



Addis Ababa University

School of Social Work Graduate Studies

A Qualitative Case Study: The Roles of Religious Organizations on Women's
Economic Empowerment Access to Community Financial Resources; The Case of
Genete Eyesus Child and Families Development Program, Addis Ababa

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Empowerment Access Community Financial Resource;

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DECLARATION

I, Mengistu Meles, the undersigned, declare that this study in the title- A Qualitative Case Study: The Roles of Religious Organizations on Women's Economic Empowerment Access to Community Financial Resources; In the e Case of Genete Eyesus Child and Families Development Program, Addis Ababa—is my original work and has not been presented for a degree and other academic related purposes in any other university and that all sources of material used for the thesis have been duly acknowledged.

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ACRONYMS

EOC-CFAO- Ethiopia Orthodox Church Child and Families Affair Organization

BBS -Basic Business Skill Trainings

CWF – Cristian Women Foundation

FBOs -Faith-Based Organizations

GECFDP – Genete Eyesus Child and Families Development Program

UNDP-United Nations Development Program

UNFPA- United Nations Population Fund Agency

UNFAO- United Nations Food and Agricultural Organization

OECD- Organization for Economic Cooperation and Development

WEE- Women Economic Empowerment

ABSTRACT

The objective of this study was to examine the roles of religious organizations in women's economic empowerment to access community financial resources. The study used a qualitative case study by Applying a descriptive method with the aim of gathering relevant information from informants' perspectives regarding the organization program that helped women access community financial resources. A total sample of 22 participants were selected for KIIs, FGD, and individual home case study purposes using a purposive sampling technique in choosing of informants based on their long duration and experiences in the organization. Data was collected using both primary and secondary sources. The primary sources of data were gathered from the organization staff, organization participants including the members of saving groups, and selected individual women from vocational training. The primary data was gathered using the key informant, FGD, individual household case study guide, and observation checklists. Written English with an Amharic-translated interview guide and mobile device record tools were used to get detailed first-hand information from the study participants to know how the organization works with women to access community financial resources for women and establish women-led small-scale businesses. For secondary data collection, different literature including articles, journals, research findings, organization service manuals, annual reports and plans monitoring, and evaluation checklists were reviewed to support the study findings. Data were transcribed and translated using the thematic analysis technique and coding system based on data similarities and differences the finding of this study revealed that women's participation in the organization program enabled them to improve their business management skills including saving culture, business planning, and book record keeping.

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CHAPTER ONE

1. INTRODUCTION

1.1 BACK GROUND OF THE STUDY

It has attracted increased attention in recent years to have a universally agreed definition of women's economic empowerment. Regardless of its subjective definition, women's capacity to succeed and advance economically and the power to make and perform economic decisions are fundamental for understanding a number of development institutions (Golla et al., 2011). A major access-based definition of women's empowerment appears in Pakistan's Medium Term Development Framework (MTD 2005–2010), which that women's economic empowerment includes access to options, information, education, and resources and economic resources in their lives (Planning Commission, Government of Pakistan 2005).

In spite of its subjective definition, most scholars agreed to have an inclusive understanding to define women's economic empowerment as a process whereby women's lives are transformed from a situation where they have limited power to access economic assets and experience economic advancement' (Taylor & Perezniето, 2014). From this definition, women's economic empowerment might be taken as the ability of women in economic decision-making in their household, in the community, and business environment. This enhancement of economic empowerment allows women to access and control financial, physical, and knowledge-based assets such as access to employment and income generation activities. The program of women's economic empowerment has a long history across the globe. Various religious organizations have been working to empower women economically. One of the leading religious organizations in women's economic empowerment was established in 2000 in Bangladesh and associated with

various institutions including Caritas Humanitarian Aid and the Zion Christian Ministry. The objective of this institution was just to make progress and improve the economic status of women which finally enabled them to build confidence and access to and control over resources in less developed countries (UNFPA, 2008). It is realized that women's economic empowerment through religious organizations is crucial in reducing poverty and attaining the third Millennium Development Goal Namely Promoting gender equality and empowering women, particularly in dimensions of economic gains (UN, 2010).

The roles of religious organizations in the areas of women's economic empowerment programs are strictly demonstrated through engagements. Such engagements are more vital when one contemplates the need for women to take on socio-economic responsibilities that define their efficiency in the empowerment process. The study by Nabofa et al. (2016) demonstrates that the efficiency of economic empowerment programs of Christian religious organizations in Bayelsa State, Nigeria indicates that religious institutions provided skill enhancement programs to intensify the ability of women in the economic empowerment process. Regarding the roles of religious organizations in women's economic empowerment process, The International Conference on Population and Development (ICPD) Program of Action realized that the institutions are highly experienced in advocating women's economic empowerment (Odumosu, Chete, & Alonge, 2011).

Women's economic empowerment program to be a global agenda has been triggered by several factors and incorporated into different development plans of action. These programs include the need to enhance women's productivity, recognition of women's income to the family welfare, and women's high loan repayment experience and leadership skills (Odumosu, Chete, & Alonge, 2011). Women's economic empowerment can also be understood from different global

agendas on women's access, ownership of assets, and decision-making power within the household.

In a similar situation, many forums took place in different countries, for example, in Durban, South Africa in December 2007; Kuala Lumpur, Malaysia in May 2008; in Cairo, Egypt in July 2008; and in Buenos Aires, Argentina in September 2008 (UNFPA, 2008). As a result of these forums, it was concluded that women can be effectively empowered economically if there are reliable channels of empowerment through religious organizations. The resolution reached in the forum also highlighted that in order to empower women economically, the empowerment approach should be incorporated into the stream of religious organizations' projects.

In Ethiopia, the issue of women's empowerment remains challenging in all parts of the country due to the socio-cultural exclusions and economic problems prevailing in the society. Berouk (2004) in his study indicated that gender inequality in Ethiopia is taken as a problem that hindered women's economic empowerment access to and regulation over resources. The study stated that issues including social influence, lack of collaboration between government and non-governmental organizations, absence of political commitment to women empowerment; poor women's access to basic social services and resources, low women's self-esteem, and participation in local economic are considered as a problem. Also, in Ethiopia the national policy practice on women's economic empowerment is inadequate and it makes women to be a victim of economic poverty. By doing so, a woman faces a challenge in every aspect of economic development to access and control resources. Due to their restriction on household everyday jobs and responsibilities such as food processing, childcare, and household management, they face difficulties in being involved in meaningful gainful and income-generating activities (Berouk, 2004).

1.2. Statement of the Problem

Nationally and internationally, a number of studies have been conducted on various dimensions of religious organizations in relation to women's financial and economic empowerment. Global research by UNFAO (2010) on women's economic empowerment and social protection has been conducted and the findings of the study demonstrated that women's access to or ownership of financial assets would improve their decision-making process within their household and this allows them to promote their household financial security. However, the focus of the study is limited to providing financial services and failing to incorporate women's active participation and the use of the available community resources for women. The study also considered the government's financial institutions and sectors as the only role-makers in women's financial and economic empowerment.

The UNFPA (2008) conducted global research on women's financial economic empowerment and sustainable economic development. The finding of this study relegalized that women's financial and economic empowerment creates the power to foster effective change and transform the local communities but most of the findings of this study strongly emphasized the political dimension of empowerment and failed to recognize the economic aspect of empowerment of financial empowerment.

In contrast, international empirical research has been done on the roles of religious organizations concerned with substantial roles in women's economic empowerment like providing access to financial aid, financial management, leadership skills, and social protection. The study by Kingu, (2009) shows the identification of the role of religious organizations in service provision in the Tabora Region and its impacts to ensure women's sustainable economic

development in rural parts of Tanzania. Although these studies have been significantly focusing on the economic features of women the studies were totally taking the religious institutions as the charity organizations providing direct financial injection for household consumption and the family's daily needs and failed to promote women's financial management capabilities including managing, saving, planning and establishing own small -scale business.

In spite of its contribution, and services of financial support rendered, women's economic progress had not matured yet due to a lack of women's active engagement in the decision-making process, and leadership and business management skills. Despite the previous studies, the contribution of religious organizations in promoting women's economic empowerment is not properly examined to show women's abilities to access and control resources as well as conduct their own business enterprise.

In Ethiopia, a qualitative study for the UN Joint Program on accelerating progress towards the economic empowerment of rural women was conducted in Adami Tulu and Yaya Gulele woredas. (Annet, 2008). The objective of the study was to enhance and secure rural women's livelihoods and rights in the context of the global and national development agenda through increasing food and nutrition security, sustained livelihood through income-generating interventions, skill development, and improved access to resources. Similarly, Befikadu Esayas (2016), has conducted a study on "women's economic empowerment, obstacles for success from Southern Ethiopia experience." The study articulates the roles of microfinance institutions (MFIs) on women's economic empowerment and the impact of microfinance programs on household poverty reduction. Although the objective of these studies focused on women's economic empowerment, they entirely focused on the roles of government organizations and

were unable to examine the initiative of other religious organizations' programs to improve women's productivity and increase women's income to the family's livelihood.

The above studies generally focus on women's economic empowerment in rural communities and the findings demonstrated that government financial sectors are taken as the major institutions in the empowerment process. In addition, these studies mostly focus on women's political dimension of empowerment and fail to consider the role of other non-governmental institutions especially the initiatives taken by religious organizations in empowering women to access and control household resources. Thus, the objective of this working paper is to investigate the roles of religious organizations in economic empowerment which help to capacitate women in the decision-making process, family management, and control over resources.

1.3 Objective of the study

1.3.1 The General Objective Study:

The general objective of this study is to examine the roles of religious organizations in women's economic empowerment to access community financial resources, in Addis Ababa, taking the case of GECFDP.

1.3.2 The Specific Objective of the Study:

- To examine the practice model used by GECFDP in women's economic empowerment programs in support of their household economy.
- To assess the roles of the GECFDP in accessing community financial resources for women.
- To assess the types of financial services being provided by GECFDP to empower women economically.
- To explain the challenges of GECFDP IN achieving its objectives of improving women's financial livelihood.

1.4 Research Questions

- What is the practices model used by the religious organization towards addressing women's financial economy empowerment?
- How do religious organizations play their roles in delivering financial resources for women through the economic empowerment program?
- What are the services being provided by the religious organizations that help women access financial services to start their own small-scale businesses?
- What challenges does the organization face in implementing a women's financial economy empowerment program?

1.5 Significance of the Study

Religious organizations may have a significant contribution to the process of social and economic development in a certain community. Having an understanding of the multi-functions of a religious organization will help to have good insight into how it brings change in the community. Similarly, the study demonstrates the findings with an aim to fill the knowledge gap and give insight to other researchers who going to conduct their study on the same subject matter. In addition, it will help for government, non-governmental organizations, policymakers, and other target audiences to have information on the social and economic condition of destitute women and the challenges of GECFDP working on women's economic empowerment intervention program

1.6 Scope of the Study

The study was conducted at Yeka Sub-city of Addis Ababa wereda 1. The issue of women's economic empowerment is a broader concept by which all of the issues could not be addressed by this researcher. Although EOC-CFAO has a number of projects in many parts of

the country, the study mainly focused on the experiences of GECFDP which is one of the EOC-CFAO project sites which is currently working on a women's economic empowerment program in Addis Ababa. This was done for the purpose of making the research manageable and specific. Furthermore, this was helpful for the researcher to get more reliable information from the organization staff, beneficiaries, and other immediate audiences who have an impact on community-based development activities for women's economic empowerment. The study also more importantly elaborated on the experiences of GECFDP in terms of its contributions, roles, and the intervention modality in the community participation process employed for the purpose of achieving women's economic empowerment access to and control over household resources.

1.7 Operational Definition of Key Terms

Empowerment; is the degree of autonomy and self-determination in people and in communities. This enables them to represent women's interests in a responsible and self-determined way, acting on their own authority. Also, it is a process of becoming stronger and more confident, especially in controlling one's life through recognizing and using their resources (Florin, P., & Wandersman, A. 1990).

Gender; is a process through which boys, girls, men, and women learn differently the societal values, norms and beliefs, wisdom, and philosophy which they accept and internalize resulting in gender roles and statuses (Montgomery,2000). The choice of this definition is based on its emphasis on the fact that socially constructed attributes assigned to males and females result in differences in status and roles between males and females

Religious Institutions: these refer to institutions that are created for religious purposes and provide spiritual services. These include denominations and congregations. In this study,

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religious organizations mean organizations operating under a common name, identity, and tradition.

Women's Economic Empowerment:) In the context of this study, it is the process of gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life. Also, it is the ability to make choices that affect one's life and these choices have a connection with economic independence and control over resources. (Cheston and Kuhn,2002).

CHAPTER TWO

2. Review of the Literature

Many governmental and non-governmental organizations have implemented the principles of women's empowerment as a strategic objective to identify the active role of women in the overall development process.

Women's economic empowerment is stated in many ways as a process in which women individually and collectively become active and obtain knowledge, skills, and experiences in the economic atmosphere. Although the empowerment approaches vary from one to another community, it is an individual's ability to be a productive and active member of the community (Suja, 2012). In spite of its subjective definition, there is an agreement among many researchers that the concept of women's economic empowerment focuses on direct indicators of women's autonomy such as decision-making, economic self-reliance, access to economic resources, and protection against all forms of economic discrimination. Research by Charmes and Wieringa (2003), indicated that women empowerment is eliminating all barriers that prevent the participation of women in the fields of employment, education, and social and economic development.

2.1 Theories of Women's Economic Empowerment

Many feminist scholars describe women's empowerment as a bottom-up process that enables women to be agents of change to transform gender roles. They suggest that a woman's economic empowerment not only requires having the power to make independent life choices

but also needs to build confidence to believe that they are entitled to such freedoms (Reeves et al.2000). According to this approach, empowerment is not about taking power away from men but allowing individuals, regardless of gender to be able to realize their fullest potential (Reeves et al.2000).

Similarly, many social science theories explain the status of women in society but for the purpose of this study, it is appropriate to focus on two arguments, namely: (I)the classical modernization perspective that underlined the economic development and (ii) cultural modernity (human development perspective) which focuses on emancipative cultural changes that give rise to gender-egalitarian attitudes through economic empowerment, and self-expression values.

2.2 The Classical Modernization Perspective and Women's Economic Empowerment

The classical modernization perspective considers increasing human choice as a direct outcome of economic development (Bell, 1999; Inglehart & Norris, 2003; Rule, 2003). It holds that women's economic empowerment is central to intensifying the role of women to be eligible for positions of social power. These scholars argue that promoting women in economic empowerment is associated with a broader distribution of educational and occupational resources. According to this perspective, supporting women through economic empowerment enables them to have greater access to and control over occupational resources and have a chance at professional development as well as eligibility for power positions such as political office development (Bell, 1999; Inglehart & Norris, 2003; Rule, 2003).

2.3 Cultural Modernity/The Human Development Perspective

This is a more recent theory that stresses the emancipative cultural changes that enhance the economic empowerment, self-expression values, and autonomy of women. the cultural

modernity/ human development perspectives give a common understanding for most scholars to rise emancipative values that lead to increases in women's economic empowerment in society (Welzel, 2003). Taking the literature on these theories as a whole, progress in economic development, and cultural modernity, what is clear is the degree to which these two factors uniquely influence different aspects of women's economic empowerment. In the past scholars also alleged that women's economic empowerment was enhanced by encouraging various non-governmental organizations including religious institutions extend lines of credit support to women (Agha, 2000).

Similarly, the human development perspective considers religious organizations as institutions that play a role in women's economic empowerment in a given society. According to Najm (2013), these religious institutions significantly contribute to developing social and economic programs that empower women. They come up with projects that give women the power to make decisions and bring positive change to their lives. Moreover, women who get an opportunity to participate in their projects have access to and control over resources and use them to alleviate household poverty in their families (Khan, 2009).

2.4 Liberal Feminist Theory and Women's Economic Empowerment

Although the concept of women's economic empowerment is subjective, for most feminist theorists' gender is the central term for their common understanding. They claim that in most societies throughout human history, men are the most privileged and have had more opportunities than women in terms of accessing and controlling resources. Liberal feminist theory focuses on the issue of women's equal access to and control over resources. One central argument in the field of liberal feminism is women's participation in productive work. Women's

active engagement in productive work enables women to have equal participation with men in livelihood and employment opportunities (Marilley & Suzanne 1996). In spite of sex differences, the focus of the feminist theory is arguing for the importance of equal opportunity between women and men equal opportunities for women and men and women should be equally empowered economically receive equal opportunities, and be motivated in household economic decision-making (Marilley & Suzanne 1996).

Similarly, feminist theorists demonstrate that women are effective and competent like men, but are disadvantaged due to their lack of experience, and management training as well as the presence of discrimination in terms of accessing and controlling community resources. Moreover, one can attribute gender differences to the fact that women have not been able to develop their full potential: these differences should evaporate when women are given access to the same opportunities as men (Friedan et al, 1963).

In a similar way, women are entitled to access to options in relation to economic resources and decision-making process issues but their opportunity access to options is restricted due to economic deprivation (Alstott, 2009). Other sources of unfairly reduced options for women are stereotyping and sex discrimination in employment (Smith, 2004). Furthermore, Liberal-feminist theory is concerned with ensuring that laws and policies do not discriminate against women and that women have equal opportunities in all aspects of life in the area of education and employment, (McElroy, 1991). Although liberal feminist theorists argue that there should be equal opportunities for both men and women in all productive work to ensure all-rounded community social and economic development, in most cases, many business sectors and institutions are dominated by men (Smith, 2004).

2.5 Agency Theory

Kabeer (1999) in his model of women's economic empowerment explains that agency is the ability to define one's goals and act on them. The agency theory predominantly originated from Sen's (1985) capabilities approach, which defines it as the freedom to achieve whatever the person, as a responsible agent, decides he or she should achieve. It suggests that agency freedom can be economic, social, and political actions; empirically these actions may vary across contexts. The agency can be implemented at the individual, household, and community levels. According to Sen (1999), the definition of agency is important to understand three main concepts in line with women's economic empowerment: (1) women's ability to set goals in accordance with their values regarding a particular issue or decision, (2) whether they perceive themselves as able to achieve these goals, and (3) whether women are able to act towards achieving these economic goals. Similarly, agency theory is closely related to empowerment and improvements in women's well-being across health, education, economic opportunities, and security Kabeer (1999). Although agency theory includes components such as resources (preconditions) and achievement (outcomes), it is a process that binds both resources and outcomes and affects the agency's well-being to ensure women's economic empowerment. For example, women's ability to define and act upon their economic choices (agency), is likely to depend on resources such as their education and employment, and access to work opportunities (Kabeer, 1999). According to the agency theory, women's economic empowerment is associated with women's autonomy and bargaining power in economics. An autonomous woman is able to act on her values, goals, and ability to initiate transformative changes in their environment. It increases bargaining power which helps women to exert their influence over each other and is the weight given to each spouse's utility in the household welfare function (Kabeer, 1999).

