEE manual of NGOs i.e. business planning and management, financial education (literacy) and saving and lending. The remaining 42.8% reported they have received either one of the three specified trainings. Contrary to that the information gathered from the community workers reveal that the organizations had given the specified trainings to all beneficiaries who are eligible to be involved in saving & self-help group based on the guideline. The CEE guideline of the organizations states that all beneficiaries who become members of saving and self-help group should be provided with business planning and management, financial education and saving and lending trainings. This indicates that there is difference between the perception of NGOs on the training they have provided and their beneficiaries' understanding about trainings they have received at grass root level.

Table 4.12 Micro and Small Business related training

Questions	**Responses**								**Total**	
	Yes				**No**					
	Freq		**%**		**Freq**		**%**		**Freq**	**%**
Did you get business related training from the NGO?	117		94.4		7		5.6		124	100
If yes, what type of training?	**Bus plng & mgmt**		**Financial educ.**		**Saving & lending**		**All**		**Total**	
	Freq.	**%**	**Freq.**	**%**	**Freq.**	**%**	**Freq.**	**%**	**Freq.**	**%**
	10	8.1	25	20.2	18	14.5	64	51.6	117	94.4

Source: Researcher survey (Apr, 2016)

With regard to micro and small business startup and related employee number in the businesses is presented in a summarized form on table 4.13.

Table 4.13 Small/ micro business startup and employee number

Questions	Responses								Total	
Did you operate small business before project intervention?	Yes				No				Freq	%
	Freq		%		Freq		%			
	30		24.2		94		75.8		124	100
If yes, how many employees were engaged in the business before?	1 to 3		4 to 6		7 to 9		10 & above		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
	30	24.2	0	0	0	0	0	0	30	24.2
Do you operate small business currently?	Yes				No				Total	
	Freq		%		Freq		%		Freq	%
	89		71.8		35		28.2		124	100
If yes, how many employees are engaged in the business now?	1 to 3		4 to 6		7 to 9		10 & above		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
	78	62.9	11	8.9	0	0	0	0	124	100

Source: Researcher survey (Apr, 2016)

Between the two figures, needless to say, exists visible difference both on engagement in micro and small enterprise and number of employees/ HHs engaged in the business. Prior to the NGOs intervention, only 24.2% of the respondents (30 people) were engaged in micro and small businesses, in addition to that all of the businesses hired (empowered) only one to three employees (HH members). Whereas, the post project intervention figure dramatically changed by initiating 71.8% of the beneficiaries to start MSB. Moreover, 62.9% of those startups empowered 1 to 3 HH members while additional 8.9% of the total MSBs are able to engage 4 to 6 employees (HH members) in their business.

The sub city NGOs and capital project follow up officer (BoFED) also reported that the change in the livelihood of the beneficiaries is much better after they are engaged in SMB than their previous situation. He explained the major reason for this change is mainly the former high vulnerability and deprivation situation of the target groups. Small support provided by the NGOs

enabled the beneficiaries to witness higher level change. He also mentioned that most of the small businesses initiated by the NGOs beneficiaries are informal and not registered by the concerned woreda level governmental offices. The FGD participants also reported that most of the business startups are informal and run by family members of the beneficiaries. Employing new workers out of the family is unfamiliar.

The next table indicates the impact of the NGOs intervention on the employment range of the micro and small business initiatives for the valid collected data of the 30 pre and post project intervention respondents.

Paired Samples Test – Employment capacity of MSBs

Questions	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
How many employees are engaged in the business currently? How many employees were engaged in the business before?	.16667	.38348	.09039	.02403	.35737	1.844	30	.083

The paired samples test provides information on the average difference between employment ranges of the MSBs before and after project intervention with a mean value of 0.166. In addition the 2-tailed significance result shows 0.083, which is higher than the statistically acceptable significance level of 0.05. This implies that our analysis on the improvement in employee number among sampled beneficiaries businesses is statistically insignificant. This enables us to conclude that the average change of 0.166 employment range after NGOs intervention is statistically unacceptable.

4.6 Missing Components in CEE Implementation

The organizations CEE manuals and the literatures reviewed in this study briefly discussed the major milestones that need to be included in CEE programs. After analyzing the data collected from the NGOs, their beneficiaries, documents reviewed and interview conducted with sub city

finance office, the study figured out what major CEE components are missed in the implementation of the NGOs projects.

4.6.1 Vocational skill training

As discussed in the literature review part, vocational skill training can be taken as an introduction of practical, competency-based skills development for disadvantaged communities through linkage with state owned vocational education and training institutions, private institutions or by the NGOs training facilities. To get information on the NGOs efforts in this regard, the beneficiaries were asked questions related to vocational skill training. The summarized findings are presented on the following table.

Table 4.14 Vocational skill training

Questions	Yes		No		Total	
	Freq	%	Freq	%	Freq	%
Were you involved in vocational skill training?	15	12	109	88	124	100
Are you currently using the skill to generate income?	0	0	124	100	124	100
If yes, what is the type of training?	Food preparation		Urban gardening		Hair dressing		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
	1	0.8	13	10.4	1	0.8	15	12

Source: Researcher survey (Apr, 2016)

Based on the data from table 4.14, only 12% of the beneficiaries are trained with vocational skill. Moreover, none of them are using the skill to generate income. With regard to the type of vocational skill training provided to beneficiaries, only two beneficiaries reported that they have received long term vocational skill training namely, food preparation and hair dressing. Whereas, 13 respondents said they have taken urban gardening training. As the researcher learned, urban gardening is not vocational training. The organizations CEE manual referred it as a five days training which aimed at enabling HHs to supply their family with additional nutrition. It is provided for selected household heads that have enough plot of land to plant vegetable. In addition, all the NGOs officials reported that they do not provide vocational skill training. Moreover, the interviewed community workers confirmed that only 12 beneficiaries are provided

with vocational skill training through private training centers willingness. This was done through the linkage created with the private institutions it is not part of the program. The organization's CEE guideline mentioned vocational skill training as a training provided to project enrolled youth, parents/caregivers in market-based vocational skills which will increase their income generation ability. No further detail could be found neither from this document nor other implementation guidelines with regard to vocational skill training. This implies that vocational skill training has not been given much emphasis by the NGOs despite its fundamental importance in economically empowering the target groups.

