



SEEK WISDOM, ELEVATE YOUR INTELLECT AND SERVE HUMANITY!



COLLEGE OF DEVELOPMENT STUDIES

CENTER FOR GENDER STUDIES

THE ROLE OF NGOs IN PROMOTING WOMEN'S SOCIO-ECONOMIC STATUS: THE
CASE OF MESERET HUMANITARIAN ORGANIZATION'S WOMEN ECONOMIC
EMPOWERMENT PROGRAM

BY

BETSELOT YITAGESU MERSHA

ADVISOR

AYNALEM MEGERSA (PhD)

October, 2023.

Addis Ababa, Ethiopia.

THE ROLE OF NGO'S IN PROMOTING WOMEN'S SOCIO-ECONOMIC STATUS: THE
CASE OF MESERET HUMANITARIAN ORGANIZATION'S
WOMEN ECONOMIC EMPOWERMENT PROGRAM

A THESIS SUBMITTED TO THE CENTER FOR GENDER STUDIES
ADDIS ABABA UNIVERSTY

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

BY
BETSELOT YITAGESU MERSHA

ADVISOR
AYNALEM MEGERSA (PhD)

October, 2023

ADDIS ABABA UNIVERSITY
COLLEGE OF DEVELOPMENT STUDIES
CENTER FOR GENDER STUDIES

Title: The role of NGO's in promoting women's socio-economic status: the case of Meseret Humanitarian Organization's women economic empowerment program

Name of the student: **Betselot Yitagesu Mersha**

Signature: _____

APPROVED BY EXAMINING BOARD:

| | Name | Signature | Date |
|--------------------|-------------|------------------|-------------|
| Advisor: | ----- | ----- | ----- |
| External Examiner: | ----- | ----- | ----- |
| Internal Examiner: | ----- | ----- | ----- |

STATEMENT OF DECLARATION

I, the undersigned, declare that this thesis entitled “The role of NGO’s in promoting women’s socio-economic status: the case of Meseret Humanitarian Organization’s women economic empowerment program” is my original work and has not been presented for a Master’s degree in any other university, and that all source of materials used for the thesis have been accordingly acknowledged.

Declared by:

Name: _____

Date: _____

Signature: _____

Table of Contents

| | |
|---|--------|
| Table of Contents | V |
| Acknowledgments | I |
| LIST OF TABLES | II |
| LIST OF FIGURES | II |
| Acronyms/ Abbreviations | III |
| Abstract | IV |
| Chapter one | 1 |
| 1. Introduction | 1 |
| 1.1 Background of the study | 1 |
| 1.3 Objective of the study | 8 |
| 1.3.1 General objective | 8 |
| 1.3.2 Specific objectives | 8 |
| 1.4 Research questions | 8 |
| 1.5 Significance of the study | 9 |
| 1.6 Scope of the study | 9 |
| 1.8 Definition of basic terms used in the study | 10 |
| 1.9 Organization of the study | 11 |
| Chapter two | 12 |
| 2. Related Literature Review | 12 |
| 2.1. Introduction | 12 |
| 2.2 Non-Governmental Organizations (NGOs) | 12 |
| 2.3 Concept of Development | 13 |
| 2.4 Role of the Non-Governmental Organizations (NGOs) | 16 |
| 2.5 Role of NGOs and women | 17 |
| 2.6 Theoretical framework | 19 |
| 2.6.1 Modernization theory | 19 |
| 2.6.2 Neo liberalism Approach | 19 |
| 2.7 Empirical Review on the role of NGOs | 20 |
| 2.8 Conceptual Framework | 27 |
| Chapter three | 29 |
| 3. Research Methodology | 29 |
| 3.1. Research approach and Design | ----29 |
| 3.2 Source of data | 30 |
| 3.3 Population and sampling techniques | 30 |
| 3.4 Data collection | 32 |
| 3.5 Method of analysis | 35 |
| Chapter Four | -39 |

| | |
|---|----|
| 4. Data Presentation, Analysis and Interpretation | 39 |
| 4.1 Description of study area | 39 |
| 4.2. Response rate on questionnaire | 41 |
| 4.3. Description of WEEP activities | 43 |
| 4.4. Socio - Economic changes of WEEP beneficiaries | 49 |
| 4.4.1 Economic impact of WEEP | 49 |
| 4.5. Social impact of WEEP | 58 |
| 4.6 Major challenges faced by the organization | 62 |
| Chapter Five | 66 |
| 5. Summary, Conclusion and Recommendation | 66 |
| 5.1 Summary | 66 |
| 5.2 Conclusion | 67 |
| 5.3 Recommendations | 69 |
| Reference | 71 |
| ANNEX I | 75 |
| ANNEX II | 77 |
| ANNEX III | 78 |

Acknowledgments

At the very beginning of all and the greatest thanks are given to the almighty God for he has helped me in every aspect of my life. Then I would like to appreciate and deserve my great thanks to my Advisor Dr. Aynalem Megersa (PhD) for her willingness to specify her golden time in the successful accomplishment of this research.

I would like to extend my heartfelt thanks to the Meseret Humanitarian Organization staff members, coordinators and beneficiaries. Particularly for those works in Women Economic Empowerment Program for their willingness to give all the necessary and adequate data.

Finally, I would like to thank my mother Welansa Wegayehu, my father Yitagesu Mersha, my husband Yitagesu Aklilu, Brother Bemnet Yitagesu, son, friends and families who have contributed their ideas and supports for my achievement in completing this research thesis and other fields of life.