Similarly, in the agency theory, gender difference is the most observable issue in access to and control over resources also aggravate inequities under micro and small enterprise institution (Von Masson, 1999). Loscocco et al. (1991) noted that women relative to men have less access to financial capital; and due to past credit discriminatory activity, women's lower earning power, and their traditional dependence on men, women made them to have fewer resources to invest in business activities. Thus, these differences in socialization, training, and other experiences of men and women contribute to bringing different outcomes in business performance. This is evident in Ethiopia women's workload and domestic responsibilities may lead to marginal success in business and they spend disproportionate time on domestic chores than on productive as well as profitable business activities (Ibid)

2.6 Empirical Literature on Women's Economic Empowerment

Global empirical research from the World Bank and the Organization for Economic Co operation and Development has shown that women's economic empowerment is a key element to poverty reduction economic growth and sustainable development (OECD, 2011). Although there is no universally accepted definition of women empowerment, in many different contexts and frequently employed as a blanket term it is put forth by development agencies to have a commonly understood women empowerment process.

Regardless of their different thoughts in their literature on women's economic empowerment, Roy and Niranjana (2004) argued that empowerment is always associated with women's capacity to control resources and choose outcomes that will shape their life. Golla, et al, (2011) similarly suggest that women can only become empowered when they have the power and agency to take advantage of the opportunities and can control their own income and

resources. Regardless of having many more definitions, most researchers agree on the World Bank's definition of women's economic empowerment as the expansion of freedom of choice and action; women's economic empowerment is the exposition of women's ability to make strategic life choices in a context where this ability was previously denied to them. (World Bank Sourcebook, 2002).

Kaur (2007), advocated for the common themes in his literature that women's empowerment is a complex multi-faced concept that requires the expansion of women's freedoms so they have the capacity to take advantage of opportunities and make autonomous choices that will shape the outcomes of their lives. Kaur (2007), in his study it is realized that women's autonomy can be achieved only if women's economic empowerment is viewed as a catalyst for achieving that goal. When women are economically dependent, their bargaining power is diminished as is their ability to influence which affects their lives. Therefore, building the capacity of women through the empowerment process makes them generate an income, and control over resources is considered an entry point for channels of communication and vehicles by which women can meet their autonomy in decision-making (Kaur, 2007). Moreover, women who earn an income and control over their financial resources have the freedom to invest in their human capital and family's well-being.

Although the method of attaining women's economic empowerment approach is not the same across different communities, states, and organizations, many literatures suggest that multi-sectorial approaches are needed to increase access to, education, skill training, development, and other opportunities for women's economic empowerment. The OECD emphasizes the need to increase women's access to financial services, skills and, market development, job, entrepreneurship and credit, and other assets (OECD, 2011).

The model of women's economic empowerment is taken as one area of development intervention for many religious and other non-governmental organizations. has become a frequently cited goal of development interventions. In addition, women's economic empowerment is considered an essential element in realizing women's autonomy and achieving broader development goals such as economic growth, poverty reduction, health, education, and welfare (Golla, 2011).

The Organization for Economic Co-operation and Development (OECD, 2012) highlights that women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. However, achieving women's economic empowerment requires a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming (OECD, 2012). According to Negash (2006), the commitment to the long-term goal of empowerment is not only to improve women's capacity, it also brings about economic change for the community as a whole. The findings from Negash's study reported that unless women are strengthened economically, they can't eliminate poverty and realize any genuine progress at local, national, and international levels (Negash, 2006).

Empowering women economically is an essential part of realizing women's economic rights. The Beijing Platform for Action commits governments to pursue and implement sound and stable macroeconomic and sectorial policies that are designed and monitored with the full and equal participation of women, encourage broad-based sustained economic growth, address the structural causes of poverty, and are geared towards eradicating poverty and reducing gender-based inequality (Bardasi, Blackden, Mark, and Guzman, 2007). Inglehart & Norris (2003) have shown that increasing women's access to and control over economic resources contributes to inclusive growth, sustainable development, and long-term prosperity.

2.7 Religious Organizations and Women's Economic Empowerment

Singirankabo (2005) in his study done in Rwanda on the impact of religious organizations' economic support on women's welfare shows that religious organizations worked to help women especially to gain better access to markets and household poverty reduction. Above all, they facilitate gaining access to financial resources and combat poverty. The finding of this study suggested that the majority of women supported by religious organizations improved economically and became capable of providing for their families regardless of their education status and ethnic background. The study also indicated that women's economic empowerment is essential to realizing women's potential to access and control their resources. As Singirankabo (2005), noted religious organizations' involvement in community development work, enhances women's ability to participate actively and engaged in business development and improves their access to and control over productive resources, decent work, control over their own time, lives, and increased voice on meaningful participation in the economic decision-making process at all levels from the household to international institutions.

A similar study conducted by Nikkhah et al (2011) emphasized the role of religious organizations in women's empowerment programs and have an essential responsibility to enhance women's productivity by supporting the community through mobilizing local resources. Islam and Sultana's (2005) studies, found that the approach of most religious organizations has changed from providing direct service to empowerment to discover women's potential that gradually enhances their participation in social and economic development. Their role is not only to promote women to participate in the activities and programs carried out by FBOs but also to find sources of cash as a kind of support.

According to the study of Mzinga (2007), women's economic empowerment is put in place as a central role for many religious organizations. Although his study was conducted in a rural part of Tanzania religion his study shows that organizations such as Caritas and Bakwata are some of the religious-based institutions highly engaging in the provision of financial loans to women's groups to facilitate them run their daily economic activities. The finding of Mzinga (2007), is presented that these religious institutions are experienced in the provision of financial services for women who are economically vulnerable and facilitate loan services from formal financial institutions. The loan services enable women to create their own income-generating activities in the areas of the peasantry, livestock, and petty business and selling manufactured goods, opening small shops, bakeries, batiks designing, tailoring, and weaving baby coats are a few to mention.

Rweteheri (2006) conducted his study in Bunda town which is part of the south of the Musoma region in Tanzania. His study argued the impact of faith-based organizations like the Christian Women Foundation (CWF) and its women's economic empowerment program. The organization is dominantly known for its program in providing women capacity-building services including entrepreneurship, social and risk management skills, and productive and reproductive health. The finding from Rweteheri (2006) shows that the role of this organization is to facilitate financial service for women's capacity building which enables them to develop a risk-coping strategy and improve management skills including saving money and running their own small-scale enterprise.

2.8 Religious Organization and Women's Capacity Building

Religious organizations are among the non-governmental organizations that are committed to rendering service for vulnerable groups of women in a community. Stromquist (2002), in his study, stated the functions of religious organizations such as service delivery including life skills, basic business, and entrepreneurship skills as well as critical analysis of social environments. Similarly, Baccaro (2001) shows the roles of religious organizations in promoting women through facilitating micro-credit, awareness-raising, training for group members, and other social services. The study conducted by Hibbard and Tang (2004) shows the role of religious organizations in women's economic empowerment. By facilitating a conducive business environment, they make women acquire more power in order to make their own decisions. From this literature, it is summarized that through the functions of providing microfinance, initiating capacity building, and self-reliance, they could promote economic empowerment among the community members, and eventually bring sustainable community development

It is currently being promoted as a key development strategy for helping poverty eradication and economic empowerment. Sheraton (2004), pointed out that religious organizations have the potential to effectively address material poverty, the physical deprivation of goods and services, and the income to attain them by granting financial services to households who are not supported by the formal banking sector, credit union, and other governmental institutions. Religious organizations as humanitarian organizations are committed to providing microfinance services such as munching funds, and loans and facilitating savings opportunities to these women who are economically incapable of getting commercial financial services. As a development inclusion strategy and empowerment approach, religious organizations emphasize

women's economic contribution as a way to increase overall financial efficiency within their household and national economies as a whole (Sheraton 2004). In a similar study, Cheston and Khan (2002) revealed that religious organizations are among the institutions that play a significant contribution to household poverty reduction. Through adopting sustainability development programs, religious organizations empower women by providing working capital and allowing them to earn an independent income and contribute financially to their households and communities. This economic empowerment is expected to generate increased self-esteem, respect, and other forms of empowerment for women beneficiaries (Cheston & Khan, 2002).

Similarly, much empirical literature indicates that the roles of religious organizations in women's capacity building are crucial to bring about women's economic empowerment in a community. According to Cheston and Kuhn (2002), capacity building is an approach to development that builds women's independence, leadership skills, self-esteem and self-reliance. As one of the dimensions of women's empowerment, it builds financial capacity (resources, opportunities, and knowledge), human resources (skills, motivations, confidence, and relational abilities), and social resources (networks, participation, shared trust, and bonding). within their social environment Cheston and Kuhn (2002).

The UNDP (1997) has introduced the experience of women's economic empowerment and capacity building that is process-oriented and helps individuals and groups of women and organizations to increase their abilities to execute core functions, solve financial problems, define and achieve business objectives, understand and deal with their business development needs in a sustainable manner. Kelly (1992) indicated that the concept of self-reliance is strategically placed within the essence of community development and today many religious organizations are performing the concept of self-reliance in women's economic empowerment

through organizing women becoming self-help and active participants in local economic development. Kelly (1992) in his study that religious organizations follow strength-based approach to employ a self-reliance strategy to improve women's economic empowerment through using their resources, abilities, and their own possessions so as to improve their living conditions. In a similar situation, Fonchingong and Fonjong (2002) have pointed out that self-reliance is increasingly being adopted by grassroots religious and charity organizations for the purpose of utilizing the available indigenous local resources. It helps women in particular to rely on their own inner strength and become independent of funds sourced outside the community.

2.9 Conclusion

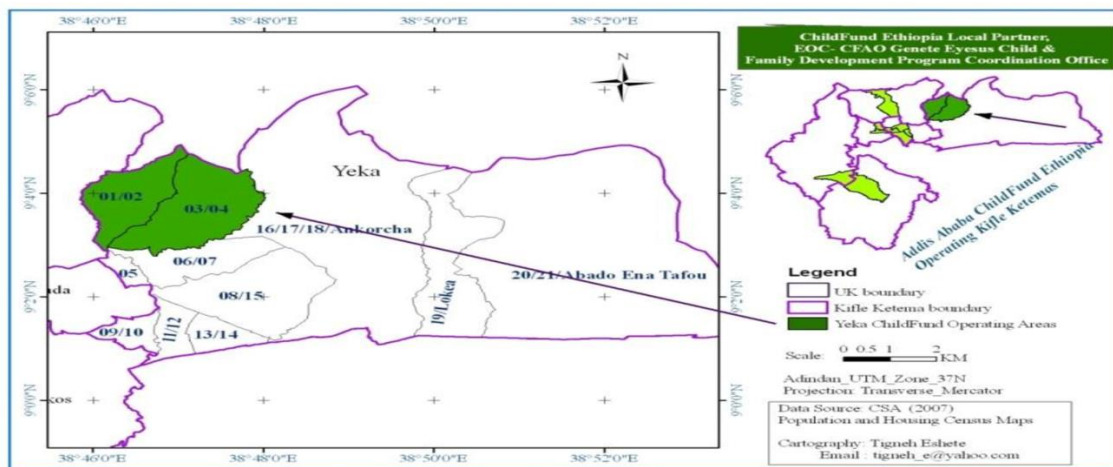
Most of the literature part of this study analyzed women's financial economic empowerment contextually but most of the literature associated it with productive roles, independence, and asset-owned capacity. While reviewing this chapter it has discussed that most of the theoretical perspectives investigate the roles of many religious organizations prioritizing direct financial support in parallel with spiritual services. However, some empirical studies in the literature argue that the roles of religious organizations in women's financial and economic empowerment have not been well-investigated and it goes beyond providing direct financial support. From the literature of some studies, it has been articulated that many organizations are working on women's economic empowerment but they are not effective to promote to improving women's financial management, saving, planning, and promoting household income. Therefore, the literatures mentioned in this study contributed to the researcher to investigate evidences using a descriptive method of study from the participants' perspectives.

CHAPTER THREE

3. RESEARCH METHOD

3.1 Description of the Study Area

Although EOC- CFAO has many care center projects in many parts of the country, the study was conducted at Genete Eyesus Child & Family Development Program Coordination Office (GECFDPCO) which is one of the child care and community development project sites. The organization was established in 1973 by religious fathers in response to the unprecedented famine that overwhelmed many human lives in the northern parts of the country and left a large number of children without parents. GECFDP is currently operating in Addis Ababa, Yeka Sub-city at Wereda 1 & 2 in collaboration with Child Fund Ethiopia as a financial aid partner organization. The Yeka sub-city is located in the North East Part of Addis Ababa city whose total area of the sub-city is 8598 km square. There are 13 words under it. According to Woredas 1 and 2 sub-city administrations, the wereda comprises 2797 destitute households.



Map of the Study Area

Source: Extracted from CSA (2007) data

3.2 The Research Design

To answer the research questions and meet the research objective, a qualitative case study research design was employed along different phases. One of the purposes of using a case study research design was to get a deep insight through assessing the GECFDPCO experiences in women's economic empowerment to access and control over housed resources.

The researcher used descriptive qualitative types of case study with the aim of understating informants' attitudes and behaviors towards the experience of the organization in women's economic empowerment. Using a descriptive qualitative case study, it was able to define the roles of religious organizations by collecting a meaningful huge amount of information from the informants' perspectives and experiences.

The researcher followed different phases when data was collected. During the 1st phase desk study or basic concepts such as models of empowerment, organization documents, (service guidelines, annual, plan, reports...) were reviewed and internet searches as well as official reports/literature of government were analyzed. In the second case study phase empirical data was gathered from the field. By doing so, research tools such as key informant interviews with organization staff, focus group discussions In-depth interviews with women beneficiaries and an observation checklist have been organized to get detailed first-hand information about the organization's experience in women's economic empowerment.

3.3 Selection and Sampling Size

The researcher determined to have a certain number of sample cases being studied. The sample size was determined in accordance with the occurrence of new information from the subsequent participants. During the study, samples of three service recipient women (for in-depth

interview and home case study purposes), five project staff members (key informant interview purpose), and one FGD (comprised of 14 members of women participants among different saving groups) were selected using a purposive sampling method. The researcher employed purposive sampling because of its appropriateness when a small number of units was selected among the research participants. Purposive sampling was also employed because it was crucial to the study to select interview subjects that fit the focus of the study. According to Bernard (2002), purposive sampling is one of the qualitative sampling techniques that is deliberately employed in choosing informants due to the qualities that the informants possess and helps to identify types of cases for in-depth investigation. Thus, using the purposive sampling technique in the study was relevant due to the researcher's prior knowledge and experience with the research area and his decision of what needed to be known and set out to find people who could and were willing to provide the information by knowledge or experience.

3.4. Source of Data Collection

The research report was organized based on primary and secondary sources of information. The primary source of data was collected using an in-depth interview with three service recipients' women; a key informant interview with five project staff and FGD with a member of 14 project women who came from different saving groups. Also, the researcher used an observation checklist as a primary source of information through formal and informal discussions with project officials and community people. The secondary data was the other sources of information that the researcher collected data through analyzing different literature including, journals, organization annual reports, service manuals, websites, published reports, and previous research which have direct relevance to the study.

3.5 Tools for Data Collection

3.5.1 In-depth Interview Guide

An in-depth interview with purposively selected women was used with the aim of investigating the real organization experiences, opportunities, strategies, and approaches in women's economic empowerment programs that helped to access control over resources. It was guided by the objectives of the study and attempted to provide answers to all the research questions. The use of an In-depth interview allows the researcher to collect qualitative data and helps to understand the issues and views of participants' women about the organization's experiences and basic challenges in women's economic empowerment. As Veal (2006) stated, using an In-depth interview in a qualitative case study helps to narrate the ideas, concepts, attitudes, narratives, and stories of participants regarding the services and contribution of the organization to improve the economic well-being of destitute women. Accordingly, to meet the research objective and answer research questions their women were purposively selected for the home case study.

3.5.2 Key Informant Interview Guide

Key informant interviews were conducted with five project staff who have first-hand knowledge and experience about the project. The informant included the program manager, youth development officer, early childhood development officer, sponsor relation officer, and community development facilitator. All of the informants were the program staff and had higher exposure to women's economic empowerment programs. The interview session has taken place in each participant's office with a scheduled date and time. The purpose of conducting the key

informant's interview was to get more details about and answer all research questions across the study.

3.5.3 Focus Group Discussion Guide

The aim of employing the FGD as a data collection tool in the study was, to get first-hand information through in-depth understanding from a purposely selected group of individual women who are currently participating in the organization program. Also, the FGD focused on answering all research questions and meeting the research objectives. Although many qualitative researchers use different types of FGD, for the purpose of this study, a single type of FGD was used. According to Morgan (2002), a single type of FGD is most importantly applicable in an interactive discussion of a topic by collecting all participants as one group in one place. Also, a single type of FGD is a widely used technique and relevant when participants are relatively familiar with each other. Although getting absolute homogeneity among the research participants is difficult, the researcher decided in the recruitment process by applying purposive sampling by selecting participants based on their accessibility and proximity.

3.5.4 Observations Checklist Guide

The researcher used an observation checklist as a tool for data collection to gather primary sources of information in the area of program intervention. It was conducted for the purpose of capturing reality in the study environment and enabled the researcher to have first-hand experience with participants, record information as it occurs, and explore topics that may be uncomfortable for participants to discuss. Visiting sites of the organization services, beneficiaries' housing conditions, and their working place was the way to observe and collect valuable data through the observation method. Data collection through observation became the

input for the researcher to observe the organization's service, and the general situation of beneficiaries and capture issues that were not either expressed or well noted during the interview session. The observation was carried out by preparing a formal checklist to gather relevant information about the overall situations of the service recipient's women, the family, and the service environment.