4.6.2 Social asset inclusion

As discussed in the literature review part and presented in the analytical frame work, social assets inclusion is an important component of CEE program implementation. The facts that civil society and non-governmental organizations are based within the community, their very existence depend on community commitment and solidarity. Thus, they need to operate by enhancing the concept of social asset to capture certain dimensions of their work. Therefore integration of social components in the implementation of community economic empowerment projects is vital. With regard to the NGOs under discussion, the sampled respondents were asked if the organizations have facilitated social access and inclusion opportunities. The summary of the answer is presented under the following table.

Table 4.15 Social access

Question	Yes		No		Total	
Have you ever been a member of social organization through project facilitation?	Freq	%	Freq	%	Freq	%
	36	29	88	71	124	100

Source: Researcher survey (Apr, 2016)

Most (71%) of the beneficiaries confirmed that they did not get the access to additional social services while 29% of them responded they had the access to social services. But the above question was followed by a question asking what type of social service they have accessed. All of the 36 respondents who said they have accessed additional (in addition to Iddirs) social services mentioned only the saving and self-help group membership. For the purpose of this study, that cannot be considered as access to additional social asset. Furthermore, the community worker of ISAPSO forwarded that the saving and self-help groups helped the beneficiaries to

strengthen social relation between target groups that live in similar socio-economic condition but the program has no specific intervention strategy to include social assets either in the way integrated to other activities or separately.

In addition to that, from the reviewed organizational guidelines and manuals, only the training manual on saving and credit cooperative management included a point in relation to social asset inclusion. The manual states that, groups may wish to create a social fund, meant to provide small grants for specific purposes such as emergency assistance, funeral expenses etc… The fund is not intended to grow, but is set at a level that covers the minimum insurance needs of the group members. Groups agree on a regular, equal contribution by all the members to this fund. This article only tries to create social relation among beneficiaries that are organized in saving and self-help groups, but not a link to the entire community. The data from the questionnaire, interview and document review implies that, the NGOs do not give the appropriate emphasis for social asset inclusion in their respective programs.

4.6.3 Linkage with formal financial sector

The primary purpose of a community savings self-help group is to provide its members with simple savings and loan facilities, when they don‟t have access locally to formal financial services. Loans can be supplemented by a social fund that offers small but important grants to members in distress, thus providing a form of self-insurance to members (Pact, 2011). On the other hand the saving and credit cooperative management manual of the organizations point out that the informal saving groups will be developed in to formal saving and credit cooperatives. Saving and credit cooperatives is community owned and managed facility that is most accessible than any other facility and also provides financial services in fast and easier way with relatively lower service charges. On top of all the service charges goes to benefit its members (Pact, 2012). The development to saving and credit cooperatives occurs when the informal group is found to be matured enough to mobilize more resources and creates linkage with other financial institutions.

As discussed in section 4.5.1 (Table 4.6), from the total 85.5% eligible respondents, beneficiaries who reported that they have accessed loan from cooperatives is low at 23.4% while the majority 57.3% still access loan from informal saving group. In addition to that, there is no tangible evidence that shows the linkage created with other formal financial sectors. One community

worker from HIDO confirmed that, some of the beneficiaries accessed loan from the formal financial sectors by their own effort and kebele administration involvement than the NGO facilitation. The FGD participants (all of them are saving group leaders) stated that, there is no single event or document they have communicated with formal financial institutions by representing their respective saving groups. The sub city BoFED officer also confirmed that his office had not received any request or report from the two NGOs regarding linkage created with formal financial sector since the signing of project agreement. This implies the linkage created between the informal saving groups and the formal financial institutions operating in the sub city is at lower level.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the finding of the study, conclusion and recommendation drawn from that. It also presents recommendation for the NGOs future CEE program design and intervention. The recommendation is based on the result obtained from analysis of descriptive and inferential statistics and suggestion of research respondents to improve future organizational CEE project frameworks.

5.1 Summary of Major Findings

The overall CEE manuals guiding the NGOs CEE intervention incorporates most of the components for the successful implementation of community economic empowerment project. The development and dissemination of detailed guiding, training and implementation manuals is another implication of the strength of the CEE frameworks of the two organizations. In addition to that, the organizations enrollment, screening and beneficiary categorization system is evident that their framework addresses economically disadvantaged groups of the community. However, the strength of partnership and linkage with stakeholders differs from one organization to the other. HIDO exerts more effort and resource to engage project stakeholders in its intervention woredas while ISAPSO has gaps in this regard. Moreover, coordination between the two organizations was found to be nonexistent. This implies low level of bilateral stakeholder's partnership between the two organizations.

With regard to the awareness of the community about the CEE frameworks guiding the NGOs, the knowledge of respondents is found to be low. In addition to this, the efforts exerted by the organizations on awareness creation and beneficiaries level of understanding do not align. This implies low level of knowledge among the NGOs beneficiaries about the organizations CEE intervention framework. On the other hand, the awareness level of saving and self-help group leaders (FGD participants) found to be much better than the ordinary beneficiaries. This is due to the more resource invested on awareness creation and better educational background of the group leaders.

The study also found out that majority of the respondents are either rarely or never participated in project need assessment and planning phases. Moreover, the organizations most of time follow top down approach in the implementation and decision making process of CEE intervention. Even if the NGOs CEE framework promotes community participation at all phases of program intervention, it also limits it by following pre-designed and highly controlled mechanisms.