3.5.5 Document Review

A desk review of relevant documents was used to examine the experience of the organization in women's economic empowerment. Such review included service guidelines, monthly and annual reports, beneficiaries' admission criteria, intervention and evaluation forms, home visit assessment forms, case managing documents, brochures, and other official documents that are important to the research study.

3.6. Ethical Consideration

Ethical issues are equally important in the qualitative method of case study like any other research paradigm (Anderson 1989). Throughout this study, the researcher potentially assures that participants are fully informed about the research process. In relation to the risks of the research prior to data collection, the consent form was provided and assisted participants to understand the scope, and objectives and know their agreement to take part in the study. Moreover, the researcher was aware of his responsibility to be sensitive and respectful of research participants and their basic human rights. Participants were informed that at any time in the process of the study had the right to interrupt and decline to respond to any or all of the research questions if the situation was detrimental to their privacy. Also, each participant was assigned by pseudonym and coding system to protect their identity so that their names would not

be mentioned in the report. Data were collected after obtaining verbal and written consent from the study participants. Before starting the interview session, the researcher informed each participant about the use of their information for academic purposes only. Similarly, the potential benefits and lack of risks from participating throughout the study were explained to the research participants.

3.7. Trustworthiness of the Study

The study avoided intimidation by properly documenting the data obtained from the study participants. To ensure trustworthiness, the researcher used pseudonyms during data analysis that helped to maintain participants' privacy. Emphasis was also given to reducing respondents' bias and building positive relationships between the researcher and participants that increase safeguard trustworthiness in place. The objective of this study was to increase the possibility of getting genuine information. In light of this, participants were informed about confidentiality and the significance of the information they provided throughout the research process. It was realized that the researcher maximizes the possibility of getting accurate data by applying various interviewing skills including probing and paraphrasing. Also, the study employed bracketing so as to minimize biases. Bracketing is used to prevent the researcher's prior bias from interfering with the research. Finally, the study confirmed neutrality to ensure that researcher bias does not twist the interpretation of what the research participants said to fit a certain narrative.

3. 8. Method of Data Analysis and Interpretation

The study applied a thematic analysis technique which helped to provide detailed explanations, understanding, and interpretation of ideas and situations that were being studied. According to Creswell (2013), the thematic analysis technique is appropriate in qualitative case

studies to analyze data and helps the researcher in the process of coding and categorizing to organize the data. The codes that the researcher uses are based on certain topics and are identified as relevant to the study based on ideas, concepts, terms, or phrases. Another reason for using thematic analysis was that it enhanced the researcher's potential to identify the common issues that recur the main themes which summarize all the views that the researcher collected.

To ensure data credibility, the researcher carefully read notes, listened to recorded responses from the interview questions, and coded data from each interview before analyzing the data. Moreover, major themes were identified derived from the research questions, and the recorded interviews were transcribed into English without changing and distorting the meanings of respondents' words and eliminating components of stories. The researcher carried out a careful observation to identify commonalities and differences among different participants. These themes are elements of the described experience. Finally, the finding patterns among the collected stories were identified, organized, and categorized based on similarities and differences between themes and created connections among themes so it helped to interpret the larger meaning of the data without changing its context.

CHAPTER FOUR

4. FINDINGS

4.1.1 Background Information of the Study Participants

In this section, the major findings from each data source were presented and then analyzed to address the research questions and meet the objective of the study.

Table1.1 Background Information of Key Informant Interview

Code	Sex	Age	Education	Position	Duration
KII 1	Female	34	BA degree in sociology	Community Development Facilitator	3years
KII 2	Female	40	MA in public health	Early childhood officer	10 years
KII3	Male	60	MA in Psychology	Program Manager	39 years
KII 4	Male	33	BA degree in social work	Sponsor relation officer	7 years
KII 5	Male	48	MA in business management	Livelihood officer	11 years

Table1.1 background information of the Key Informant Interviewees

As a qualitative method of inquiry, the KII guide was used and it was believed that applying KII as a data-gathering tool was effective in getting generic information from the project staff about the roles of the organization in women's economic empowerment to access community financial resources in the community. Moreover, the KII were purposely selected based on their years of experience in the organization and asked the following items of questions.

Table 1.2 Background Information of Participants in an In-depth Interview

Code	Sex	Age	Education	Religion	Marital status	Duration in the organization
Participant 1	Female	37	Grade 10	Orthodox	Married	>10 years
Participant 2	Female	40	Grade 10+4	Orthodox	Widow	>10 years
Participant 3	Female	45	Grade 12 th	Muslim	Divorced	>15 years

Table 1.2 Background information of women in an In-depth interview

The findings from an in-depth interview focused on how the women's economic empowerment program is sustainable to bring about a wide –range of achievements in relation to self-confidence among women participants, increase women's community participation, and improve their skills for livelihood development and control of household resources. The case studies were held with a one-to-one interview lasting approximately two and a half hours. The in-depth interview was so helpful and it was able to get rich qualitative data and to investigate the roles of the organization in women's economic empowerment from the family and community context.

The findings from an in-depth interview with an individual household case study presented that the organization has been working for many years in women's economic empowerment services with the aim of establishing savings-led women's micro-enterprise. This is done through combining different resources, efforts, and activities that are most significant for women's economic empowerment. The informants' findings also presented that the

organization's support system is mostly focused on increasing women's awareness, knowledge, and skills in a business environment.

The finding below shows an individual case study presentation with three organization women.

Table 1.3 Background Information of FGD Participants

The study used a focus group discussion to get supplementary data on the roles of the organizations in women's economic empowerment to access community financial resources. As a result of this, a focus group discussion was held among 14 members of women who came from different saving groups (all are women) and the summary of their main findings is organized and analyzed as follows.

Code Name Given	Sex	Age	Education	Religion	Marital status	Duration of staying	Location
FGD participant 1	Female	30	Grade 2	Orthodox	Married	10 years	Yeka-wereda 1
FGD participant 2	Female	40	Grade 3	Orthodox	Married	4 years	Yeka wereda 2
FGD participant 3	Female	41	Grade 4	Muslim	Married	7 years	Yeka wereda 2
FGD participant 4	Female	32	Grade 4	Muslim	Divorced	10 years	Yeka wereda 1
FGD participant 5	Female	30	Grade 7	Orthodox	Divorced	7 years	Yeka

							wereda 1
FGD participant 6	Female	35	Grade 9	Orthodox	Divorced	10 years	Yeka wereda 1
FGD participant 7	Female	28	Grade 10	Protestant	Divorced	5 years	Yeka wereda 1
FGD participant 8	Female	39	College level 4	Orthodox	Married	14 years	Yeka wereda 2
FGD participant 9	Female	20	12	Orthodox	Divorced	3	Yeka wereda 2
FGD participant 10	Female	30	10	Orthodox	Married	6	Yeka wereda 1
FGD participant 11	Female	26	10	Muslim	Widow	4	Yeka wereda 1
FGD participant 12	Female	27	8	Muslim	Married	5	Yeka wereda 2
FGD participant 13	Female	21	10	Protestant	Married	4	Yeka wereda 1
FGD participant 14	Female	41	8	Muslim	Divorced	9	Yeka wereda 2

Table 1.3 Background information of the FGD Participants

The demography information of FGD participants indicated that the age of women ranged from 20 to 41 years old. Among the total participants, 4(28%) of them are between 20 and 27 years of age, 5(36%) of them are between the age of 28-34 and the rest 5 (36%) of them are also between 35 and 41 years old. Regarding participants' education status, it is observed that 43% of the majority of women have high school certificates (9-12 years of education) followed by 29% of

primary school (2-6 years of education). The other 21% of the FGD participants completed junior secondary school (7-8 years of education). These having college certificates i.e., diploma level is only one which account for 7% of the total participant in FGD. As it was understood from the above table, age, and education is not taken as a barrier to participant selection criteria for women in the program. Although educational level plays a role in women's success in business, the program mostly applies the women's vulnerability status for selection.

Regarding the participants' location, all of them are the residents of the project area in Yeka Sub-city wereda 1 and 2 respectively. Eight of them live in Wereda 1 of the mentioned sub-city and the remaining six participants are from Wereda 2. The participants have been staying in the program for 3 years to 14 years of duration. This revealed that there is no limited time given for participants to stay in the program rather it focused on women's commitment to take capacity-building training and establishing alternative income-generating activities. The other demographic information of the FGD participants was concerned about their religious affiliation and marital status. Most of the FGD participants (50%) are from Orthodox and the rest of 36% and 14% of them are from Muslim and Protestant religions respectively. All participants responded that the program is open to all women regardless of their religious affiliation, ethnic background, and education status.

4.1.2 Participants' Case Presentation in an In-depth Interview

Case I: The Story of Alem

Alem Workneh is a 37-year-old woman. She lives in Addis Ababa with a particular place known as Ferensay Legasiyon found in Yeka Sub city wereda1. She is a mother of two children, a 16- 16-year-old son and a 3 -3-year-old daughter. Alem presented and narrated her story below.

I studied my education until grade 10. When I was in my teenage period, I was the eldest of four children. I left school when I was at the age of sixteen to look after my siblings because my family was living in a difficult economic situation. They were unable to provide us with the basic necessities required for our education. By the time my siblings became mature, I met my husband and married him when I was at the age of 19 and started living an independent life. Before joining this program, I was a housewife and we had no permanent sources of income to manage my family. My husband used to work as a daily laborer and got very little income which was unable to meet daily household needs. Although I was very happy in my family, life has been difficult, and was hard to fulfill household consumption; unable to cover monthly house rent, medication facility, and school child needs. Therefore, for the sake of our survival, I contacted the 'Kebele' Women and Children's Affairs Office to get a supportive letter to join this program (Alem. W, 2021).

Case II: The Story Mekdes

Mekdes Addisu is a 40-year-old woman. She lives in Addis Ababa in a particular place known as Ferensay Legasiyon found at Yeka Sub city wereda 1. She is a mother of 24 and 10-year-old sons and 18-year-old daughter. Her eldest son is attending his university education in the field of civil engineering and the rest of her son and daughter are in 4th and 12th grade respectively. When Mekdes was at the age of 17, she was in 10th grade but hard to continue her education because of her family's poor economic status so she was expected to assist her aged father and mother. To help her family she used to work in a liquor factory for three years with a little wage which was unable to meet her family's needs. As time went on, she got married and lived a married life for 13 years with her husband. Unfortunately, her husband had an addiction

problem so his relationship with the work environment was worsened. To make matters worse, he was also a victim of nerve disease and lost his job because of it. This was done by his office following the rules and the regulations of the department often giving him six months of sick leave but unable to recover from his illness. In spite of her endless efforts, it wasn't possible to save her husband's life, and finally, he passed away after undergoing continuous medical treatment.

Following her husband's death, Mekdes was forced to lead her family life alone. In spite of her efforts, it was difficult to manage her family duties as usual. This also resulted in economic chaos and her family encountered multi-faced problems; her three children couldn't get the necessary supplies like food, clothing, health care, and scholastic material and it was difficult to pay monthly house rent. Hence, this condition has resulted in not only an economic burden but also psychological, social, and other impacts on her family's life. But to survive for her children, she was trying to conduct different income-generating activities like vegetable ('Gulit' business), charcoal, local drinks like 'Araki', 'Shameta', and selling used clothes. Also, she used to work mobile business coffee and tea but all efforts have not had an impact on sustaining her family life and meeting the household needs due to the inconsistent nature of income obtained from this business.

Mekdes presented the process of how she joined the program. With the objective of improving her living situation and escaping from a miserable life, she made an endless effort by assessing different options. Also, she had a need to upgrade her education by attending either short or long-term vocational skill training which is important to be involved in decent work. As she reported, by that time she was trying a lot to find many alternatives and a supportive environment which was relevant in achieving her dream of having better-paid jobs and becoming

an entrepreneur. She explained that to make all dreams real, she made a great deal of effort to ask a different body for help but it was not successful at the moment. At the end of many struggles, she was able to contact the Kebele Office of Women and Children Affairs. Finally, her request was effective and the Office of Women and Children Affairs wrote her a supportive letter to participate in this organization (Mekdes. A., 2021).

Case III: The Story of Lubaba

Lubaba is a 45-year-old woman who lives in Addis Ababa in a particular place commonly known as ‘Wolayta Sefer’ located at Yeka Sub-city wereda 1. She studied her education until grade 12. When she was at the age of 16, she married her first husband and now she is a mother of 30 and 24 years-old sons and 22 and 8 years-old daughters. Her eldest sons completed their education in degree programs. Her first son was employed and a paid worker in the field of electrical engineering. Her second son completed his education in computer science but is unemployed for the time being. Although her daughter completed grade 12 but was unable to join the university due to her low passing point. As a result of this, she is taking different vocational trainings in hairdressing and food preparation programs. Lubaba’s last daughter also attended her education in 2nd grade (Lubaba.H, 2021). In connection with this, Lubaba has presented her case on how she joined the program as follows.

When I was pregnant with my youngest daughter, I divorced my husband because of unknown personal and family problems. Before the divorce, my husband was the only breadwinner and used to work as a daily laborer to manage our family but when we divorced, we started living alone and our family’s well-being deteriorated. In this regard, I would like to work more but difficult to fulfill the household needs as usual. I was

always worried about what I did. As time went on, I observed that my daily income and working condition was unable to feed my children. By doing so, I expressed my living situation to the women around my community who are working as the 'Yeketena Committee' to help me by any means and wrote a referral and support letter for any aid organizations. Thus, after making much effort and having considered my family life circumstances, this 'Yeketena' Committee and the Office of Women and Children Affairs wrote me a letter to join this program.

4.1.3 The Types of Service Provided by The Organization

This question was raised for women during the In-depth interview to get their personal insight about the types of services they got from the organization program. From Alem's story, it was understood that she engaged in different program activities. She said when she joined the program, her first thought was to get the immediate financial support that would bring direct outcomes in her family life but now she got the program beyond her expectation. At her first contact, she had an awareness of the overall program services including the types of services provided by the organization including handout support which refers to a direct provision that includes reaching the family's immediate needs and partially addressing the household's economic problem. Regarding the handout services, Alem also reported that her family benefited from the program through nutritional support, scholastic material aid, cash transfers during the COVID-19 pandemic emergency response, and working capital to start her new business (Alem, 2021). Similarly, her story narrated that at the time of her coming, she was informed about the program's objective which enhance women's capacities and increasing their business skills in establishing their own business enterprise. According to Alem, story, besides the direct services, the program works on building women's soft skills development to maintain its long-term

objectives in women's business development by providing life skills and basic business skill training including market assessment, credit, and saving management. The finding from Alem's report summarized that attaining training on skill development is ultimately taken as a pre-requirement for women to get working capital either to start a new enterprise or to expand an existing one.

In a similar situation, the finding of Mekdes depicted that the organization is primarily working on women-focused economic empowerment by creating a positive environment towards improving women's business mindset and developing future plans for their lives. Mekdes was asked about the types of support received from the program and she presented her detail as follow.

When she came here, she got different kinds of services that are directly related to financial knowledge and business development skills including financial literacy education, household management, and parenting skills. In spite of her education status, getting vocational training in business and financial-related skill training enabled her to engage in better-paid work. Before joining the program, her higher education achievement was grade 10 and this was unable to strengthen her livelihood earning capacitate to run lucrative and meaningful income-generating activities. After her participation in the program, it helped her to get an opportunity to learn vocational skill training in the area of food preparation. The training has enhanced her skills towards changing her business idea and increasing her thinking ability on home economics; encourages her to take part in a better-paid job run any profitable small business enterprise. From her story, Mekdes responded that the nature of the training provided by the project staff inspire the program women and improves their ability to recognize and make choice and put these choices into practice. Since her participation in the program, she realized that most

of the trainings organized by the project staff are based on participants' needs and this allows them to be effective not only in business decision-making but also challenge social barriers and change the underlying factors that touch their ability to succeed in business (Mekdes, 2021).

The in-depth interview from Lubaba's finding narrated that, "the service provided by the project is holistic in type." Although her coming to the organization was intended to get food supplies and scholastic material support for her children, she realized that the program's core services focused on capacitating women's skills to address the economic, social, and health aspects of their families. This includes building business management and development skills that enable women to scale up household income, and self-employment opportunities, establish women-led income-generating activities, and promote family well-being, child education, and protection. Her finding implied that, as soon as she came to the program, she had been participating in business development services such as basic business skills, job creation, management, saving, and planning which were considered relevant for her to build an earning economic capacity. Also, it found that women's participation in business development services is key to changing their attitude towards improving their abilities to exercise saving, manage a business, develop plans, and find afferent alternatives in income-generating activity. The other support, she is receiving from the program includes supplying her children with scholastic materials, medical services, and training on life skills like reproductive health, gender, and school governance and leadership (Lubaba,2021).

During the home case study, Lubaba presented that she had a strong plan to run poultry farming and urban agriculture if her request was approved by the project. Fortunately, she was lucky and her business proposal got approval for the project. From the findings, before releasing it was mandatory for Lubaba to take formal training on business management including

entrepreneurship, business literacy, and life skills. After completing this training, the organization provided her a 30 egg layer chickens and Birr 5000 as working capital to run her business. Now she is thankful and her chickens produce an average of 25 eggs per day. In addition to poultry, she prepared a business proposal to diversify her livelihood in the area of vegetable crop production to increase her household income and enhance family food security (Lubaba, 2021).

4.1.4 Participants' Selection Criteria for Program Intervention

To identify women's admission criteria, Key informant interviews, focus group discussions, in-depth interviews, and desk reviews were carried out and an observation checklist was used.

According to data obtained from different sources, the organization uses a standard service guideline to screen out women for economic empowerment services. According to the finding from Based KII 2, it reported that;

The organization is closely working in collaboration with the 'Kebele Women and Child Affairs office. Therefore, based on their joint agreement and standards, women come up with supportive letters from the above offices as per requests and requirements. The admission criteria mainly articulate the elements of the current women's economic, social, and health status. Concerned about their economic status, women having large numbers of households with excessive food insecurity are eligible for the service (KII2, 2021).

From the organization guidelines, it was indicated that the selection criteria and admission process primarily emphasize family size, daily income, and health status. It defines that the participant women have one child per household and if her monthly income is less than

Birr 1500, she will be admitted for organization economic empowerment services. In addition, it explained that if the participant women have 1-3 children per household and the monthly income is less than Birr 1800, the women will be admitted for service. Moreover, if they have 3-5 children per household and their monthly income is less than Birr 2000 and 5 children per household, and if a monthly income is less than Birr 3500, they will be admitted to the organization's economic empowerment program.

Concerning the economic dimension as selection criteria, the findings from all key informant interviews and document reviews confirmed that the organization mostly focuses on the level of vulnerability cases of economic, social, and health status of women during the selection process.

In connection with the social status as selection criteria for economic empowerment, the data obtained from the key informants and document review indicated that women in female-headed households and having disabled family members are eligible to join the organization program. As the KII 1 tried to explain in connection with social status as selection criteria for economic empowerment, the organization follows an admission process including families having members living with disabilities, isolated and marginalized family history, orphan children, and child-headed households are among of them to screen participants for program services (KII 1, 2021). Similarly, the KII2(2021), reported that women will be prioritized and get admission if they are socially vulnerable and economically disadvantageous; have chronic health problems, and have future plans and aspirations to change living situations through engaging in an alternative income-generating activity (KII 3.2021).

From the findings of most of the FGD participants, it was reported that both the Office of Women, Children, and Social Affairs and GECFDP have joint standard criteria to select women for organization service according to women's vulnerability status. Most of the members in FGD reported that women are enrolled in and get service from the program if their income is very low and unable to meet their household needs including medication, education for children, food, and clothes. The findings from most of the participants also showed that women are selected and sent a supportive letter from the office of Wereda Women and Children Affairs to get services. From the participants' points of view, these screening criteria are recommended to include the family profile such as families having no permanent livelihood, members of the families having chronic health problems, large household members, very low economic status, and families with psychologically abusive history. Four of the participants in FGD elaborated that women are eligible for participation in economic empowerment if they are socially vulnerable or have a child-headed household, household members living with disabilities, and homeless families (FGD Participants, 2021).

4.1.5 A Practice Model Used by the Organization

A community need-based approach is used by the organization to empower women economically. The data from KII3 and the organization service manual revealed that the ultimate objective of the organization is to make women self-sustain by improving their financial livelihood. As a practice model, the organization conducted a need-based assessment that helps women to establish their own businesses and be actively engaged in income-generating activities. The organization organizes sensitization training for women to make them ready to take up a business based on their choice and provides technical support and professional coaching to them that helps to run their own IGA. Not only organizing and providing training

and support, the organization also monitors and evaluates women's progress whether they are on the business track or not. Also, the organization uses weekly, monthly, and annual monitoring and evaluation means of verifying to analyzing women's best practices, challenges, and possible interventions across their business environment.

An interview conducted with KII1 and KII4(2021) similarly narrated that to build women's economic capacity, the organization uses its own need-based approaches. According to their report, the need-based approach emanated from the participants' felt needs. The detail of these informants showed, that the organization's strategic intervention model (theory of change) mainly articulates to community self-heal and creates self-support individuals among women. Regardless of having different challenges among women, the major problem that brought women to the organization is their economic vulnerability. From the informants' findings, the theory of change is, therefore, significant to identify the types of problems that brought women to the organization and then develop a tool to conduct an assessment to identify their need for prioritization. Some of the intervention modalities for example are organizing different need-based skill trainings that help women to enhance individual women's basic business skills and improve a member-saving group of women in their business schemes (KII1 & 4, 2021). Similarly, the interview conducted with KII2 and 5(2021), revealed that the organization developed and used regular supportive monitoring and evaluation checklist to review women's economic empowerment progress. To conduct this, the community volunteers, community development facilitators, and program officers are assigned to provide any needed technical support and assess the saving groups and individual participant women whether their small enterprise is going on the right track or not. The aim of using periodic evaluation and daily monitoring is to strengthen these women who are in need of support and take a lesson from some

women who are successful in their small-scale businesses and share their experience with other saving group members (KII2 & 5, 2021).

From reviewing the organization service manual, it is also understood that the theory of change/community need-based approach applied in practice for women's economic empowerment. It enhances the capacity of women while implementing the program. The principle of using the theory of change has been designed by the Child Fund which is the donor. To put this approach into practice, the program staff conducts a continuous need-based assessment to identify women's potential and skills that help to develop their future careers in business. It is realized that employing the theory of change directly associates with the strength-based approach and makes the organization effective by motivating participant women to take any initiative and engage in any gainful activities important in their lives. According to this theory of change, the role of the organization is only facilitating women to take different capacity-building pieces of training, providing working capital, and creating an enabling environment for the program participants. Women participants on the other side also have the lead and responsibility to actively participate in and use the program as an opportunity to improve their livelihood. Thus, this makes the organization unique from other service providers working in the same program, because it intensively invests in the women's mindset to access the opportunities around their community and control over their household and community resources (Organization Service Manual, 2017). Regarding the organization's values and principles of service provision, the program is inspired and guided by the values and principles stemming from the Biblical phrase; During reviewing the document, it is obedient to core values and principles which God obligates His people saying, "Learn to do good; seek justice, reprove the ruthless, defend the orphan, plead for the widow" (Is. 1:17); commitment and dedication to

continuous learning; partnership; effectiveness and efficiency; Integrity and Honesty; gender sensitivity; passionate for economically oppressed women and vulnerable children (Org, Area Strategic Plan, 2017)

4.2.1 How Does the Organization Work to Improve Women's Household Income?

To investigate the organization's role in women's economic empowerment, the researcher conducted a key informant interview with project staff. The purpose of gathering information was to dig out the facts and contributions provided for women in accessing and controlling resources and property which are crucial for them in safeguarding and supporting individual and household economic development. Accordingly, to answer the above question participants' findings are as follows.

The data obtained from KII 3(2021), shows that the organization prioritizes the needs, resources, potential and future aspirations of women to identify intervention strategies. As stated earlier, the role of the organization is to facilitate the participants in accordance with their needs and then different capacity-building events are arranged. Standing from the organization beneficiaries' need assessment tool, most of the women who come to the program are having economic problems. According to these economic cases, the project collects similar cases and organizes different trainings in relation to women's interests. In most cases, the training focuses on market study and entrepreneurship training that promotes women's saving culture, business management, and cash expenditure over household resources. These trainings have immediate and gradual effects to create a favorable condition for women either to start new small-scale enterprises or expand the existing ones. The provision of this training aims to improve women's skills and promote their decision-making ability to use their personal and community resources

and augment their household income. As the report from KII4 and 5 (2021) indicated, providing soft skill training for women can help to reduce women's household poverty and promote them to identify life choices and engage in different income-generating schemes. In most cases, the program facilitates different capacity-building strategies and training that enable women competent in access to and control over resources, to be active in decision-making, and to improve their skills across their business environment. To scale up women's household income, the program also facilitates women-friendly saving models which assist them to make the best use of their own personal and community resources. In parallel, the organization provides awareness for participants' children on how to save and spend money in a responsible manner.

Another interview conducted with KII5 (2021) depicted that the training on home economics is organized such as household business management, planning, record keeping, and parenting skills. These trainings enable participants to improve their saving culture, run their business, and control unwanted household cash expenditure. Although the ultimate objective of the program is to make women an entrepreneur and establish their own income, the program is working on women's human skill development to have equal decision roles with their husband's control over household resources. For example, it educates women to increase their decision-making ability and share equal responsibility on how to expend familial financial expenditure and resources and start a new and run business. Training on home economics encourages women to exercise saving and have an alternative business idea that brings an ultimate to household income improvement.

Most of the key informants also argued that one of the methodologies used to promote women's savings and control expenditure over financial resources is establishing a saving group that supports them in starting their own private business enterprise. Currently, there are 25 saving

groups which consist of 475 members. Each group meets at a regular interval, every four weeks and each group members have a management committee consisting of three people; a chairperson, a treasurer & a secretary. Also, they develop guidelines signed by every member to provide a framework for governance, dispute resolution, and disciplinary action and it specifies the condition for saving accumulation loan access and the benefits payable from the social fund. All members of the group save through fixed periodical contributions and have the same write to borrow from the loan fund to run their own private business. As a result of this, each group member saved money and most of the group members loans and started their own small and micro-enterprise programs, and saving practice improved. The general objective of establishing these saving groups aimed at accessing financial services for women (Key Informants Interview, 2021).

The program is working exhaustively with women to improve their positive attitude on how to generate their income and establish sustainable livelihoods for their households. Most of the informants highlighted that before reaching women in program service, the organization creates a safe zone for them by identifying women's future business interests; what new business they want to run; what resources they have, what support they need from the program and what objective they do have to meet. Therefore, assessing this effort, women are motivated to participate in the program and the organization facilitates resources based on the above requirement. By organizing different business-oriented events women become more motivated to participate in income-generating activities which helps them enhance their strengths and able to improve their household income. Similarly, not only the participant women, the project staff organizes business awareness for husbands and children of participants to be supportive of women's business environment. This is because the organization strongly believes that without

family participation, it will be difficult to bring about a conducive environment for women on household income improvement (KII5, 2021).

Alem was asked about the roles of the organization towards improving women's saving skills. Accordingly, she reported that before her participation in the program she had neither business skills and financial knowledge nor vision about her future. Instead, Alem had a need to get direct financial support and then wanted to leave the organization. But after taking continuous training she came up with a strong desire to acquire basic business training such as saving, planning, and management skills. As she reported, the project staff organizes intensive training; conducts an assessment, and prepares an observation checklist to understand women's feelings toward their future business plan. From Alem's story, it is understood that the purpose of preparing the business assessment was aimed at helping women identify their areas of business interest through conducting a market study and this enabled them to establish their income-generating activities. Moreover, Alem presented that one of the merits of developing business assessment by the organization is intended to assist women's livelihood and promote women's business development service through participants' choice. Also, it is understood from the findings the project creates an enabling environment for women to identify different market options. Alem's finding on skill development, for example, indicated that before taking entrepreneurship and basic business skill training in the organization, she had a plan of baking and distributing 'Injera' for customers but after the program intervention she changed her mind to run a fast-food business. Now due to the program intervention, she is good at practicing profit-making, controlling unexpected costs, improving her saving culture, and developing business planning in the area of her enterprise. In relation to saving practice, Alem had a perception that people who save money are those who 'Haves'. Also, before she joined the program her thinking

about saving was not good, and had no future plan to improve her living situation so this made her not to lead a healthy life. However, her current participation in the program made her acquire skills in business management including entrepreneurship, saving, planning, and bookkeeping. Her participation in the program provided an opportunity for her how to disburse, manage money, and generate income. From her current experience, she is using different saving models including saving for child education, health insurance, and community-saving such as ‘Idir’ and ‘Equb’ in a regular time.

As the finding presented by Mekdes, before she joined the program, she had no consistent source of income for survival and life was hard to continue. She used to work as a daily laborer with a little wage and she was unable to manage her family to meet basic household consumption, child education, health, and other social needs. As her findings revealed, she used to wash clothes and prepare food for others by going to their homes daily and earning a little income but now due to her participation in the program, she has an opportunity to attend formal vocational training in food preparation lasting for 6 months. After completing her training in food preparation, she was able to start her private small-scale business open a mini restaurant, and start generating her household income. Mekdes is now profitable and has potential customers in her business. Her daughter and son are attending their grade 12 and 4 education at a private school and my eldest son is now at university. This made her confident in her life. Regarding her saving status, she has a regular saving deposit of Birr 700 at the bank in every fifteen days, and save Birr 500 for “Equb” a week,

During an in-depth interview with Mekdes, it was observed that her participation in the program might have helped her to develop good business management skills and business customer handling procedures. Not only this, but she has also effective communication skills and

resilience behavior to cope with risky situations. Moreover, from the researcher's observation, Mekdes is good at Mathematics; she has numerical and analytical knowledge to calculate her business income and expenditure. During the interview session, Mekdes realized she was one of the bright people who had a special dream and plan to achieve her objectives of being an entrepreneur by opening a medium-level restaurant. She strongly believes that her dream will become real through hard work and giving high value to her current business. Regarding the current saving status, she uses different kinds of savings schemes such as community savings (Equb, Idir, and Health Insurance) and regular savings in a bank. Using the community saving 'Equb' she purchases different household materials and business equipment. From the research field observation, it was also understood that she lives in a rented house but saves money for a condominium. (Field Observation, 2021).

Lubaba's case finding elaborated that the economic empowerment program gives special attention to increasing women's livelihood by capacitating their business ideas toward starting new businesses, promoting saving culture, developing business skills, and increasing their household income. Not only this, the empowerment program also develops their coping strategies and resilience behavior to cope with social and economic problems in the community where they live. As her finding highlighted, she said,

"The program is helpful for women and enables them to start and own small-scale business enterprises. Since my participation in the program, I was benefited from acquiring basic business skill training and getting financial support to start my own enterprise and expand my business in the area of poultry farming and urban agriculture. In relation to promoting women's saving practice, I understood the project experience that women are initiated to start private and group savings. One of the objectives of establishing a saving group is to facilitate women to have

a high cumulative amount of money and get a loan service from their own deposit either to start a new business or advance the existing one. For example, due to the project support, I am making my small-scale business in chicken production and urban agriculture. As I told you before, from the beginning I had a strong desire to run a small business and want to generate my household income through chicken and vegetable crop production. As a result of getting approval for my proposal from the project community, I was able to get 30 egg-layer chickens with Birr 5000 as working capital to run this business. Now my businesses is profitable and get an average of Birr 162.50 per day from selling eggs and earn Birr 450 per week from vegetable crop production. During the interview, it was observed that Lubaba's house arrangement looked good. She lives in a 'kebele' two-roomed, mud-walled, iron-sheet roofed house. Lubaba renewed her house and she fulfilled household equipment. Her daughter is attending food preparation and hairdressing vocational skill training. After completing this training, Lubaba has a future plan to open a women's beauty salon for her daughter. Besides, her first son graduated in the field of engineering but for the time being he is unemployed and attending vocational training in electronic and mobile maintenance. As she replied this effort is the result of her fruitful business profit. Now, she has personal and group savings to put money in a regular time per week. Since the start of her participation in the program, she was able to save more than Birr 55,000 at her personal account and Birr 105,000 in a group account in a bank (Researcher Field Observation, 2021).

4.2.2. Improvement of Women's Decision-making Capacity over Cash Expenditure

To know women's decision-making abilities on household cash expenditure and saving practices, key informant interview guides were conducted with organization staff. The findings of all informants reported that women's saving experiences vary from one another, and their

level of saving skills changed because of their participation in the program. The provision of different basic business skill training inspires the training helps women and enables them to develop their leadership skills, and decision-making ability with partners and makes them feel equal household responsibility. The finding of KII 3 (2021) showed that the continuous training on business management and leadership skills supported target women and enhanced their saving status and capacitates decision-making power how to abide by their own plans, generating their own income as well as control over and deciding on the household resources. It is understood that women's participation in the economic empowerment program also escalates not only their saving status but also improves their bargaining power with their community as well as developing their community network which has an impact on their social environment and livelihood.

Likewise, the finding of KII5(2021) stated that the project facilitates and organizes soft skill capacity-building training based on participants' felt needs and enables them to be competent in accessing and controlling resources, to be active in decision-making, and to improve their skills along their business enterprise. Besides, this encourages different saving models which are friendly to women. In parallel with this, women are provided awareness and life skill pieces of training to their children and husbands to be supportive in their business environment and share household responsibilities. Importantly, participating in the program builds women's sense of self-confidence and self-esteem as well as increases the ability to engage in social networks and bargaining power within the wider community. The finding from the KII5 also presented that the economic empowerment program mainly focuses on increasing women's skills of controlling decisions and financial resources at the community in general and household levels in particular. Women's engagement in the program provides an opportunity to

develop confidence self-belief, and effective leadership skills to decide every aspect that matters in their lives. This paves the way for them to enhance their skills by taking leadership positions and to build their inner strength on how to manage their family and take the lead to an equal position with their husband which affects their aspect of life.

The report of all informants articulated that most of the time learning sessions are organized for women and good experiences about saving are shared with one another so this enables them to enhance their skills of saving and expenditure. The financial management training provided by the program staff is also a key for the development of participants' business auditing skills and this will be a bridge to increase financial and social decision-making ability with their family and community. Under the financial training program, different topics on cost analysis including differentiating their income from expenditure, and profit from loss are some of the key activities that are employed to enhance their saving skills. Besides the financial management training, there is a coffee ceremony session and this session might be taken as an opportunity for members of women to discuss each other about different issues that affect their lives. During the coffee ceremony, social and economic issues were also raised. If one encountered any problem, the case will be shared with other members and they will be part of a solution. In addition, the session allows women to release their tension and develop their personal and collective skills of decision in the household and in their business environment. Also, it is understood that the aim of organizing collective social events is to share individual experiences among women and take a lesson from each other. Moreover, organizing a collective social event is significant for women to enhance positive resilience behavior and coping strategies through sharing a story of change from successful women, and this result in, increasing participants' collective decision-making power and promoting their saving practice around their

business environment. In many cases, to capacitate women in decision making different life skill learning sessions are facilitated in the area of conflict management, leadership, and gender-related activities so that women are positively influenced to build a problem-solving strategy within the community environment where they live. According to the informants' findings, providing human capacity-building skills for target women, allowed them to identify alternative problem-solving approaches when a crisis happens in their business environment so which ultimately supports them to enhance their decision-making capability and share equal responsibility and place in equal positions in their family in relation to productive, reproductive and social roles in relation to deciding the household expense, administering household prosperity, family planning, child rearing and caring of their children.

From the researcher's field observation including program training activities, service delivery, community participation, and feedback, it realized that the organization not only working on delivering direct financial and handout support but also building their ability in decision-making. It gives them an emphasis to enhance their potential both in the economic and social atmosphere through providing different pieces of training in connection with productivity, reproductively, and other community-related roles. The document review from the organization training manual also shows that women's participation in the program is not only taken as a criterion but also provides an opportunity to how they should be confident, self-reliant, and decision-makers.