One of the impacts of the NGOs intervention is the dramatic change in the saving habit of beneficiaries as all of the respondents have started to save from their monthly income after project intervention. Both improved awareness on the importance of saving and prerequisition of saving to get other support from the NGOs has played significant role for this outcome. Moreover the research has found out that the organizations have facilitated access to loan for the target groups. In addition to that, most of the respondents used the loan for productive investment while significant number of beneficiaries utilized the loan they have accessed from the project for unproductive purpose such as consumption and to repay other loan.

Regarding NGOs impact on beneficiaries' income, majority of the respondents witnessed improved monthly income after intervention. The increment in income is statistically significant and highly correlated with the impact created in saving trend. The FGD participants also strengthened the findings of the quantitative study. However, there are beneficiaries who do not have improved income. With regard to the targets source of income, majority of the respondents get their income by their own means whereas some of the respondents are still getting support from relatives and community based organizations.

Respondents have started to spend more on food after the intervention of project. This was due to improved awareness on the importance of nutritional food preparation especially for children in addition to the national inflation on consumer products as food inflation in Ethiopia averaged 9.03 percent from 2013 until 2016, reaching an all-time high of 16.20 percent in October of 2015 and a record low of 2.81 percent in March of 2014 (Trading economics, 2016). Moreover, the correlation between income and food expenditure is statistically significant. Revealing the incremental expenditure for food is highly correlated with the increment in income. In addition to that, the study found out that the improved expenditure to educational services is very low when correlated with income. Meaning, even if the respondents expenditure for educational services has improved after project intervention, it has slight correlation with the increment in

their income. Moreover, the respondent's expenditure for health care services has increased but it has statistically insignificant correlation with the increment in income.

With regard to startup of small and medium business, the study has found more beneficiaries who are engaged in SMB after NGOs intervention. This is due to the improved access to loan and trainings provided on small business management, financial literacy and saving and lending. However, the paired sample T-test result in employment rate of the valid small businesses before and after NGOs intervention is statistically insignificant. In addition, most of the SMB startups still remain informal and run by family members of the respondents.

Finally the study found out there are missing components in the CEE intervention. First, vocational skill training has not been given much emphasis both in the organizational project implementation framework and the project guiding documents. Second, even if the issue of social inclusion is described in a couple of sentences in the CEE implementation manual, it only gives attention for social asset building among saving group members. No further detail has been gained from the study sources regarding this issue. Lastly, Most of the respondents accessed loan from the informal saving groups. This implies, the linkage created between the NGOs (saving and self-help groups) and formal financial institutions is low.

5.2 Conclusion

The primary data, on which the study mainly depends, was collected from a sample of 124 beneficiaries drawn from the two organizations. A structured questionnaire to beneficiaries and NGO officials, organizational document review and interview was employed, whereas the secondary data was gathered from various sources such as publications, journal, internet and the like. In the study inferential statistics test was used to see the difference in the economic status of beneficiaries before and after the NGOs project intervention. Furthermore, inferential statistics was also used to see the knowledge and participation improvement the NGOs brought using different variables. In addition to this, descriptive statistics were also used.

The study found that, the organizations enrollment, screening and beneficiary categorization system addresses economically disadvantaged groups of the community. The organizations framework incorporates most of the major CEE intervention components. However, the strength of partnership and linkage with stakeholders differs from one organization to the other. With

regard to the awareness of the community about the CEE frameworks guiding the NGOs, the knowledge of respondents is found to be low. On the other hand, the awareness level of saving and self-help group leaders (FGD participants) found to be much better than the ordinary beneficiaries. This is due to the more resource invested on awareness creation and better educational background of the group leaders.

The research has also found out that, the CEE intervention by the NGOs on the target group's economic status has positively affected their saving, borrowing, investment and the overall expenditure trend for different services. In addition to that, most of the target groups are engaged in micro and small businesses after the intervention but the businesses remain to be family based and informal. Finally the study piles up the missing components such as vocational skill training, need based linkage with formal financial institutions and social asset inclusion in the implementation of CEE project by the NGOs.

5.3 Recommendation

- The NGOs implementation manuals and guiding documents are found in different titles and on piecemeal basis. The collection of all CEE guiding manuals in a comprehensive simple and logical order is a decisive measure which the present fast developing community and stakeholders seeks a lot.

- In addition to this, as the two NGOs are implementing the same CEE project and working in the same sub city, they need to establish strong bilateral stakeholder relationship by incorporating other governmental and non-governmental partners. Moreover, they should establish strong bilateral experience sharing and learning system.

- Organizations will fully exploit the opportunity offered by the target community only if they make them aware of their project implementation framework and pave the way for community participation.

- The organizations should allocate more resource and effort to make the community more aware about their project intervention procedures and in order to bridge the knowledge gap

between saving group leaders and ordinary beneficiaries, the NGOs should facilitate knowledge sharing and learning system among the two project targets.

- To successfully improve the knowledge of target groups, full participation of beneficiaries starting from project inception, need assessment and implementation has a paramount importance. Therefore, pre-determined approaches that are included in some parts of the CEE framework should be avoided as they hinder community participation.

- Even if the impact created on saving is high, beneficiaries should be encouraged to save by their own initiative than using saving as a prerequisite to provide other benefits provided by the NGOs. The NGOs should strictly monitor the proper utilization of loan for productive purpose and conduct awareness raising events periodically.

- The impact created on the income level of respondents is significant. However, there are still economically weak target groups who still need to be supported to get out of economic poverty. The NGOs should study the reason why those targets took longer period than others to improve their income level and utilize their existing framework to provide more support for these destitute target groups.