The finding from KII2 (2021) reported that the program works on women's mindset to improve their self-confidence through participating in soft skills and capacity-building training. Based on the report of the informant for example, the organization gives much time in the

provision of business development service training to build women's confidence and acquire new skills on how to maximize profit and improve daily household income. The report from the KII3 similarly reported that organizing different life skills and basic business development training allows women to establish their own private enterprise and improve their leadership skills and this provides a significant contribution for women in the area of decision-making and improving self-esteem. As indicated by the KII3(2021) because of their confidence some women tend to continue being an actor and run their own micro and small-scale business; developing coping strategy how to move difficult circumstances across their business environment. From the KII3 interview report it is noted the organization makes an effort in organizing community dialogues sessions. The community dialogue session has the ultimate objective of improving women's decision-making ability in the household and their bargaining power in their community. Through parenting education in community dialogue sessions, the program creates an awareness of how to increase women's autonomy in health- care decision making and this is important for improving their household economy.

The KII5(2021), the organization on its empowerment program integrates financial education and capacity building with gender dialogue sessions for members of target women with their spouses, community, religious leaders, and other significant members of the project community. The use of the empowerment program and community dialogues, will enhance women's leadership position and improve their health in maternal, child care, and create a supportive environment for community awareness, attitudes, and norms with respect to productive, reproductive, and sexual roles of women. Moreover, women's empowerment through the provision of financial education, and technical or vocational training is taken as a means to enhance livelihood and improve social security so that this paves the way to

Improve their capacity and motivate them to engage in productive IGA, self-employment, and demonstrating skill in influence relevant decisions at homes and communities.

From the researcher's field observation, it was understood that when women meet at training sessions and saving time, they informally talk and share their life experiences what challenges they face, and how they react to the problem. This enabled them to develop problem-solving mechanisms and coping strategies among in their life (Field Observation Note, 2021).

According to FGD Participant 10 (2021), it was presented that being a member of a saving club, it helped to improve her decision-making skills and leadership in managing her household resources and sharing equal decision-making power with her partner. Also, being a member of the savings group, enabled her to build up her confidence helped to improve her saving capital, and get loans and credit services from different financial institutions because of her active engagement and saving status.

Most of the FGD participants debated that their participation in the economic empowerment program, encourage them practice saving culture and think about future plan for better life. As one of the participants reported, some of her saving group members had no any financial asset and were unable to meet the need of their family; never practiced saving and unable to get loan opportunity within their community and paid less attention to start their own enterprise. But after obtaining an intensive training with the support of the project, her members started attending practical trainings on livelihood opportunity, organized themselves into a saving and loan groups and begun receiving loans to cascade their enterprise. This ultimately increased their self-esteem and promoted their decision-making power (FGD Participant9, 2021).

Similarly, most of the FGD participants explained that their participation in a formal entrepreneurship and vocational skill training supported them to conduct market information, improve business management and financial skills so that allowed them secure their family

livelihood and increase their confidence. The program gives a special emphasis for young women to be actively engaged in better paid work through advancing their business skills through taking different need-based vocational trainings. The occasion of providing vocational training targeted young women who were unable to complete their higher education and need to improve their economic status through attending long and short-term vocational skill including food preparation, singer, hair making and driving. (FGDs' Participants, 2021).

The finding from one of the FGD participants vied that the project implements many initiatives to support target women to enhance their small-scale business. This initiative helps participants to improve their livelihood skills and business development services (FGD Participant, 2021). Women's engagement in the program paves the way to secure their household economy and increases their saving culture through establishing village saving loan association and Community Saving Self-Help Group. As a result of this, women become motivated and initiated to upgrade their knowledge and skill to establish and run their own small-scale enterprise and manage different income generating activities which bring about household income improvement, control household and community resources. One of the skills that women acquired in the program is business literacy trainings aimed at developing women's entrepreneurship skill development, business planning, account book keeping, leadership, management and business cost analysis so this ultimately boost their confidence and bargaining power (FGD Participants8, 2021).

The finding from some of the participants in the FGD also highlighted that women's participation in the program was not only advancing their knowledge and skill in enterprise development, this also made them build their confidence, family decision making ability and aspire to have meaning of life in their future. Before they joined the program their life was restricted to child rearing, working in kitchen and limited to reproductive roles. As one of the FGD participant presented, before joining the program she had no any means of source of income to manage her family. For example, she took some items of goods from nearby shops with credit and she unable to

refund. Hence, she was embarrassed and couldn't get the chance to buy again in credit. However, after joining the program, she got vocational skill training on hair dressing and it was able to her to open cultural hair dressing salon at her home. As a result of this, now she started regular personal saving at bank Birr 1000 per month. Therefore, this situation enabled me to build my confidence and increased my decision-making power what matters in my life (FGD Participant11, 2021).

One participant in an FGD interview narrated that,

I used to work abroad/Arab country) for long time but I had nothing when back home. Thus, I had no any dream of survival; my psychology was seriously damaged and people around my community have not clearly understood me however when I was joining the program it provided me financial services and helped me to get psychosocial service to recover from my stress. Now I started generating my own income. Now get ETB 6500 monthly. My sources of income come from selling handmade bags for carrying goods. Currently I have regular saving at a bank per month with an amount of Birr 1500. My current income is insufficient to meet all my house needs therefore now I am ongoing process to start additional small-scale business by baking 'Injera' and this will help me to diversify and maximize the product as well as making profit as well (Participant6, 2021).

Regarding the role of the organization in improving women's decision-making, the cases of Alem in in-depth interview reported that before she joined the program her husband used to work as a daily laborer and he was the only household breadwinner. Her role was limited to reproductive matters including rearing children, doing domestic work, and getting an instruction from her husband on what to do and not to do. Her husband would prefer if she were a homemaker. He ordered them to look after and treat the family. However, Alem was worrying about her future because her household income was not relatively enough to meet the family's needs even though sometimes her eldest son went to school without breakfast. As a result of this, she was always thinking of having her own business to help her family for a better life. In spite of her previous life,

she realized her plan of starting a small-scale business enabled her to build confidence and increased her economic and social participation in the community where she lives. The finding presented that her participation in economic empowerment provides an opportunity to set up a positive conducive environment by changing her family's restrictive attitude and norms on her work. Moreover, her findings revealed that her engagement in the livelihood program, it boosted her self-esteem and decision-making ability in managing her family and business. During the interview with Alem, the researcher understood that she is a member of a saving group called 'Yenege Tesfa' meaning 'hope for tomorrow' and her role in the saving group is operating as chairperson. Using the leading role in the group provides her an opportunity to boost their potential, develop effective communication skills in the community around her, and take a leadership position to run the group's regular savings and credit schemes.

From the finding of Mekdes, it was underlined the importance of consciousness towards building women's decision-making ability. She believed that whenever women are not educated, they have no income and do not make any contribution to society. Therefore, due to their low education status, they will have low confidence, self-esteem, and decision-making power both in the community and at the household level. By doing so, the only option they have is to raise children and accept anything they are told (Mekdes, 2021). Her report also released that the project continuously organizes different personal, social, and human skill development training in the area of business literacy, gender awareness, sexual reproductive health, and critical skills training for the purpose of making a healthy decision, increasing awareness, developing self-esteem and being effective on accounting and bookkeeping. Besides, she explained that before the program, she had very little income which is insufficient to meet the family's needs. She used to wash clothes and prepare food for a bachelor person and earned 300 Birr per month so this was inadequate and her confidence was damaged. Realizing this entire problem and getting an opportunity to take part in the program, she was highly motivated to update herself in education and now certified in the field of

management at the diploma level. In addition, attending vocational skill training in food preparation supported her to open her own mini-restaurant. As a result, this entire situation allowed her to get appreciation from her community and increase her self-esteem, and decision-making skills, and promote her community participation (Mekdes, 2021).

4.2.3 How is the Organization Practicing to Establish Women-led Small-scale Business

In understanding the program livelihood practice model, two areas of question including, the roles of the organization that enables women to start a small-scale enterprise and reduce household poverty were reported by the KII.

According to the KII2(2021), it is understood that when women join the program, most of them come up with new business ideas but they change their minds after taking intensive business skill training. Moreover, women who attend the economic empowerment program will be very eager to set up their own business plans, conduct market assessments, and participate in developing management skills training that plays a significant role for them on the way to establishing and running their own micro and small enterprises. From the informant findings, different business and market-oriented training provided by the program has an impact on participants to change their original business idea and attitude because after continuous training they are able to observe different alternatives that go with their business nature. Thus, by considering women's last business plan, the organization arranged different business facilities such as the provision of business startup capital, technical support, coaching skills, and fulfillment kits including ledger, registration, and passbook. Besides, participant women develop different business proposals and submit them to the organization to request different working materials that are necessary for their business so based on their request, the project evaluates the

feasibility of women's business and approves the proposal considering the nature of their business and capacities.

The other informants strengthened the report of KII4 (2021) point of view that after attending intensive basic business skill training the project staff conducts an assessment and analysis to evaluate whether the woman is at their first plan or changing into another business. According to these informants, it is realized that women are not forced to do anything out of their options rather the organization encourages them to conduct their market study and start new businesses by identifying, prioritizing, planning, and analyzing the feasibility of their business. Therefore, the need-based approach is effective that made many women be successful in their business environment. Moreover, before women are provided seed capital, the organization arranges continuous training for women which becomes a favorable condition for them to start their own businesses and make a profit.

To respond to the question about the experience of the organization livelihood practice model used to start a new business among women participants, the KII3 (2021) presented that before starting a new business women are encouraged to start group and personal saving by opening personal and group accounts. The purpose of using the group saving approach allow women first to get credit and collateral services from formal and informal institutions and the second reason is it assists the in taking loan from their saving deposit to run their personal small-scale enterprises. Moreover, the program is open for young women whose education background is good to attend different short-term vacation training such as food preparation, singing, and modern as well as traditional hairdressing styles. As a long-term goal, the provision of vocational skill training is beneficial for women to access quality, decent, and exploitative work.

The interview conducted with KII5(2021), showed that in addition to providing financial and other direct services, the program prioritizes the importance of giving continuous technical support to women to improve their performance and earning capacity when they start a new business. In most cases, the technical support is aimed at enhancing newly established businesses including production, services, and small-scale trade. Also, as part of its effort the project tries to integrate technical support with other program interventions like skill training to bring a desired behavioral change that is directly related to women's microenterprise. According to KII4(2021), this provision of technical support is more helpful to facilitate the participant women to equip with business management skills and inspire them to start women-led income-generating activities as well as improving household income through attending market studies, negotiating, accounting keeping, cost-benefit analysis and scale up their working capital management skill.

Based on the researcher's observation during an interview with individual KIIs, most of the informants underlined that the attitude and active participation of women in the economic empowerment program is vital and will be very supportive of reducing women's household poverty. Providing different soft skill training and financial support is not the end result of this program rather women are motivated to establish new micro-enterprises, diversify, and scale up the existing business that ultimately helps them secure their livelihood and reduce household poverty. In spite of the individual status, active engagement, and participation, there are many women in the program who potentially improve their household income. according to the informants, the provision of technical support and vocational training is the most effective for women engaging in pottery production, waving, running mini restaurants, baking 'injera', urban agriculture, and vegetable business. These women are not only becoming economically strong enough to enhance their household income but also fulfills the need of their children including

scholastic materials, health facilities, and other physical and social needs. Another finding from KII3 (2021), pointed out that today they are some women become entrepreneurs due to their active participation in technical and vocational training. Some women were able to generate their own household income and helped their children access basic social services and get good education facilities. Their participation in the program goes beyond women's economic dimension and is able to promote their consciousness and awareness level to access the community resources that gradually improve to get the educational opportunity, good health, better nutrition as well as prospect for earning a livelihood.

From the FGD interview report, it has been understood that the saving groups are established by the initiation of the project staff to overcome women's economic barriers. Organizing a saving group has an opportunity for women to increase their saving behavior and develop skills of social commitment and saving practice. This allows the saving of women to balance their bargaining power in their community from being controlled by others. These was not only helping them to save and access credit but also practice business skills, increases their decision-making power, and develop confidence. Most of the FGD participants' finding has shown that being part of saving members in a group helps women be economically independent and engage in income-generating activities as well as able to provide an opportunity for their children such as a chance to get a better education, health care as well as take a better position to take household decision making role. The interviewed data obtained from group participants highlighted that organizing in a savings club has significance in enhancing women's potential to put their money together and invest in their respective personal small-scale enterprises—which include selling cloth, running a mobile business (coffee and tea), organizing poultry farming, working on traditional hairdressing and making a hand-made bag. As the participants presented,

most of them were able to think as independent people and started looking for solutions since they didn't want to see their partners being the only household breadwinners (FGD Participant.2021).

Most of the FGD data implied that women's organization in a saving club enhances their household livelihood activities and secures the family welfare. They articulated that women's engagement in a saving group not only improved the household income and saving situation but also allowed women to have an opportunity to access better child education and good health facilities for their children. One of the participants presented that,

The provision of different business-oriented skill training such as vocational, formal, or other informal training for women enabled us to be business-minded and develop a good attitude on how saving is important in our lives. For example, during our stay in the organization, many of us had our own savings group and put some amount of money in a regular time. Establishing a savings group in my opinion is also vital for most participants because many women in the community were unable to get loans and credit services from formal financial services for lack of collateral and low-income and fixed capital assets but now our engagement in the program facilitated and secured our needs and we are socially protected. Due to their high cumulative amount of money, women in the program were able to access business development services. Beyond the economic advantage, being a member of a saving group strengthens women's social network and brings a strong bond among saving women through sharing their lived experiences including their challenges, strengths, and successes. As mentioned by the FGD participants, they have a special type of saving called a social fund which enables members of the saving group to cover different unexpected social needs and emergency costs. Most of the women in FGD have community-level networks and regular meeting time.

4.2.4 What Are Participants' Expectation About the Program Service?

Most of the FGD participants reported that women have different interest in the program due to their vulnerability status, age, education, ability and future aspiration. Some of the participant stated that they were not clearly informed about the program before getting awareness the provision of service but some of them were conscious that program focus on building women's business management skills which is used to establish their own small-scale enterprise. In spite of their difference, most of them supposed to get a direct service such as food supply, scholastic materials and medication services for children and financial support for their household. One participant uniquely responded that, when she was enrolled in the program, she believed that she had a plan to attend a business management and skill development training that helps to enhance her economic status and generating household income. Similarly, the findings obtained from FGD Participant 3, 6, 9 and 13 revealed that they were partially familiarized when they got a supportive letter from women and child affair office. As their finding depicted, when they join the program, they expect to attend different basic business skill training and financial support as working capital for their own small-scale enterprise when need to start. The remaining part of the FGD participants also had desire to get direct vocational skill trainings in the area of food preparation, hair making and singer because they assumed that their young age and good education background become as opportunity to get a certificate and will engage in decent work in future career (FGD Participants, 2021). Among the FGD participants, a few of them narrated their perception as follow.

Although we dropped out our education at high school level due to economic constraints and family issues, but now we have an interest to upgrade ourselves through taking various vocational skill trainings. This will help us to increase our chances of getting either better formal

employment which supports us with job search and placement or enable us to create our own small-scale enterprise (FGD Participants, 2021).

4.2.5 What Roles Does the Organization Play to Improve Women's Community Participation?

Alem who one of an In-depth interview participants reported that women are motivated to actively take part in the community and use the program as windows of opportunities either to start or expand their small-scale business. She said women's active participation is taken as vital towards increasing their capacity with the aim of having favorable conditions in all aspects of their enterprise. During an in-depth interview with Alem, it found that the project is closely working in collaboration with different community groups to bring a collective effort to address women's economic barriers. Many members of the community are invited and events are organized to discuss the social and economic issues that affect women. Also, the project organizes different community events sessions such as coffee ceremonies community dialogues, and conversation programs that help to bring the community and women together. These events enable women to debate and share the community cross-cutting issues that affect the economic, social, psychological, and moral aspects of women. Moreover, during the in-depth interview, Alem it was presented that women-focused community dialogue and conversation sessions are organized by the project staff and different experts from government sector organizations including offices of small and micro-enterprise development, industries, women and children affairs, and other community-based organizations are invited to attend the events. From the report it also understood, that the intent to invite different local government sector organizations to community dialogue program benefits support them in understanding the objective of the organization's livelihood program; sharing their professional knowledge, and expertise, and

providing necessary technical support for the project community towards improving women business development service (Alem, 2021).

The finding of Mekdes who is one of the interview participants, she reported that the project not only works on improving women's economic status, it also creates an enabling environment through building their community network and using the available resources. The project promotes women's economic opportunity through facilitating a smooth community network and facilitating resources. Regarding this finding, Mekdes presented that due to her economic incapability, she had no relationship, communication, or community network. The nature of her previous work didn't allow her to actively engage in community participation and this made her isolated from any contribution. Although Mekdes had a dream to have her own enterprise, she didn't get any credit service as seed capital from different formal and informal community financial institutions because of a lack of collateral and guarantee. But after the program, she was able to establish community-saving groups which are organized for the purpose of solving financial shortcomings and helping to start women's personal small-scale enterprises. Forming a savings group is significant not only for financial purposes but also important to building a community network, participation, and use of community resources. Like other women in the program, she has different kinds of savings. One of which is the social fund which is created for the purpose of utilizing at times of social crises in our community. Moreover, her current savings status and living situation gave me an opportunity to take loan services from community micro-credit institutions.

Lubaba who was one of the In-depth interview participants and presented that she was the head of her household and used to raise her children alone for many years. Fulfilling their daily basic needs and scholastic materials for them was so hard. Besides, to get something useful for

survival, her children used to engage in any gainful activity that was beyond their age. As a result of this, she thought a lot; her confidence deteriorated and her general feeling was not good. But when she got a chance to join this program, there were many windows of opportunities to attend different trainings, workshops, and events which are significant for future endeavors.

Among the other important things, entrepreneurship, business management, saving, and palming skills were some of the trainings which are important to build her ability and start a business in poultry and vegetable production. When expanded the business and made a profit, she was able to start saving, managing, and taking the lead in household decisions. She has a strong belief that “one’s economic status matters his/her social relationship and acceptance. Moreover, to get something important he/she has to invest and contribute valuable resources.” Lubaba explained this quote; before she started her enterprise, she asked for a loan service from formal and informal financial institutions however due to a lack of collateral her request was in vain and this highly damaged her confidence and feelings and distorted her future plan. However, now she is confidently speaking that she has good community participation and her affiliation seems very appreciative (Lubaba, 2021). Lubaba also reported that the organization facilitates different community dialogues and different stakeholders are invited. These stakeholders are community volunteers, health extension workers, teachers, religious leaders, and other ‘Kebele office workers with the aim of acquiring adequate knowledge on how to provide better service to infants and young children and allow women to get a safe and ca.....ring environment. Also, Lubaba believes that the reason for organizing dialogues is to create community awareness about the program objective and establish a safe zone for women in their business engagement. Some activities organized during community dialogue sessions are gender-based violence; productive and reproductive health, leadership roles, and parenting education.

According to Lubaba, this is all helpful to build a healthy family and create a collective effort that is finally promoting and sharing families' responsibility and increasing household income.

4.3.1 How Does the Organization Improve Women's Group Financial Status?

To know the organization's role in promoting women's financial status, KIIs, FGD participants and individual interviewees were asked. The findings from the focus group discussion showed that the primary purpose of forming a savings group is to provide its members with simple savings and loan facilities when they do not have access to formal and informal financial services. According to their findings loans can be supplemented by the social fund that offers small but important grants to members in distress and provides a form of self-insurance to members at different events. Moreover, most of the participants reported that the objective of establishing a savings club is to empower women to achieve institutional and financial independence and support the enrolled women in the economic intervention of the project. Most of the group interviewees revealed that forming a saving group also enables target women to enhance their potential to start and operate their own businesses (who have already started small-scale enterprises but need additional income from expanding existing businesses or creating a new one) (FGD Participants,2021). The findings from most of the FGD participants has shown that there is a special type of saving club called community-saving self-help group /CSSG which is a small-scale community managed financial institution. In this group, individual members are expected to contribute the same amount of money and the members also make use of the funds on a continuous basis for short-term credit needs so the funds constantly work for them, earning interest and not just sitting idle with the group or in the bank. The loan allows the members to meet their small, short-term financial needs for income-generating activities, social obligations,

and emergencies without having to borrow from money lenders, take an expensive supplier advance, or rely on their relatives (FGD Participants, 2021).

Regarding the group structure, the KIIs responded that each saving groups comprised 10-25 individual members. This strikes a balance between being big enough to create a useful pool of capital and small enough to keep meetings manageable. The saving group combined female members and consisted of three management committees. The management committee consists of three functional people, a chairperson, a treasurer, and a secretary. This committee is elected by the member of the group at the start of each operation year and the committee together with the saving group members develops a constitution that is signed by every member. The objective of developing this constitution is to provide a framework for governance, dispute resolution, and disciplinary action and specifies a condition for saving accumulation, loans, and access to credit to the benefit payable from the social fund. According to the group constitution, members of the participants are expected to save a fixed amount of money on a regular time. This increases women's mutual confidence, group sustainability, and saving culture.

Regarding the saving scheme, all the FGD participants elaborated that the group consists of the members' periodic savings, interest earned from loaned money, and fines. The other type

of savings is a munching fund which refers to the amount of money injected by the organization to activate and motivate women to increase their saving status. The last but not the least type of savings are a social fund that the group members create to provide small grants for a specific purpose which is utilized for education, health, funeral, social ceremonial expense, and other emergency needs with no productive purpose. Most importantly the social fund is kept in a separate account from the loan fund and regular savings (FGD Participants, 2021).

All individual women in an individual interview reported that they are members of saving groups. From their report the saving groups are autonomous from any institution and self-managing. All transactions are carried out at meetings in front of all the members of the groups to ensure transparency and accountability. Each member work with their own assets and not with loan inability owed to the external agency. This improves the individual household livelihood. When the group members are more economically secure and deposit a high amount of money in their accounts, they have a chance to get loans and credit services from formal and informal microfinance institutions for longer and longer-term loans. Not only this, once stability and scale up, a group can also be converted into a cooperative or union and acquire legal personality (Individual Interviewees, 2021). Moreover, the KIIs shared this report that the internal lending system among the members of the saving groups allows individual participants to access affordable capital that can be invested in short and long-term activities. The system also provides them an opportunity to get a loan based on their skill, capacity, business experience, and viability. Viability is determined by the group's existing knowledge, wisdom experiences, and points of reverence (KIIs, 2021).

Saving groups were asked about the importance of saving and for what purpose the money will be utilized. All of the members argued that regardless of the type and amount of savings, the members use the money for different reasons including education (pay for school fees and other school-related purpose); pay for rent house; investing to either start a new small-scale business or expand the existing one; use for household consumption, social expense (wedding, funeral, special occasions) and uses for medical expenses when a family members get sick (FGD Participants, 2021).

4.3.2 What Challenges the Organization Faced While in Providing Services on Women Economic Empowerment Program?

The findings from KIIs, FGDs and Individual In-depth interview reported that the organization encountered different challenges while implementing the empowerment program across different period. period. Moreover, the nature of the organization challenges came from different direction and interaction. These challenges are presented and analyzed as follows.

A. Challenges on Women's Admission Criteria

The researcher asked this question to all participants but responded by KIIs. According to the KII3 (2021), one of the challenges that the organization faces during the implementation process is some participants have wrong expectations about the organization's service and this affects the program from achieving its objectives. Although women are happy with the program service, they still stick to further support from the program. In addition, before joining the program, they have more expectations beyond the organization service modality so this makes it difficult to address quality services and becomes a cause for some women to drop out of the training session (KII1, 2021). Similarly, as the finding of KII3 (2021) explained, regardless of many successful women in the program, there are some participants who consider the services as relief and develop a sense of dependency so this results in a lack of commitment and inactive women's participation in the program. It was realized that some participants observed that they wanted to get direct financial and hand-out support rather than getting soft skill and capacity-building training. Moreover, some women complained that the financial service being provided is insufficient and assumed this would not bring a change as expected so this lack of women's awareness affects the implementation process

Many of the In-depth interview and FGDs participants argued that although most participants have positive thinking about the program, some of the other women have complain on the program services and some women participants are not committed and unwilling to take the service as opportunity rather they consider the organization service as temporary relief. Thus, makes it difficult for program implementation. This participants' lack of commitment might be associated to lack awareness provided by the organization in the enrolment process. The finding of some participants also illustrated that women's admission process is another challenge to bring quality services and improve women's saving culture among saving members and individual women. This is because when women come up with letter of recommendation from the office of women and children affair, there is lack of control and follow up taken by the organization in reviewing and identifying eligible women.

From most FGS, KIIs and Individual In-depth interview participants, it was presented that women's admission process for program intervention is one a major challenge a challenge and affect the implementation of core program activity. As their finding revealed,

Although the selection criteria are jointly set by the organization and the Kebele Women, Children Social Affair Office/WCSAO, the WCSAO takes the lion's share during the screening process. As a result of this, it is frequently observed that a few ineligible participants come up with a supportive letter and this become a constraint because of their low commitment to attend an intensive basic business skill training and some of them also have high expectation towards the organization services. By doing so, before completing the training session some women want to drop out of the program. From an individual case study for instance, Alem(2021) presented that she had no pre-information about the program so her first anticipation was to get immediate financial support which helped her to meet the immediate household needs. Moreover, she didn't

completely perceive that the organization's services totally solved her household's economic problem. From the very beginning she also positively understood the service provided by the organization that helps women to start and run their private small-scale enterprises. The project staffs has made an effort and organizes an awareness creation session for women and conduct a pre-assessment to identify the need, plan, objective, and perception of women towards starting their own small-scale businesses. In her understanding, conducting a pre-assessment is helpful to correctly identify especially for some women coming without a plan and taking the service as a blessing. From the finding of Alem, it found that there are many women who use both their personal resources and the organization's inputs to lead their future independent lives. As a result of this, the perception and feedback of participants towards this program might be different from one another due to their personal attitudes and behavior toward achieving their future objectives. She personally realized that the program inspires women to create their own personal small-scale business, promote a saving culture, and gives prizes to those who are efficient and best achievers. However, what she wants to raise as a problem is that after getting admission for service all women have no the same commitment and some of them become a challenge in the process. This is because the problem comes from a lack of follow-up and control from the organization. As a result, conflicts of interest, misunderstandings, and beneficiary dropout become a challenge for the program or newcomers (Alem.2021).

From the finding of Mekdes the report found that although eligible women have an equal opportunity for admission; all of them have no common expectation to consider the program as an opportunity in their life. Some participants have no their own clear plan, vision, or objectives for why they came here rather they totally expect something new from the organization to take their lives from miserable living situations without exerting their effort. According to her

finding, lack of women's commitment to take basic business skill training in the program.

According to her report, all the project participants are not equally committed to taking basic business skill training which is provided by the project staff. Although they took a briefing about the program, they expected handout service rather than skill enhancement training. This is because they consider it as time-consuming and process-oriented so they prefer to drop out of the program before completion. On the other side, there are so many committed women using the program service as a good prospect to improve their living situation and struggle to escape from their household poverty. Moreover, it is common to observe role-model women establishing their livelihood, running their own businesses, and contributing to their community due to their participation in this program (Mekdes, 2021).

The other participant Lubab from individual In-depth interview believed that the reason for women's participation in the program is primarily targeted on the economic, social, psychological, and health status of their family. When the organization receives participants for intervention, vulnerability status is mostly given a special emphasis for action. For the purpose of receiving the most vulnerable and eligible women, the organization should not totally use the supportive letter that comes from Kebele's Women and Children Affairs Office because receiving ineligible women come from 'Keeble' with a letter of support is very common. As a result of this, it will be a cause for conflict of interest among participant women in the program. Lubaba's other point is that establishing a saving group is essential for women to exercise saving and start and expand small-scale business enterprises. However, due to a lack of strong follow-up and control from the organization, all members of the savings group have no equal satisfaction. From her experience, she understood that all members of the saving group have no the same dedication, commitment, and thought to scale up the group saving status. Besides, all members

of women don't equally understand how the saving group guide line or constitution operates so this becomes a source of conflict of interest and dangerous for the group continuity. The lack of strong follow-up towards women's business plan preparation and proposal submission is another dimension for women's business failure. When women develop their own business plans and business proposals for budget requests, the project staff should revise the plan and assess the feasibility of women's business proposals (Lubaba, 2021).

B. Lock of Strong Partnership among the Project Stakeholders

In similar conditions, the KII3 (2021), identified lack of coordination and linkages with different stakeholders among government sectors as a major challenge. This hinders the program from effectively facilitating, organizing, and mobilizing the available community resource that is crucial to enhancing the empowerment program. Although many women have high saving deposits in their group account, a few groups are not equally competent with others. Due to their low saving status, they lack collateral to access credit services from formal financial institutions and this becomes a bottleneck to expand their enterprise. Moreover, because of low commitment from government partners to actively involved in the program, women faced administrative barriers as well as a lack of information and limited market linkage from expanding and diversifying their production, trade, services and gradually deterring graduation from the informal to the formal business.

Most of the research participants in FGD interview have commonly argued that getting a working place is a major challenge in their business environment. It becomes a barrier access to market place around their area. As a result, many of them are forced to conduct mobile business such as coffee and tea and rotating other fast food and seasonal products. From the participants'

point of view, the challenge of getting working place is the result of lack of collaboration between the project and government sectors. One of the FGD participant found that although she has her own working place in her resident house, she was unable to enhance her hair dressing business due to advertising for many customers. Many women are observed to make a progress on their business, it is believed that they would become more successful if the project strongly working in collaboration with different audiences and potential government stakeholders that assist women to improve their own enterprise (FGD Participant,2021).

C Budget Constraints as Challenges

The other participants' findings from the KIIs revealed that budget constraint is the most challenging issues that obstruct the organization from implementing its program activities. As the KIIs articulated budget allocation is a backbone to implement any planned activities but owing to the financial difficulty the program is unable to receive other new participants and difficult to scale up the program service (KII1 & 4, 2021). Shortage of budget allocation is significantly contributing to and negatively affects the organization from achieving the objective of women's economic empowerment. The KII5 (2021) shares the finding of the above informants that lack of budget allocation is a challenge in the implementation process. This is directly related to the government's 70/30 budget policy on charity society organizations. This commonly affects the project by not only receiving new participant women and bringing about quality services but also becoming a cause for a high rate of staff turnover to find better-paid jobs. In light of this, it would be very difficult to provide full-scale livelihood and other related capacity-building training by senior and skilled staff for participants as expected.

D. Conflict of Interest among the Organization Women

Conflict of interest among the program participants in a saving group is another challenge and has an effect on the program. As the finding from the KII4 illustrated, participants in the program do have not the same commitment and contribution towards group saving. This came from the current women's education grade level or literacy level, age, and economic status. This resulted in a lack of sufficient savings or assets to self-finance and lack of local financial institutions to lend them money due to their low amount of saving capital. Moreover, the most observed conflict of interest is related to loan-taking and repayment processes among the saving members. Lack of abiding for group bylaws and commitment to return loans on time are the other challenges that affect their savings status. Some members of women also want to leave the group by taking their personal saving contribution so which harms the group's progress and strength. The finding from most of the FGD participants similarly indicated that there is a high conflict of interest among the saving members. The sources of this conflict might be coming from the group composition and structure. According to the FGD participant4 (2021), the most observable conflict might be related with loan taking and repayment process. She justified her reason that the saving group is composed of different women having different background including social, economic and education status. It was presented that the younger members of the saving group sometime disagree with the old one this is because the older members are conservative and resistant to new idea than younger women suggested. This increases the conflict of interest and critical to retain their membership in the group. Not only is the age difference taken as the only challenge for group continuity, their academic background also became a barrier for the growing of their saving groups. As the finding from Participant4 and 7(2021) presented that most educated women are younger while the older women are having low

education status. Thus, this disparity of women's education background, become a challenge to hold leadership position in a saving group. Moreover, women are often unwelcoming for new ideas come from some members of saving women. It was uniquely understood from the finding of FGD Participant1, 3 and5 (2021). In spite of women' academic background, age and other characteristics, the group's bi-law as is taken as the binding rule to administer all procedures.

CHAPTER FIVE:

5. DISCUSSION

This chapter discussed the research findings based on the literature and data obtained from key informant interviews, individual beneficiary case studies, FGD participants, and observation to address the research questions.

It found that most literature in the study shows the roles of religious organizations in women's economic empowerment. As Streeten (1997) shows, religious organizations capacitate women through economic empowerment programs by providing micro-credit services, awareness-raising training, and organizing capacity-building events. Streeten's literature is strengthened by the findings obtained from KII, FGD individual case interviewees and narrated that GECFDPCO works in women's livelihood development through facilitating different financial services, skill development, and organizing capacity-building events that ultimately ensure economically empowered women. In parallel with the findings of the research participants, it was realized that the organization employs a theory of change as an intervention modality for women's economic empowerment through facilitating basic business skills, community-saving self-help groups, individual income-generating schemes, and village saving and loan associations formation that help to enhance women's economic capacity and social well-being. The reason for using the theory of change as an empowerment model is it makes women financially capable and independent from outside funding.

5.1. Women's Capacity Building

As discussed in the literature part of this study, many religious organizations work on capacity building towards increasing women's business development services. As Frankish (2003) defined it, capacity building is a process by which religious organizations perform to improve the ability and capacity of women and the local community through education, skill development, leadership, and resource management. The literature in Frankish's study is associated with the findings of most participants. During the research study, it was found that capacity building is considered a strategy for changing women's business mindset on using and accessing household and community resources. One of the reports from a key informant narrated that the organization is not currently working as usual in providing direct financial support for service-recipient women rather it focuses on building the capacity of women by providing different soft skill development which is important to enhance women's business sustainability.

From reviewing different kinds of literature in this study it is discussed that building the capacity of women's access to and control over resources is taken as an instrument towards increasing women's skills of using information, involvement in the decision-making process, community participation as well as realizing of their potential in self-esteem development (Rappaport 1987; Zimmerman and Rappaport 1988). One of the case study reports in study collaborated with the idea of the above literature and narrated that attending capacity building training on business management is able to participants' decision-making capabilities and social skills. As stated by some of the participants from an individual from FGDs, it is also reported that leadership, gender training, self-esteem, and parenting education are some of the key activities provided by the organization. The provision of these trainings capacitates their

potential to balance their decision-making power with their partners at home and manage household income and expenditures in equal positions.

Kelly (1992), shows the importance of self-reliance as a strategy taken by the religious organizations to capacitate women's skills to rely on their own resources and make them independent of funds sourced outside the community. From the finding of one of the key informants, it is reported that self-reliance is the other focus area in women's economic empowerment program. It is taken as a strategic tool to improve the lives of women in livelihood development by enhancing their skills of accessing and controlling community resources that are easily available to them. The research findings from KIII 1 and 2 similarly argued that one of the organization's key activities is developing women's soft skills and creating an enabling environment that makes participants depend on their abilities and become self-reliant individuals. Similarly, the findings of most FGD participants show that the development of soft skills is taken as a strategy for increasing women's awareness and strengthening their inner capacities of using economic and social resources around their community. Therefore, most of the findings obtained from KII, Individual case studies, FGD participants, and the researcher's personal observation confirmed that women's capacity building is associated with and focuses on women's basic business skills including women's market assessment, management, and planning. Most of their report shows that capacity-building training will have immediate and gradual effects on increasing women's confidence either to start a new small enterprise or scale up the existing one.

5.2. Improvements of Women's Saving Culture

The researcher understood from most of the participants in the study that the organization prioritizes women's felt needs, resources, potential, and future aspirations that help to identify

intervention strategies. One of the strategies is using the beneficiaries' need assessment tool which helps to prioritize problems that brought women to the organization. Although many problems have been mentioned, the economic aspects take the lead in women's lives, and action is set to address and improve women's economic situation through using different intervention strategies based on participants' interests, strengths, and resources. It is released that the provision of home economics training is one of the strategies towards increasing not only women's saving culture but also capacitating their household business management, planning, record keeping, and parenting skills. Although the ultimate objective of the program is to make women an entrepreneur and establish their own income, from the KII it is reported that the program works on women's human skill development which assist them in improving their communication and decision roles with their families and community. For instance, the report from one of the participants in an individual beneficiary case study explained that the training on home economics encourages women to exercise saving and business ideas in the future. The provision of home economics is also taken as a means of realizing and achieving the objective of women's economic empowerment through scaling up their livelihood and securing household resources.