- The organizations should also continue to educate the community about the importance of nutritional local food preparation so as to reduce their expenditure and use the budget for productive investment. In addition to this, the beneficiaries need to be more aware about the need for quality children education and be motivated to spend more on this service as their income increases so as to break the economic poverty cycle through provision of quality education.

- The organizations need to provide consistent education on health care and prevention of infectious diseases to increase health seeking behavior among beneficiaries. This will help the community to become more productive and reduce the expenditure for health care services.

- The NGOs should exert more effort on making the small businesses more formal. This can be done through creating linkage with formal business enterprises and local level government offices. The more the small businesses become formal and organized, their employment rate and departure from family based operation will be improved.

- Without incorporating missing components in the CEE intervention, it is difficult for the NGOs to achieve their community economic empowerment objective. Therefore, the inclusion of need based vocational skill training, should be given more emphasis. The limited and beneficiary focused social asset building should be broaden and encompass the general community. In addition to this, the saving groups should be linked with formal financial institutions to make them access more resources.

- Last but not least, assessment of impact of NGOs intervention in other context like on development would not only be highly desirable but also could provide a fruitful avenue for research that consider NGOs program intervention as one of many ways to secure developed and prosperous community.

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List of Interviewees

1. NGOs and capital projects monitoring and evaluation officer of Gulelie sub city finance office, conducted on March 12, 2016, Addis Ababa, Ethiopia.
2. Statistics and Demographics officer of Gulelie sub city finance office, conducted on March 12, 2016, Addis Ababa, Ethiopia.
3. Community mobilizer of HIDO conducted on February 20, 2016, Addis Ababa, Ethiopia.
4. Community mobilizer of ISAPSO conducted on February 28, 2016, Addis Ababa, Ethiopia.

Annex 1. Questionnaire for Beneficiaries

ADDIS ABABA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF PUBLIC ADMINISTRATION AND DEVELOPMENT MANAGEMENT

I am student from the department of public administration and development management at Addis Ababa University. I am currently gathering data for my Thesis entitled „NGOs project impact on community economic empowerment". As part of my assessment, I will ask you about several issues related to the subject of my study. I will use the information for the fulfillment of the thesis requirement only. Your name will not be mentioned and any information provided by you will be kept confidential.

Questionnaire for Beneficiaries

Date of interview: ----------

Code: ----------

Personal details:

1. Gender

Male =1 Female =2

2. Age

18 to 24 =1 25 to 30 =2 31 to 40 =3 41 and Above =4

3. Educational level

0 to 5^{th} =1 6th to 8^{th} =2 9th to 12^{th} =3 College and above =4

4. Occupation

A. Civil servant B. Small and medium business C. Employed in private organization D. Assistance from relatives E. House maid F. Sex worker G. Tela/ Enjera/ Araki trader H. Daily laborer I. Other

5. Do you have children?

A. No

B. Yes, # --------- Children

How many family members do you have? _____

Part I – Participation, Training & Awareness

6. Have you been involved in the economic strengthening project need assessment?

A. Never B. Rarely C. Sometimes D. Often E. Always

7. Have you participated in the economic strengthening project planning?

A. Never B. Rarely C. Sometimes D. Often E. Always

8. What do you understand by community economic empowerment?

A. Increased income

B. Access and ability to purchase goods and services

C. Communities advance economically, get the power and act to make economic decisions

D. I do not know what it means 2

9. Were you involved in any skills (carpentry, embroidery, hairdressing, etc.) training in this project?

A. Yes B. No (Skip to 12)

10. If yes, the type of skill: /_____/ Year of training:/ _____/ Duration of the training: /_____/

11. Are you currently using the skill to generate income?

A. Yes B. No

12. Did you receive any training related to business from the project?

A. Yes B. No

13. If yes, what is/are the type(s) of training?

A. Business planning and management B. Financial Education C. Saving and lending

D. All E. Others (specify): _____

Part II – Saving, Income and Expenditure

14. Did you save money from your monthly income before joining the project?

A. Yes B. No

15. If Yes, how much per month? /_____ / birr

16. Do you save money from your monthly income at present time?

A. Yes B. No

17. If Yes, How much per month? /_____ / birr

18. At what level was your monthly income before the intervention of the project?

A. Br. 0 to 500 B. Br. 501 to 1,000 C. Br. 1,001 to 1,500 D. 1,501 to 2,000 E. More than 2,000 F. Do not remember

19. At what level is your monthly income of at present?

A. Br. 0 to 500 B. Br. 501 to 1,000 C. Br. 1,001 to 1,500 D. 1,501 to 2,000 E. More than 2,000 F. Do not know

20. How much was your monthly expenditure for food before the intervention of the project?

A. Below Birr 200 B. 201-300 C. 301-500 D. 501-700 E. More than 701 F. Do not remember G. I was living with my parents

21. How much is your monthly expenditure for food at present?

A. Below Birr 200 B. 201to 300 C. 301 to 500 D. 501 to 700 E. More than 701 F. Do not know G. It is the amount I receive from NGO

22. How much was your monthly expenditure for your children educational services before the intervention of the project?

A. Below Birr 100 B. 101-300 C. 301-500 D. More than 501 E. From NGO F. Free at government school G. Not known

23. How much is your monthly expenditure for your children educational services at present?

A. Below Birr 100 B. 101-300 C. 301-500 D. More than 501 E. From NGO F. Free at government school G. Not known

24. How much was your monthly expenditure for health services before the intervention of the project?

A. Below Birr 100 B. 101-300 C. 301-500 D. 501-700 E. More than 701 F. From NGO G. From government H. Never been sick I. I go to Tsebel J. Not known