Mzinga (2007) in his study shows the roles and experience of religious organizations and their provision of financial services for a group of women to establish their small-scale business. In his study, it is depicted that through the provision of munching fund support and business seed capital for a member of saving groups will help to improve household income; enable women to establish their own enterprises and allow them to use community resources. Reviewing the organization service manual (2019), shared the idea of this literature. It narrated that promoting women's saving capacity allows women participants to obtain loans and credit services from the

organization and other financial institutions. The organization in most cases facilitates group saving and this allows women to get access to loan and credit services. Besides, their group saving status is supplemented by another special type of saving called a 'social fund' that offers small but important grants to members in distress and provides a form of self-insurance to members at different events. Also, from the researcher's field observation, it is understood that one of the aims of establishing a saving group is for its members to achieve institutional and financial independence through using their saving skills and cumulating amounts of money. Establishing a savings and self-help group with the initiation of the organization inspires target women and enhances their potential to start and operate an individual-based small-scale business using their deposit and seed capital provided by the organization. Although the saving status varies from one group to another, the researcher observed the group's saving record and the minimum deposit is equivalent to ETB 93,500.00 and the maximum is 117,200.00. Having this amount of money in a group serves women as collateral to get credit and loan services from different financial institutions.

5.3 Capacitating Women's Decision-making Abilities

Women's ability to define and act upon their economic choices depends on resources such as their education and employment, access to work opportunities (Kabeer, 1999). Increasing women's decision-making ability leads women to develop autonomy and capacitate their bargaining power. The literature from the liberal feminist theory defined women's access to and control over resources as a focus to ensure their economic empowerment and enhance their participation in productive work and finally will help to increase their decision-making due to their economic independence (Marilley & Suzanne 1996). In the finding it is realized that women with no financial resources have less access to financial capital due to past credit discriminatory

activity; their lower earning power and their dependence on their partners. Thus, this enables them to have fewer resources to invest in gainful activities. One of the participants from an individual beneficiary case study shared her point that she had a workload and many domestic responsibilities and this led her to spend more time on domestic chores than on productive and profitable business. Her finding also shows that when women are economically empowered, it will bring a process of changes to their life due to establishing an alternative means of income and finally allowing them to make a choice and increasing their bargaining power and autonomy.

5.4 Facilitating Women's Access to Vocational Skill Training

Although the means of attaining women's economic empowerment approach is not the same across different communities, some literature in this study discussed that the process might be achieved by capacitating women in vocational education and skill training (OECD, 2011). The study found that the idea of this literature supplemented the findings of some research participants in the study. One of the participants from an individual beneficiaries' case study and KII reported that the need to increase women's financial management skills by providing vocational skill training on market development, job readiness, and entrepreneurship. Women's engagement in the project supports them in increasing women's ability and engagement in business development. The provision of vocational skill training also encourages women to get access to and control over productive resources, decent work, and control over their own time and increases their meaningful participation in the economic decision-making process at all stages. A major access-based definition of women's empowerment appears in Pakistan's Medium-Term Development (MTD 2005–2010), which discussed that many religious organizations work on women's vocational skill development and this promotes women to have a choice, information, education, resources, and increase their ability to engage in descent work

and local economy. Similarly, one of the participants in an In-depth interview demonstrated that such women's engagement in vocational skill training inspires women and intensifies the ability of women in formal or informal employment processes. Her report found that the provision of vocational skill training is taken as a means of promoting women to come up with new business ideas, have different alternatives, be very eager to set their own business plan and establish visible small-scale enterprises. From one of the KII findings, it is understood that different business and market-oriented training provided by the program based on women's felt needs and this will have an impact on participants to change their original business idea and shift their attitude due to taking the invasive vocation training on food preparation, singer, weaving, hairdressing and the like.

5.5 Challenges the Organization Encountered

During field study, it was observed that different trainings and activities related to economic empowerment were provided by the organization. These included; different basic business skills, management, and leadership skills training with the aim of enhancing participants' business skills. Although these efforts are progressive, the program is not completely effective due to multiple challenges. One of the respondents who is a member of the savings group and FGD reported that the organization is unable to facilitate the necessary start-up to establish a new women-led enterprise or run the existing one due to lack of budget. In contrast, another respondent from the members of the savings group argued that lack of budget is not taken as a cause that affects the organization to achieve its program on women's economic empowerment rather lack of commitment and interest of some women hinder the project from achieving its plan of action. This is because routine support from the organization and women over expectations in terms of receiving different kinds of services became a reason for women

empowerment programs not working as expected. Some beneficiaries that received the same support from the organization fail to achieve the business plan and stay dependent on the service to sustain their life.

The findings of KIIs and the data from an In-depth depict that participants' selection process for program service is another bottleneck for the organization from achieving its objective. Although the economic, health, and psychosocial condition of women are taken as selection criteria, the report shows that the selection process is a major challenge and becomes a tackle for program implementation. Some women came from the Office of Women and Child Affairs with supportive letters that didn't meet the selection requirement. One of the main reasons is that Kebele writes a support letter for women only if women are residents of their wereda without considering other organization selection requirements. Selecting an ineligible beneficiary therefore becomes a cause for beneficiaries' dropout from the program; others also leave the program because of having multiple responsibilities and the remaining of other women have a good attitude and lack of awareness towards the program.

Lack of alignment between the organization and stakeholders is another challenge that hinders women's access to credit services and get workplace. Although the government sectors such as small and micro-enterprise and industry offices have a significant role in women's business development, their involvement in community development and religious organization remain low. The report from FGD, in-depth interviews, and individual case studies narrated that because of weak integration between these government sectors and the organization became a reason for women's enterprises to collapse; some of the participants failed to succeed in business due to a shortage of workplace and other women are ineffective because of lack credit access and loan service from different formal and informal financial institutions.

5.6. Summary of the Study Findings

This study on the roles of religious organizations in women's economic empowerment with a descriptive purpose yields tremendous information through KII, In-depth interviews, individual beneficiary case studies, and reviewing of related documents.

The study examined the roles of religious organizations in women's economic empowerment access to and control over resources by using a qualitative case study and analyzing different literature that is related to the findings of the study.

The report of most participants in the study proved that the economic empowerment program improved their life dimension than had before. After their engagement in the program, their families' food, clothing, household supplies, and children's school expenses are increased. According to the report from one of the participants in an in-depth interview found that increasing this family expense might be associated with women's daily and monthly income status and improvements.

The findings of the study explored the roles of religious institutions in organizing women in a saving group and mobilizing them to get loans and credit services from formal and informal financial institutions. In the economic empowerment program, the organization facilitates women being organized and started group saving and this enables women access to financial services this allows saving members to make a weekly financial contribution to their groups' saving funds and helps individual members to start a small-scale enterprise.

The religious organizations used women's vocational skill training as an economic empowerment model to enhance women's business consciousness level by providing long- and short-term vocational training in financial literacy, basic bookkeeping and accounting, and

entrepreneurship. The provision of this vocational and education training ultimately increases the skills and ability of women to get decent work in different sectors. The objective of establishing saving groups goes beyond saving purposes. This encourages women to help each other, increase leadership skills, share information, and design a collective plan of action.

5.7 Implication of the Study

5.7.1 Implication to Social Work Academicians and Practitioners

The researcher understood that women's economic empowerment by itself is an area of intervention in the field of the Social Work profession. Both academician and social work practitioners may be directly or indirectly involved in a community-based and religious organization that directly works on women's enterprise development. Thus, social workers use their diverse skills of organizing and facilitating and making them use their own business plans and set collective actions based on their capabilities and resources. From the principle of community empowerment, social workers have roles of trainers in community and religious organizations that are engaged in women's economic empowerment through using their professional effort, knowledge, and skills towards increasing women's awareness how to initiate business ideas, set plans on productive resources and this helps to generate household income, get necessary products and services based on the available resources around the community. Social work engagement in women's economic empowerment process in a religious and community-based organization setting allows professionals, academicians, and social work practitioners to acquire their central roles and process their body of knowledge, body of skills, and values that are obtained through working with individual, families, groups and community. Working with religious and community-based organizations may be taken as a good window of

opportunity for the school of social work towards capacitating women's human skills that help to improve the capacity of women at the grass root level and this ultimately encourages women's problem-coping strategies and identify their constraints in their economic walk of life. The researcher realized that religious organizations are not only providing financial support but also, they are center for exploring community strength and resources that inspire women to develop and plan solutions around their social and business environment.

One of the roles of social workers is to help clients help themselves through allocating and preparing resource mapping. This will provide optimal benefits for participants create communication linkage between women and the service provider organizations and overcome obstacles in the social service process. The social work profession in community organizations enhances women's capabilities; develops problem-solving strategies and connects participants with systems that enable women to link with resources, services, and opportunities. In light of this, the researcher suggested that the school of social work assign many of its fieldwork students to community organization settings that directly work on women's economic empowerment programs. From the researcher's point of this is helpful to increase the social workers' skills to bridge women with resources, and agencies and exercise women's choice. Moreover, placing social work practitioners and fieldwork students at religious and community-based organizations will facilitate women's economic empowerment process by creating a conducive environment and strengthening the potential possessed by women

As the role of motivator, social workers should emphasize creating awareness and inspiring economically versatile women through providing training, advice, and information on how to allocate resources and solve economic problems. As motivators, social workers provide different means of alternative solutions for women and their organizations that are able to do

different business-related activities that have never been done before and motivate them to have future aspirations in their business lives. Using motivation skill social workers enhance women's ability to have better attitudes and mindset in their future life, to use their resources and strengths, and these help women to work independently without external support.

5.7.2 Implication to the Program and Government Stakeholders

Increasing women's economic well-being might be taken as promoting women's social justice through the outlining of social policies. The finding of most participants in the study shows the positive contribution of religious organizations to women's economic empowerment. Although the role is not well studied, the researcher implies that the efforts of religious organizations in women's economic empowerment should be supported with policies and should be integrated into social programs and services to enhance the capacity of women and gain a strong desire for growing their lives. For instance, getting financial services and social facilities for women either to establish a new small-scale enterprise or advance the existing one is a bottleneck for many women. This is because many government sectors at different levels give little emphasis on women-focused business projects and fail to provide financial and credit services and loan facilities. The report from an FGD participant shows that religious organizations have good experience in organizing saving groups and creating credit schemes to increase the financial capacity of members of women in a group but the efforts lack maintaining and establishing networks with formal financial institutions from government sectors. Thus, this lack of linkage with government institutions become a challenge for women to get financial access and credit services to expand their enterprise. In spite of other challenges, the researcher believes that women's economic empowerment will be effective if community-based and religious organizations work with government sectors such as small and microenterprise and

industry sector offices. The lack of involvement of these government institutions in women's economic empowerment projects is the most serious challenge for women's business development and it is followed by individual factors such as lack of knowledge and attitude towards the program. The presence of weak partnerships between the community and religious organizations makes poor women unable to get credit services from formal loan providers for lack of collateral and makes them unsuccessful in business. Thus, the researcher implies that government institutions and religious organizations on women's economic empowerment should work in collaboration to fulfill women's financial needs to solve the problem of income poverty. Promoting the provision group-based credit program will be a good approach and help to address the problem collateral challenges at individual and group levels. It is recommended for both religious organizations and government partners to work in collaboration to enhance the capacity of women's economic empowerment program and will increase women's participation in business development services.

5.7.3 Implication for Further Study Makers

The roles of religious organizations in economic empowerment are not well studied in Ethiopia. And the term women's economic empowerment is a process and should be investigated over time. The finding of this study therefore become a basis for many researchers to conduct their further studies in such areas in many directions and gives a better insight into the roles of religious organizations in the provision of business development services in a community beyond delivering spiritual services. This is because the involvement of many researchers in women's economic projects not only strengthen women's roles as economic actors, entrepreneurs, decision-makers, and change agents but also become an input for policymakers to give their top priority to a community-based organization that works on women empowerment project.

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Annex A: Consent Form

To whom it may concern

Hello my name is Mengistu Meles. I am a Social Work postgraduate student at Addis Ababa University. Now I'm gathering data for my study entitled— "The Roles of Religious Organizations on Women's Economic Empowerment" in the Case of Genete Eyesus Child and Family Development Program. As part of the study, I'm going to ask GECFDP's staff and women participants to give your willingness to participate in the study through interviewing.

Dear informant/s! I would like to assure you that the data-gathering process is based on your willingness and your information will not be used for another subject matter other than fulfilling this thesis requirement. Moreover, your participation in the study will never be a cause for any social, physical, moral, or psychological harm and not be followed by any financial loss to you with the exception of sacrificing some of your time. The information you are giving remains confidential and your name will not be mentioned on this form in connection with any of the information you are going to provide to me so that anonymity and confidentiality shall be ensured with utmost good faith. I completely pledge that you have the right not to answer any questions and can withdraw from the interview at any time if it is not comfortable for you.

Dear informant/s! I kindly inform you that as a result of your participation in the study, neither financial return nor benefits are assumed or gained. Photographs and recording tools will be used only if you are willing; the information given will be written as notes and a pseudo name

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will be used to safeguard your privacy. Your honest answers to these interview guides will help me better understand and your genuine information will help academicians, community practitioners, policymakers, and other target audiences to understand the experiences, contributions, and challenges of religious organizations in empowering women economically. Finally, your information will assist GECFDP in improving its plan and implementation of effective strategies to address the problems and challenges of women in economic empowerment.

The interview will last around an hour and a half. In fact, that your participation is purely voluntary;

Are you willing to take part in the interview?

Interviewee: Agree Disagree

Mobil No.: +251920874391;

Email: mengistu11meles@gmail.com

Thank you very much for your valuable information

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Annex B: Key Informant Interview Guide with Project Staff

Part I: Personal Information

1. Age:
2. Sex:
3. Education status:
4. Your work position in the organization:
5. Number of years you have been working in the organization:

Part II: Main Question

1. What are the eligibility criteria to receive the Women for Women economic empowerment program? (Probe: the selection and admission procedures)
2. What strategic intervention models are employed by the organization in rendering services to women in the economic empowerment process? (Please explain how the plan to be developed, what assessment tools to use, values and principles used to maintain the program objectives)
3. How do you see the experiences of the organization in reducing women's household poverty?
4. How do you explain the economic empowerment program to Increase women's decision-making ability over Cash Expenditure and Saving practice
5. How do you understand the organization's economic empowerment program to improve;
 - 5.1 Women's sense of self-confidence,
 - 5.2 Women's Bargaining Power

The Roles Religious Organizations on...

6. How do you see the organization's livelihood practice model is used to;

6.1 Start new small enterprise?

6.2 Expand the existing women's enterprise?

6.3 Develop new business skills?

6.4 Facilitate job opportunities for women?

7. How does the economic empowerment program enable women to

7.1 Use and control over household and community resources?

7.2 Increase women's ability to earn money and manage business?

8. What are the major challenges faced by GECFDP in its provision of services for women in economic empowerment? (Please explain different constraints that prevent the program from achieving its objectives)

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Annex C: In-depth Interview Guide with Project Women Beneficiaries

Part I: Background Questions

Respondent Identification

1. Date of interview:
2. Interview code:
3. Age of the respondent:
4. Sex of the Respondent:
5. Marital status:
6. Religion:
7. Level of Education:
8. Residence of the respondent Sub city: _____ Wereda: _____
9. Duration of staying in the organization:

Part II: Main Questions

1. How did you join the GECFDP program? (Please explain the standard and admission criteria)
2. What support did you get since your participation in the program?
3. How is the program helpful to you to increase your basic business skills to exercise saving and improve household incomes?
4. In what way the program is working to increase women's decision-making ability?
(Please elaborate on how it increases your confidence, self-esteem, and capacity to share equal responsibility over cash expenditure and household management.

5. How the program being helpful to you in using the available community resources to start/run your own income-generating activities? (Please explain your understanding of how you benefited from the program in terms of accessing financial and credit services either to start your trade or expand the existing one, creating job opportunities)
6. What was your attitude towards the service when you joined the program? (Please tell me your expectations and perceptions before, during, and after the program participation)
7. What are some of the specific basic business skills have you developed as a result of your participation in the economic empowerment program? (Please tell me how your participation increases your household income, how to promote your earnings money, saving culture, planning, and business management skills).
8. How do you see the program to promote women,
 - 8.1 To promote women's social relationships?
 - 8.2 Improve family health status
9. If you have any suggestions about the program, please describe it.

Thank You for Your Valuable Information

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Annex D: FGD Guide with Beneficiaries Saving Groups

Part I: Background Questions/Respondent Identification

1. Date of interview:
2. Interview code:
3. Age of the respondent:
4. Sex of the Respondent:
5. Marital status:
6. Religion:
7. Level of Education:
8. Residence of the respondent; Sub city_____ Wereda_____
9. Duration of staying in the organization:

Part II: Main Questions

1. Please explain the admission process and how women join the program.
2. How do you explain women's understanding of the economic empowerment program?
3. How do you see the benefit of your participation in the economic empowerment program?
4. Why are women organized into a saving group in the program (please explain its purpose and importance towards improving your household income)

The Roles Religious Organizations on...

How does the program empower women economically to access social services? (Please explain this in terms of accessing education and health facilities and linking with other community organization services)

6. How do you understand the role of the organization in scaling up women's

6.2 Decision Making Ability

7. How do you describe the organization's economic empowerment program that enables women to have their own income-generating activities? Please explain this in connection with the following questions

7.1 The organization experience enables women to access job opportunities.

7.2 To facilitate financial and credit services from formal and informal institutions

8. How does the program enable women to increase women's financial management skills? (Please describe the way the organization enables women to enhance their business planning, saving, and managing skills)

9. What challenges that the members of saving groups face

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Annex E: Observation Checklist

1. Home Visit Checklist
 - 1.1 Home management and shelter condition
 - 1.2 Utilities like clean water and electric power consumption patterns
 - 1.3 Child nutritional status
 - 1.4 Consumption pattern
 - 1.5 Income and Expense Pattern
 - 1.6 Health-seeking behavior
 - 1.7 Medical treatment awareness level
- 2.2 Situation of hygiene and sanitation
2. Workplace/Business area Observation
 - 2.1 Reaction with costumer
 - 2.2 Business communication skills
 - 2.3 Business product arrangement
3. Observation of Women's Economic Empowerment Training Session
 - 3.1 Basic business skill
 - 3.2 Gender equality and the importance of joint household decision
 - 3.3 Entrepreneurship training

The Roles Religious Organizations on...