25. How much is your monthly expenditure for health services at present?

A. Below Birr 100 B. 101-300 C. 301-500 D. 501-700 E. More than 701

F. From NGO G. From government H. Never been sick I. I go to Tsebel J. Not known

26. What is the source of this expenditure?

A. Self B. Iddir C. Relatives D. NGO E. Government F. A & D G. All

Part III – Access to social assets and micro and small enterprise

27. Have you ever been a member of any social organization other than the Iddir through the facilitation of the project?

A. Yes B. No

28. If your answer for question # 27 is Yes, what types of social services were provided for you by the project?

A._____

B._____

29. Did you borrow money through the facilitation of the project in the past one year?

A. Yes B. No (Skip to 29)

30. If yes, from which source?

A. Bank B. Microfinance C. Cooperative D. Informal saving group E. Relatives

31. What was the purpose of the loan?

A. Investment B. Consumption C. To repay other Loan D. Others (specify)

_____

32. Did you operate any kind of small business before the intervention of the project (If no skip to 34)?

A. Yes B. No

33. If yes, how many employees (House Hold) members were engaged in the business?

_____

34. Are you operating any kind of Micro and Small business now?

A. Yes B. No

35. If yes, how many employees (HH members) are engaged in your business currently?

_____

Annex 2. Amharic Questionnaire

<u>አዲስ አበባ ዩኒቨርሲቲ</u>

<u>ቢዝነስና ኢኮኖሚክስ ኮሌጅ የድህረ ምረቃ ትምህርት ክፍል</u>

ይህን መጠይቅ የማቀርብልዎት በአዲስ አበባ ዩኒቨርሲቲ የሁለተኛ ዲግሪ ትምህርቴን በዴቨሎፕመንት ማኔጅመንት በመከታተል ላይ የምገኝ ተማሪ ስሆን የመመረቅያ ጽሁፌንም ‘‘ማህበረሰብን በኢኮኖሚ ማብቃት ላይ በጎ አድራጎት ድርጅቶች ያላቸው አስተዋጽኦ’’ በሚል ርዕስ እየሰራሁ እገኛለሁ፤ ለዚሁ እንዲጠቅመኝም ተከታዮቹን ጥያቄዎች በመመለስ እንዲተባበሩኝ እጠይቃለሁ:: ምላሽዎ ሙሉ በሙሉ ምስጢራዊ ሲሆን ስምዎም በማንኛውም ሁኔታ አይጠቀስም::

ቀን: ----------

ኮድ: ----------

<u>መሰረታዊ መረጃ</u>

1. ጾታ?

ወንድ =1 ሴት =2

2. ዕድሜ?

ከ18 – 24 =1 ከ25 – 30 =2 ከ31 – 40 =3 ከ41 በላይ =4

3. የትምህርት ደረጃ?

ከ0 – 5ኛ =1 ከ6 – 8ኛ =2 ከ9 – 12ኛ =3 ኮሌጅና ከዛ በላይ =4

4. ስራ?

የመንግስት =1 ጥቃቅንና አነስተኛ =2 በግል ድርጅት ተቀጣሪ =3 በዘመድ ርዳታ የሚኖር=4 የቤት እመቤት=5 ሴተኛ አዳሪ =6 ጠላ/ አረቄ/ እንጀራ ሽያጭ =7 የቀን ሰራተኛ =8 ሌላ =9

5. ልጆች አሉዎት?

አሉኝ =1፣ የልጆች ቁጥር ---------- የሉኝም =2

የቤተሰብዎ አባላት አጠቃላይ ቁጥር ምን ያህል ነው? ----------

<u>ክፍል I - ተሳትፎ፣ ስልጠና እና ግንዛቤ</u>

6. በዚህ ፕሮጀክት የተጠቃሚነት ፍላጎት ዳሰሳ ጥናቶች ላይ ተሳትፈው ነበር?

በጭራሽ አልተሳተፍኩም =1 አልፎ አልፎ ተሳትፌያለሁ =2 ብዙ ጊዜ ተሳትፌያለሁ =3 ሁል ጊዜ ተሳትፎ ነበረኝ =4

7. በፕሮጀክቱ የዕቅድ ዝግጅቶች ወቅት ተሳትፎ ነበርዎት?

በጭራሽ አልተሳተፍኩም =1 አልፎ አልፎ ተሳትፈያለሁ =2 ብዙ ጊዜ ተሳትፈያለሁ =3 ሁል ጊዜ ተሳትፎ ነበረኝ =4

8. ማህበረሰብን በኢኮኖሚ ማብቃት ማለት ምን ማለት ነው?

የገቢ መጠን መጨመር =1 ቁስ እና አገልግሎት የማግኘትና የመግዛት አቅም =2 የማህበረሰቡ በኢኮኖሚ መሻሻልና ኢኮኖሚያዊ ውሳኔዎችን የማሳለፍ አቅም ማደግ =3 ምን ማለት እንደሆነ አላውቅም =4

9. በፕሮጀክቱ አማካኝነት የሙያ ስልጠና (የምግብ ዝግጅት፣ ፀጉር ስራ፣ የግንባታ…) አግኝተው ያውቃሉ?

አግኝቻለሁ =1 አላገኘሁም =2 (ወደ 12ኛው ጥያቄ ይለፉ)

10. አግኝተው ከሆነ - የስልጠናው አይነት?፡ ---------- ዓ.ም?፡ -------- ለምን ያህል ወራት ሰለጠኑ?፡ ----------

11. በተሰጥዎት ስልጠና አማካኝነት ስራ ጀምረው ገቢ እያገኙበት ነው?

እያገኘሁበት ነው= 1 እያገኘሁበት አይደለም= 2

12. ከንግድ ስራ ክህሎት ጋር የተገናኘ ስልጠና በፕሮጀክቱ አማካኝነት አግኝተው ያውቃሉ?

አግኝቻለሁ= 1 አላገኘሁም= 2

13. መልስዎ አግኝቻለሁ ከሆነ፣ የስልጠናው አይነት ምንድነው?

የንግድ ስራ ዕቅድና ክህሎት= 1 የገንዘብ አያያዝ= 2 ቁጠባና ብድር= 3 ሁሉም= 4 ሌላ ካለ ይገለፅ፡ --= 5

<u>ክፍል II - ቁጠባ፣ ገቢ እና ወጪ</u>

14. በፕሮጀክቱ ከመታቀፍዎት በፊት ከሚያገኙት ወርሃዊ ገቢ ላይ ይቆጥቡ ነበር?

እቆጥብ ነበር= 1 አልቆጥብም ነበር= 2

15. መልስዎ እቆጥብ ነበር ከሆነ፣ በወር ምን ያህል ይቆጥቡ ነበር? ----------

16. በአሁኑ ወቅት ከሚያገኙት ወርሃዊ ገቢ ይቆጥባሉ?

እቆጥባለሁ= 1 አልቆጥብም= 2

17. መልስዎ እቆጥባለሁ ከሆነ፣ በወር ምን ያህል ይቆጥባሉ? ----------

18. በፕሮጀክቱ ከመታቀፍዎ በፊት ወርሃዊ ገቢዎት ምን ያህል ነበር?

ከብር 0-500= 1 ከብር 501-1000= 2 ከብር 1001-1500= 3 ከብር 1501-2000= 4 ከ2000 ብር በላይ= 5 አላውቀውም= 6

19. አሁን የሚያገኙት ወርሃዊ ገቢ ምን ያህል ነው?

ከብር 0-500= 1 ከብር 501-1000= 2 ከብር 1001-1500= 3 ከብር 1501-2000= 4 ከ2000 ብር በላይ= 5 አላውቀውም= 6

20. በፕሮጀክቱ ከመታቀፍዎ በፊት ለቤተሰብዎ የምግብ ፍጆታ የሚያወጡት ወርሃዊ የገንዘብ መጠን ምን ያህል ነበር?

ከብር 200 በታች= 1 ከብር 201-300= 2 ከብር 301-500= 3 ከብር 501-700= 4 ከብር 701 በላይ= 5 ወጪው የሚሸፈነው በሌሎች የቤተሰብ አባላት ነው= 6 አላውቅም= 7

21. በአሁኑ ወቅት ለቤተሰብዎ የምግብ ፍጆታ የሚያወጡት ወርሃዊ የገንዘብ መጠን ምን ያህል ነው?

ከብር 200 በታች= 1 ከብር 201-300= 2 ከብር 301-500= 3 ከብር 501-700= 4 ከብር 701 በላይ= 5 ወጪው የሚሸፈነው በሌሎች የቤተሰብ አባላት ነው= 6 አላውቅም= 7

22. በፕሮጀክቱ ከመታቀፍዎ በፊት ለልጆችዎ የትምህርት አገልግሎት የሚያወጡች ወርሃዊ ወጪ ምን ያህል ነበር?

ከብር 100 በታች= 1 ከብር 101-300= 2 ከብር 301-500= 3 ከብር 501 በላይ= 4 በበጎ አድራጎት ድርጅት ነበር የሚከፈልልኝ= 5 በመንግስት ትምህርት ቤት በነፃ ነበር የማስተምረው= 6 አላውቀውም= 7

23. በአሁኑ ወቅት ለልጆችዎ የትምህርት አገልግሎት የሚያወጡች ወርሃዊ ወጪ ምን ያህል ነው?

ከብር 100 በታች= 1 ከብር 101-300= 2 ከብር 301-500= 3 ከብር 501 በላይ= 4 በበጎ አድራጎት ድርጅት ነበር የሚከፈለው= 5 በመንግስት ትምህርት ቤት በነፃ ነበር የማስተምረው= 6 አላውቀውም= 7

24. በፕሮጀክቱ ተጠቃሚ ከመሆንዎ በፊት ለቤተሰብዎት ህክምና በወር የሚያወጡት ወጪ ምን ያህል ነበር?

ከብር 100 በታች= 1 ከብር 101-300= 2 ከብር 301-500= 3 ከብር 501-700= 4 ከብር 701 በላይ= 5 በበጎ አድራጎት ድርጅት ነበር የሚከፈለው= 6 በመንግስት የጤና ተቋም በነጻ ነበር= 7 የጤና እክል ገጥሞን አያውቅም= 8 ፀበል እንሄድ ነበር= 9 አላስታውሰውም= 10

25. በአሁኑ ወቅት ለቤተሰብዎት ህክምና በወር የሚያወጡት ወጪ ምን ያህል ነው?

ከብር 100 በታች= 1 ከብር 101-300= 2 ከብር 301-500= 3 ከብር 501-700= 4 ከብር 701 በላይ= 5 በበጎ አድራጎት ድርጅት ነው የሚከፈለው= 6 በመንግስት የጤና ተቋም በነጻ ነው= 7 የጤና እክል ገጥሞን አያውቅም= 8 ፀበል እንሄዳለን= 9 አላውቀውም= 10

26. የእነዚህ ወጪዎች ዋና ዋና ምንጮች ምንድን ናቸው?

ከቤተሰቡ ተቀማጭ= 1 እድር= 2 በቤተ ዘመድ ድጋፍ= 3 በጎ አድራጎት ድርጅት= 4 በመንግስት ድጋፍ= 5 ተ.ቁ 1 እና ተ.ቁ 4= 6 ሁሉም= 7

<u>ክፍል III - የማህበራዊ አገልግሎት፣ ብድር እና አነስተኛና ጥቃቅን ስራዎች</u>

27. በፕሮጀክቱ አመቻችነት ከእድር በተጨማሪ ሌላ የማህበራዊ ተቋም ውስጥ ታቅፈዋል?

ታቅፊያለሁ= 1 አልታቀፍኩም= 2

28. መልስዎ ታቅፊያለሁ ከሆነ፣ ምን አይነት የማህበራዊ ተቋም ወይም ስብስብ ውስጥ ነው የታቀፉት?