3.4 Career counseling of target women

3.5 Vocational skill

3.6 Saving, planning, and management skills

4. Observation Psychosocial Services and Training

4.1 Gender-based violence

4.2 Parenting Education

4.3 Social relation and resilience behavior

4.4 Sexual reproductive health

4.5 Life skill training on home management and childcare

አዲስ አበባ ዩኒቨርሲቲ

የሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

ሰሚመለከተዉ ሁሉ

ቅፅ1: አጠቃላይ መመሪያ እና የፍቀደኝነት መጠይቅ ቅጽ

ሰላም! ስሜ መንግስቱ መለሰ ይባላል። አሁን በአዲስ አበባ ዩኒቨርሲቲ የሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት የጥናትና መመሪያ ጽሁፌን /The roles of religious organizations in Women Economic Empowerment/ በሚል በገነተ ኢየሱስ ሕፃናት ቤተሰብ ልማት ኘሮግራም ማስተባበሪያ ጽ/ቤት እየሰራሁ እገኛለሁ። የዚህ ጥናት ዋና ዓላማ ሀይማኖታዊ ተቋማት ወይም ድርጅቶች ሴቶችን በኢኮኖሚ በማብቃት ስራ ላይ ያላቸው ልምድና ሚና መዳሰስ ነው። ውድ የዚህ ጥናት ተሳታፊዎች በዚህ ቃለ መጠየቅ መረጃ ለምትሰጡት በመጀመሪያ እናንተ ፈቃደኛ ስትሆኑ ብቻ ነው ። በጥናቱ በመሳተፋችሁ ምክንያት ውድ ጊዜያችሁን ከመስጠታችሁ ያለፈ ሌላ ምንም ዓይነት አካላዊ፣ ሞራላዊ፣ ስነ-ልቦናዊ ችግር አያመጣም። የምትሰጡኝ መረጃ ለጥናቱ ማሟያ እንጂ ለሌላ ዓላማ እንደማይውልና ምስጥራዊነቱ የተጠበቀ መሆኑም አረጋግጣለሁ። ስማችሁም በዚህ የመጠየቂያ ቅጽ ሆነ በጥናቱ ላይ አይጠቀስም። በቃለ- መጠየቁ ሂደት ላይ የማይመቻችሁ እና የማይስማማችሁ ጥያቄ ካለ ያለመመለስና ሙሉ በሙሉ የማቋረጥ መብት አላችሁ።

ውድ የዚህ ጥናት ተሳታፊዎች ስለምትሰጡኝ መረጃ በቀጥታም ሆነ በተዘዋዋሪ ምንም ዓይነት የገንዘብ ሆነ ሌላ ጥቅም አያስገኝም። የምትሰጡኝ ዕውነተኛነት ወይም ትክክለኛ መረጃ ለጥናቱ ትልቅ አስተዋጽኦ ይኖረዋል። ለሌላ ጥናት አድራጊዎች ፣ ማህበረሰብ ባለሞያዎች ፣ ፖሊሲ አርቃቂዎችና ሌሎች ባለ ድርሻ አካላት ሀይማኖታዊ ተቋማት ሴቶች በኢኮኖሚ የማብቃት ስራ ላይ በሚያደርጉት አስተዋጽኦ ጥሩ ግንዛቤ እንዲኖራቸውና ተጨማሪ ጥናት እንዲያደርጉም ይረዳቸዋል ብዬ አምናለሁ። በመጨረሻም ይህ የምትሰጡኝ ጥናታዊ መረጃ ለገነተ ኢየሱስ ሕፃናትና ቤተሰብ ልማት ኘሮግራም ማስተባበሪያ ጽ/ቤት ለእቅድ አፈፃፀምና ኘሮግራም ስትራቴጂ ማሻሻያ እንደ ግብአትነት ሊያገለግል ይችላል። ቃለ- መጠየቁ ከ1:30 ያበለጠ ጊዜ ይወስዳል። ሀሳባችሁን ምልክት ሳጥኑ ላይ በማድረግ ፈቃደኝነታችሁን እንድትገልፁልኝ በአክብሮት እጠይቃለሁ። እስማማለሁ አልስማማም

ስለምትሰጡኝ መረጃ ከልብ አመሰግናለሁ

አዲስ አበባ ዩኒቨርሲቲ

የሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

ቅፅ2: ክድርጅቱ ሠራተኞች ጋር የተደረገ ቃለ-መጠይቅ

ክፍል አንድ: ግለ-መረጃ

1. እድሜ: _____
2. ፆታ: _____
3. የትምህርት ደረጃ: _____
4. በድርጅቱ ያለህ/ያለሽ የስራ መደብ: _____
5. በዚህ ድርጅት መስራት ከጀመርክ/ከጀመርሽ ስንት ዓመት ሆነክ/ሆነሽ?

ክፍል ሁለት ዋና ዋና ጥያቄዎች

1. ሴቶች በኢኮኖሚ ድጋፍ ኘሮግራም ላይ እንዲሳተፉ ድርጅቱ የሚከተላቸው የመመልመያ መስፈርቶችን እባክዎን ያብራሩልኝ።
2. ሴቶችን በኢኮኖሚ የማብቃት ድጋፍ ላይ አቅማቸውን ለማጎልበት እምታከተሏቸው ስትራቴጂዎችና ዘዴዎች ምን ምን ናቸው? (እባክዎን ፕሮግራሙን ለማስፈፀምና አላማን ለማሳካት ድርጅቱ የሚጠቀማቸው የአቅድ ዘዴዎች፣ የዳሰሳ ጥናቶች፣ የቁጥጥርና የመገምገሚያ ዘዴዎች እንዲሁም እሴቶችና መርሆችን ያብራሩልኝ)
3. የሴቶች የቤት ውስጥ ድህነትና የገንዘብ ችግራቸውን ለመፍታት የድርጅቱ ልምድ እንዴት ይገልፀታል?
4. ሴቶች በቤት ውስጥ የውሳኔ ሰጭነት ዓቅማቸውን ለማሳደግ ኘሮግራሙ ምን ያክል ያግዛቸዋል ብለው ያስባሉ?
5. ሴቶችን የገንዘብ አወጣጥና የቁጠባ ልምዳቸውን ለማሻሻል/ አቅማቸው ከማሳደግ አንፃር የድርጅቱ ልምድ እንዴት ይገልፀታል?
6. ድርጅቱ ስቶችን በኢኮኖሚ በማብቃት ረገድና ኘሮግራሙን ውጤታማ ከማድረግ አንፃር የሚከተሉትን ጥያቄዎችን ያብራሩልኝ
 - 6.1 ሴቶችን በራስ የመተማመን ስሜታቸው የሚያሳድጉበት ክህሎት እንዴት ይገለጻል?

6.2 ሴቶች በሚመለከታቸው አካባቢያዊ ጉዳዮች በንቃት በመሳተፍና በሚመለከታቸው ጉዳይ ላይ ለመወሰን የድርጅቱ ልምድና አስተዋፅኦ ማመሳከሪያ እየሰጡ እባክዎን ያብራርሱኝ

7. ሴቶችን በኢኮኖሚ ለማብቃት ድርጅቱ ከሚከተላቸው ዘዴዎች በመነሳት የሚከተሉትን ጥያቄዎችን እባክዎን ይመልሱልኝ

7.1 የራሳቸውን አዳዲስ የግንድ ስራ ከመጀመር አንፃር

7.2 ቀድሞ የነበራቸውን የንግድ ስራ ከማጠናከር አኳያ

7.3 መሰረታዊ የንግድ ክህሎትን ከማዳበር አንፃር የሚያደርግላቸው የግብአት፣ ግንዛቤና የአቅም ግንብት ስራዎችን ከማድረግ አንፃር

7.4 የስራ እድል ከማመቻቸት አንፃር የፕሮግራሙ ልምድና እንቅስቃሴ እንዴት ይገልፁታል?

8. ሴቶችን በኢኮኖሚ ለማብቃትና ክህሎታቸውን ለማዳበር እባክዎን የሚከተሉትን ጥያቄዎችን አያይዘው ይመልሱሉኝ

8.1 የቤት ውስጥ ሀብትን በአግባቡ የመምራትና የመቆጣጠር ክህሎትን ከማዳበር አኳያ

8.2 ገንዘብን የሚያገኙበትና የሚያስተዳድሩበት ክህሎትን ለማዳግ የድርጅቱን ልምድ

9. የፕሮግራሙ ተሳታፊ ሴቶች ስለ አገልግሎቱ ያላቸው አመለካከት ምን ይመስላል ?

10 ፕሮግራሙ በሚሰጠው የኢኮኖሚ ድጋፍና የአገልግሎት ዙሪያ የሚያጋጥሙት የእቅድ አተገባበርና አፈፃፀም ዋና ዋና ተግዳሮቶች እባክዎን ያብራሩልኝ (ከበጀት፣ ከፖሊሲ፣ ከዉስጣዊ አፈፃፀም፣ ከፕሮግራሙ ተሳታፊ ሴቶች የምልመላ ሂደቶች ወዘተ... አያይዘው ይግለፅሉኝ)

ስለሰጡኝ ጠቃሚ መረጃ ከልብ አመሰግናለሁ!!!

አዲስ አበባ ዩኒቨርሲቲ

የሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

ቅፅ3: ከኘሮግራሙ ተሳታፊ ሴቶች ጋር የተደረገ ቃለ-መጠይቅ

ክፍል አንድ: ግለ - መረጃ

1.ቃለ-መጠይቅ የተደረገበት ቀን:

2.የተሳታፊ መለያ ኮድ :

3.ዕድሜ:

4.ፆታ:

5.የትምህርት ደረጃ:

6.ሀይማኖት:

7.የጋብቻ ሁኔታ:

8.ነዋሪነት: ክ/ከተማ _____ ወረዳ _____

9.በዚህ ፕሮግራም መሳተፍ ከጀመሩ ስንት ጊዜ ሆኖት?

ክፍል ሁለት: ዋና ዋና ጥናታዊ ጥያቄዎች

1.እነዴት ወደዚህ ፕሮግራም ተቀላቀሉ? /እባክዎን የተመለመላችሁበት መሰፈርትና ሂደት አብራሩልኝ)

2.በዚህ ፕሮግራም መሳተፍ ከጀመሩ ዲዜ እስካሁን ያገኙት ድጋፍ እባክን ዘርዘር አድርገው ያብራሩልኝ።

3.ይህንን ኘሮግራም ከተቀላቀሉ ጀምሮ ያገኙት ድጋፍ በሀይቶ ላይ ምን አይነት አዎንታዊ አስተዋፅኦ አምጥቷል ብለው ያስባሉ? እባክን የሚከተሉትን ጥያቄዎችን አያይዘው ይመልሱልኝ።

3.1 የሴቶችን የቁጠባ ክፍሎች ከማሳደግ አንፃር ያለው አስተዋፅዖ ምን ይመስላል?

3.2 የቤት ውስጥ ገቢዎችን ከማሻሻል አንጻር የፕሮግራሙ ሚና እንዴት ይገልፀታል?

4 እርሶ በፕሮግራሙ ኢኮኖሚያዊ ተሳትፎ በማድረግ ምክንያት በቤተሰብ ሕይወት ውስጥ የእርሶ ውሳኔ ሰጭነት አቅም ምን ያክል አሳድጎታል ብለው ያስባሉ? (እባኩን በቤት ውስጥ ንብረትን በእኩል የማስተዳደርና የመቆጣጠር ባህል እንዲሁም በሚመለከትዎት የማህበረሰብ ጉዳይ ውስጥ ሀላፊነት በእኩል የመወሰንና የመጋራት ሀሳብ ጋር አያይዘው በሰፊው ይግለፁልኝ)

4.1 እርሶ በዚህ ድርጅት በመሳተፍ ምክንያት ፕሮግራሙ ባለዎት የገንዘብ አጠቃቀም ክህሎት በማሻሻል ረገድ በራስ የመተማመን ስሜቶን ምን ያክል አዳብሮታል ብለው ያስባሉ?

5. ፕሮግራሙ እርሶ በሚኖሩበት አካባቢ ከሚገኙ መወሀበራዊና የገንዘብ ተቋማት ጋር ትስስር በመፍጠር ለርሶ የንግድ ስራ መልካም አጋጣሚ በማመቻቸት ረገድ ምን ያክል አስተዋፅኦ እንዳለው ያብራሩልኝ።

6. እርሶ ወደዚህ ፕሮግራም ሲመጡ ስለ አገልግሎቱ የነበሮት እሳቤ ምን ይመስል ነበር? (እባኩን በዚህ ፕሮግራም ከመሳተፍ በፊትና አሁን ያሉትን አመለካከት ያበራርሱኝ)

7. በዚህ ፕሮግራሙ በመሳተፍ ምክንያት በዋናነት ያደበሩት መሰረታዊ የንግድ ክህሎት ስልጠና ያብራሩልኝ።

8. ፕሮግራሙ ለእናንተ ኢኮኖሚያዊ ድጋፍና ተሳትፎ ከማድረግ ባሻገር የሌቶችን

8.1 ማህበራዊ መስተጋብራቸውን ከማሻሻል አንጻር ምን ያክል ሚና ይኖረዋል ብለው ያስባሉ?

8.2 ስነ-ልቦናዊ ጥንካሬን ከማደበር አንጻር ያለውን አስተዋፅኦ እንዴት ይገልጹታል?

9. ሌላ ስል ፕሮግራሙ ያልተገለፀ አስተያየት ካሎት ቢገልፁልኝ።

ስለሰጡኝ ጠቃሚ መረጃ ከልብ አመሰግናለሁ!!!

አዲስ አበባ ዩኒቨርሲቲ

የሶሻል ወርክ ድህረ ምረቃ ትምህርት ቤት

ቅፅ4: ከፕሮግራሙ ተሳታፊ ሴቶች ጋር የተደረገ የቡድን ቃለ- መጠይቅ

ክፍል አንድ: ግለ - መረጃ

1. ቃለ-መጠይቅ የተደረገበት ቀን:
2. የተሳታፊ መለያ ኮድ:
3. ዕድሜ:
4. ፆታ:
5. የጋብቻ ሁኔታ:
6. ሀይማኖት:
7. የትምህርት ደረጃ:
8. ነዋሪነት: ክ/ከተማ _____ ወረዳ _____
9. በዚህ ፕሮግራም መሳተፍ ከጀመሩ ስንት ጊዜ ሆኖት?

ክፍል ሁለት: ዋና ዋና ጥያቄዎች

1. እባክዎን ሴቶች ወደዚህ ፕሮግራም ሲቀላቀሉ የመመልመያ መስፈርቱ ምን ምን እንደሆነ ያብራሩልኝ።
2. እርሶ ፕሮግራሙ ሴቶችን በኢኮኖሚ በማብቃት ረገድ ስለሚያደርገው ድጋፍ እንዴት ይገልፁታል?
3. እርሶ በዚህ ፕሮግራም በመሳተፍ ምክንያት በራሶና በቤተሰብ ላይ ያመጣውን ጥቅም እንዴት ያዩታል?
4. በዚህ ፕሮግራም የሚሳተፉ ሴቶች ለምን በቁጠባ-ቡድን እንደሚደራጁ ያብራሩልኝ?
5. እርሶ በዚህ በሴቶች የኢኮኖሚ አገልግሎት ፕሮግራም በመሳተፍ ምክንያት ለመሀበራዊ ተሳትፎ ምን አይነት ሚና አለው ብለው ያስባሉ? (እባክዎን ከትምህርትና ከጤና አገልግሎት አያይዘው ይግለፁልኝ)

6. ሰቶችን በራቸው የኢኮኖሚ አቅም እንዲተማመኑ ከማድረግ አንጻር የፕሮግራሙ አስተዋጽኦ እንዴት ይገልፁታል?

7. ሰቶች የራስ ወሳኔ ሰጪነት አቅማቸውን ከማሳደግ አኳያ የፕሮግራሙን ሚና እንዴት ይገልፁታል?

7. ሰቶችን የራሳቸው ገቢ ምንጭ እንዲኖራቸውና እንዲቋቋሙ ከማድረግ ጋር ተያይዞ የሚከተሉትን አያይዘው ጥያቄዎች እባክዎን ያብራሩልኝ?

7.1 ለሴቶች የስራ እድል ከመፍጠር አንጻር የድርጅቱን ልምድ ይግለፁልኝ.

7.2 ድርጅቱ ሴቶችን ያላቸውን የንግድ ስራ ለማስፋትና ለማጠናከር ሲባል ከመደበኛና ኢመደበኛ የገንዘብ ተቋቋማት የገንዘብ ብድር ከማመቻቸት አንጻር ድርጅቱን ልምድ እንዴት ያዩታል?

8. ድርጅቱ የፕሮግራሙ ተሳታፊ ሴቶችን የገንዘብ አያያዝና አጠቃቃሙ ከሀሎታቸው እንዲያድግ ከማድረግ አኳያ ያለውን ልምድ እባክዎን የሚከተሉትን ጥያቄዎችን አያይዘው ይመልሱልኝ ያብራሩልኝ።

8.1 ሴቶች የንግድ እቅዳቸውን እንዴት መሸሻል እንዳላባቸው የድርጅቱ ልምድ ምን ይመስላል?

8.2 ሴቶች የቁጠባ ባህላቸው እንዲዳብር የድርጅቱን አስተዋጽኦ እንዴት ያዩታል?

8.3 ሴቶች የገንዘብና የንግድ አስተዳደራቸው እንዲሻሻል የፕሮግራሙ ክትትል እንዴት ይገመግሙታል?

9. በድርጅቱ አመቻችነት ምክንያት የቁጠባ ቡድን መስርታችሁ ስትንቀሳቀሱና የግል ስራችሁ ስታከናወኑ የሚገጥማችሁ ተግዳሮት ምንድን ነው?

ስለሰጡኝ ጠቃሚ መረጃ ክልብ አመሰግናለሁ!!!