1. ----------
2. ----------

29. ባለፈው አንድ አመት ውስጥ በፕሮጀክቱ አመቻችነት ብድር አግኝተው ያውቃሉ?

አግኝቻለሁ= 1 አላገኘሁም= 2 (ወደ 32ኛው ጥያቄ ይለፉ)

30. መልስዎ አግኝቻለሁ ከሆነ፣ የብድሩ ምንጭ ከየት ነበር?

ከባንክ= 1 ከማይክሮ ፋይናንስ= 2 ከህብረት ስራ ማህበር= 3 ከቁጠባ ቡድን= 4 ከቤተ ዘመድ= 5

31. መልስዎ አግኝቻለሁ ከሆነ፣ ብድሩን የወሰዱበት አላማ ምንድን ነበር?

ገቢ ማስገኛ ስራ ለመጀመር/ ለማስፋፋት= 1 የዕለት ተዕለት ወጪ ለመሸፈን= 2 ዕዳ ለመክፈል= 3 ሌላ- ይገለፅ----------= 4

32. በፕሮጀክቱ ውስጥ ከመታቀፍዎ በፊት ማንኛውንም አይነት አነስተኛ/ ጥቃቅን ንግድ ስራ ይሰሩ ነበር?

እሰራ ነበረ= 1 አልሰራም ነበረ= 2 (ወደ 34ኛው ጥያቄ ይለፉ)

33. መልስዎ እሰራ ነበረ ከሆነ፣ ምን ያህል ተቀጣሪዎች (የቤተሰብ አባላት) በስራው ላይ ይሳተፉ ነበር? ----------

34. በአሁኑ ወቅት ማንኛውንም አይነት አነስተኛ/ ጥቃቅን የንግድ ስራ ይሰራሉ?

እሰራለሁ= 1 አልሰራም= 2

35. መልስዎ እሰራለሁ ከሆነ፣ ምን ያህል ተቀጣሪዎች (የቤተሰብ አባላት) በስራው ላይ ይሳተፋሉ? ----------

Annex 3. Questionnaire for the NGO Officials

ADDIS ABABA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF PUBLIC ADMINISTRATIONAND DEVELOPMENT MANAGEMENT

My name is Wudneh Asrat. I am student from the department of public administration and development management at Addis Ababa University. I am currently gathering data for my Thesis entitled „NGOs project impact on community economic empowerment‟. As part of my assessment, I will ask you about your organization‟s community economic empowerment activities. I will use the information for the fulfillment of the thesis requirement only. Your name will not be mentioned and any information provided by you will be kept confidential.

Questionnaire for the NGO Officials

Date of Interview----------

Personal details:

Work address: ----------

1. Gender

A. Male □ B. Female □

2. Education level

A. □ Elementary B. □ Junior high school C. □ Secondary high school

D. □ Vocational training E. □ College or university

3. Occupation

A.□ NGO head B.□ Project head C.□ Site Officer D. □ Community worker

E.□ Other

4. How do you enroll economic strengthening beneficiaries in the projects and what are your major criteria?

A. _____

B. _____

C. _____

5. How does your organization check if there is no duplication of effort by different stakeholders and register the same beneficiaries?

_____

6. How do you view the organization"s partnership with government offices?

A. □ Poor

B. □ Moderate

C. □ Good

D. □ Very good

7. How do you view the capacity of the organization to undertake community economic empowerment activities?

A. □ Poor B. □ Moderate C. □ It has a good capacity D. □ I do not know much about it

8. What major roles the organization has played in community economic empowerment? Please give three reasons

A. _____

B. _____

C. _____

9. How do you organize saving and self-help groups and support them?

_____

10. Does your organization provide any kind of vocational skill training for target groups?

A.□ Yes B. □ No

11. If no why not?

_____

12. How does your organization link its beneficiaries with formal financial sectors?

_____

13. Does your organization have a kind of guideline or manual to design and implement Community Economic Empowerment projects?

A. _____

B. _____

14. What do you think are the shortcomings in the organization‟s community economic empowerment endeavor?

_____

15. Did you participate on the organization‟s project sensitization workshop?

A. □ Yes, I did B. □ No, I did not

16. If no, why not?

_____
_____

17. Do the beneficiaries support and participate in the project intervention (planning & implementation)?

A. □ Yes B. □ No

18. If no, why not? Please give two reasons.

A. _____

B. _____

19. If yes, how? please give two reasons

A. _____

B. _____

20. How should the organization improve its community economic empowerment projects in the future?

1. _____

2. _____

3. _____

Annex 4. Focus Group Discussion Guide

Focus Group Discussion Guide

1. Can you tell me about the processes the organization used to enroll you and help you make progress with the project?

_____

_____

2. What was your role during those processes?

_____

_____

3. What types of support the organization has provided for you with regard to economic empowerment?

_____

_____

4. What changes have you observed in your livelihood after you get involved in the organization?

_____

5. Can you tell me the major support provided by the NGO regarding your children education, health care and nutritional condition after enrolled in the project?

_____

6. How many awareness creation events or trainings have been provided for you, was it helpful to understand what CEE program?

_____

7. As a group leader, at what level is your saving group relation with formal financial institutions in your locality?

_____

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

_____

9. What do you advise the organization to improve in its future economic empowerment project implementation?

_____

Annex 5. Organizational Document Review Checklist

Organizational Document Review Checklist

The community economic empowerment intervention plans, Memorandum of understanding, and other documents review checklist.

S. No.	Points	0	1	2	3	4
		No	In Part	Mostly	Yes	Not Relevant
1.	The organizations follow all stage of the project cycle: (conduct need assessment, project design & planning and budgeting, and regular monitoring).					
2.	The organizations have project implementation agreement signed with concerned government offices.					
3.	The organizations have developed clear guidelines (manuals) & specification on how to intervene on community economic empowerment.					
4.	The organizations have conducted sensitization workshops for stakeholders prior to its project implementation.					
5.	The organizations have signed Memorandum of Understanding with community economic					

	empowerment stakeholders. i.e. Small & medium enterprise, finance and economic development office & microfinance institutions.					
6.	The organizations have prepared & disseminated service map or directories for beneficiaries to enable them access services easily.					
7.	There is proper documentation of saving and self-help groups data and a mechanism to track their progress.					

Annex 6. Interview instrument for Community workers

ADDIS ABABA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF PUBLIC ADMINISTRATIONAND DEVELOPMENT MANAGEMENT

NGOs Community Workers semi-structured interview instrument

Your responsibility in the organization: _____

1. **About the NGO and its programs**

- When was the organization started operation in the sub city?
- What are the major objectives of your intervention?
- What were the major problems of the community in the sub city?

2. **Beneficiary Enrollment**

- What are the criteria for beneficiary enrollment?

3. **Community Saving and Self-Help**

- How do you initiate beneficiaries to save? Is it based on their willingness?
- How do you organize self-help groups and support them? What are the major processes?
- How many of your beneficiaries are linked with formal financial institutions through your facilitation?

4. **Community Participation**

- How much the community knows about your programs?
- How much does the community come face to face and communicate with the program personnel?

- What are the major responsibilities do they carry out in the program?
- Are all beneficiaries of the project equally involved in the project?

5. Program Implementation

- Does your organization provide long term vocational training for its beneficiaries?
- How does your organization help its beneficiaries to be engaged socially?
- What efforts have your organization made to make its targets to become self-sufficient in food, health care and education?
- What major changes have you observed on beneficiaries in relation to health, nutrition and their children educational status?
- How does your organization cancel or graduate its beneficiaries? What are the criteria?

Annex 7. Interview instrument for Sub city finance office

Questions posed to the Gulelie sub-city Finance and Economic Development Office

1. What is the role of your office in community economic empowerment?

2. When did the office signed agreement and begin its work in partnership with the two NGOs?

3. Does the office give any support to beneficiaries enrolled in the two NGOs economic empowerment projects?

4. If the answer for the above question is yes, what kind of support do you give?

5. Are there any individuals who applied to be enrolled in the project after witnessing the change in the livelihood of their neighbors or community members?

6. If the answer for the above question is yes, how many applied?

7. What should be the role of the government in empowering the community economically in partnership with NGOs?

8. What should be the role of NGOs in community economic empowerment?

9. What should be the role of the community based institutions such as Iddirs and Eqqubs in community social inclusion?

10. What are the major problems of the office to strengthen its partnership with NGOs?

Additional comment if any?

Annex 8.

Table 4.6 Access to loan, source and purpose

Questions	Yes						No				Total	
Did you get loan from any source through project facilitation?	Frequency		%				Frequency		%		Freq	%
	106		85.5				18		14.5		124	100
If yes, from which source?	Bank		Micro finance		Cooperative		Informal saving		Relatives		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
	0	0	20	16.1	9	7.3	71	57.3	6	4.8	106	85.5
What was the purpose of the loan?	Investment		Consumption		To pay other loan		Other				Total	
	Freq	%	Freq	%	Freq	%	Freq		%		Freq	%
	82	66.1	14	11.3	10	8.1	0		0		106	85.5

Source: Researcher survey (Apr, 2016)

Annex 9.

Table 4.9 Respondents monthly food expenditure

Questions	Below Br 200		201 to 300		301 to 500		501 to 700		More than 700		Do not know/ remember		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq	%	Freq	%	Freq	%
At what level was your monthly expenditure for food before project intervention?	49	39.5	46	37.1	16	12.9	0	0	0	0	13	10.5	124	100
How much is your monthly expenditure for food at present?	3	2.4	2	1.6	13	10.5	51	41.1	46	37.1	9	7.3	124	100

Source: Researcher survey (Apr, 2016)

Annex 10.

Table 4.10 Educational service expenditure of respondents

Questions Valid	Below Br 100		101 to 300		301 to 500		More than 501		Gov't school		Do not remember/ know		From NGO		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
How much was your monthly expenditure for children education before the intervention of the project?	34	27.4	21	16.9	0	0	0	0	60	48.4	9	7.3	0	0	100	100
How much is your monthly expenditure for children education at present?	25	20.1	36	29	22	17.7	11	8.8	20	12.4	0	0	10	8	100	100

Source: Researcher survey (Apr, 2016)

Annex 11.

Table 4.11 Respondents health care expenditure

Questions / Valid	Below Br 100		101 to 300		301 to 500		501 to 700		NGO		Gov't		Tsebel		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
How much was your monthly expense for health services before the intervention of the project?	44	35.5	29	23.4	0	0	0	0	2	1.6	40	36.3	9	7.3	100	100
How much is your monthly expense for health at present?	27	21.7	31	25.3	21	16.9	7	5.6	9	7.2	23	18.5	6	4.8	100	100

Source: Researcher survey (Apr, 2016)

Annex 12. Map of Gulelie Sub City



Source: Gulelie sub city finance office Archive

DECLARATION

I Wudneh Asrat, hereby declare that the thesis entitled "NGOs Project Impact on Community Economic Empowerment, The Study of Two Selected NGOs Operating in Gulelie Sub City, Addis Ababa" submitted by me for the award of the degree of masters of public management and policy (Development Management) at Addis Ababa University is original work and it hasn"t been presented for the award of any other Degree, Diploma, Fellowship or other similar titles of any other university or institution.

Wudneh Asrat …….. wudasrat@gmail.com

Signature ----------

Date of submission ----------

May, 2016

Addis Ababa