LIST OF TABLES

Table 1: summary of qualitative data participants

Table 2: Response Rate on Questionnaire distributed to Beneficiaries

Table 3: Description of respondents by their age, education, marital status, religions and number of children

Table 4: Percentage distribution of the sample by reason for joining WEEP

Table 5: Percentage distribution of the sample by economic support received from WEEP

Table 6: Percentage distribution of the sample by monthly income

Table 7: Percentage distribution of the sample by paired t-test value

Table 8: Percentage distribution of the sample by social support provided for beneficiaries

Table 9: Percentage distribution of the sample by challenges faced by beneficiaries

LIST OF FIGURES

Fig. 1: Conceptual framework

Fig. 2: Percentage distribution of the sample by source of information

Fig. 3: Percentage distribution of the sample by duration of WEEP membership

Acronyms/ Abbreviations

- ACORD:** Agency for Cooperation and Research in Development Women
- BPA:** Beijing Platform for Action
- CRDA:** Christian Relief and Development Associations
- ERCS:** Ethiopian Red Cross Society
- FDG:** Focus Group Discussion
- HDI:** Human Development Index
- HIV/AIDS:** Human Immunodeficiency Virus/ Acquired Immunodeficiency Syndrome
- HVC:** Highly Vulnerable Children
- IGA:** Income Generating Activities
- IMF:** International Monetary Fund
- MDGs:** Millennium Development Goals
- MHO:** Meseret Humanitarian Organization
- MoLSA:** Ministry of Labour and Social Affairs
- NGO:** Non-Governmental Organization
- SCP :** Saving and Credit Program
- SNNPR:** Southern Nations, Nationalities and Peoples Region
- SPSS:** Statistical Package for Social Science
- UDHR:** Universal Declaration of Human Rights
- UN:** United Nations
- UNDP:** United Nation Development Program
- UNFPA:** United Nations Population Fund
- UNICEF:** United Nations International Children's Emergency Fund
- WAD:** Women's Affairs Departments
- WAO:** Women's Affairs Offices
- WEEP:** Women Economic Empowerment Program
- WISE:** Organization for Women in Self Employment

Abstract

NGO's support has been considered as one of the instruments in the recent women socioeconomic development program. The aim of the study was to assess the role of NGO in promoting women's socioeconomic status under the Meseret Humanitarian Organization (MHO) women economic empowerment program. In a country like Ethiopia, NGOs play a crucial role in terms of reducing poverty, women empowerment and other human development. To conduct this study, both primary and secondary data sources are used. The primary data is collected through questionnaires, interviews (key informant and in-depth) and the secondary data is collected from different books, journals, reports and the internet. Sampling technique used in the study was simple random sampling. Data collection methods was mixed approach and those collected data analyzed through using descriptive analysis. The researcher used tables, figures and percentages that are used for data analysis and interpretation. The findings discovered that the program has made a positive impact on attitudinal change, self-confidence (life skill), income change and owing their business for women during the interview and focus group discussions. Moreover, it has a positive impact on personal savings and women's empowerment both in social and economic changes. The women's social improvement indicators are changes in social interaction, develop communication skills, capacity to obtain information, share experiences, solve problems together, and Seek collaborative solutions to family challenges through open communication. The project has contributed a great share in improving the lives of women and able women to be empowered form their own beliefs and stand by them with confidence., live true to own values strongly, power (socially & economically) and looks out for self confidence.

Key terms: *women empowerment, socioeconomic development and NGO*

Chapter one

1. Introduction

1.1 Background of the study

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

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

In this regard, the Government of Ethiopia has made attempts to improve the economic, political and social conditions of women by reforming existing legislation laws and putting in place institutional mechanisms through the establishment of Women's Affairs Offices (WAO), Women's Affairs Departments (WAD) and most recently a Ministry of Women. These institutions have to help and have to bring women's issues to the forefront of government policy making processes. (WAO, 2005).

The emergence of NGOs has centred on their ability to offer a development alternative, making a set of claims about the more effective approaches necessary for addressing poverty and challenging unequal relationships (Bebbington et al, 2008; Lewis and Kanji, 2009) and NGOs can fill the gaps caused by inefficient state provision of services of rehabilitation, namely, economic, social, educational and medical (Lang, 1999).

International and indigenous non-government controlled welfare and community organizations have existed for long time all over the world. However, in the last three decades, Non-Governmental Organizations (NGOs) have expanded and grown enormously in developing country for the humanity and socioeconomic problem of the society. Emerging from long-term traditions of charity and self-help group, NGOs vary widely in origin and levels of formality (Lewis and Kanji 2009).

The NGOs are found in the form of religious groups, private foundations, charities, research organizations, and federations of dedicated physicians, civil society organizations, and citizen associations. It is argued that where governments lack of resources for public services, NGOs play a significant role in the direct provision of social and economic services. Similarly, in developing countries, NGOs emerged and play the roles as service providers and significantly NGO worked on poverty alleviation and reducing income inequality. As Vakil (1997) explained the perceived failures of state led development approaches throughout the 1970s and 1980s powered interest in NGOs as a development alternative, offering innovative and people-centred approaches to service delivery, advocacy and empowerment.

Most of international and domestic NGOs working in Ethiopia are faith based and had been working in relief, rehabilitation and development works and they are active in their operations (Gebisa and Tefera, (2019)). Faith-based-NGOs may combined with humanitarian assistance improves spiritual well-being and overall benefit. Increase knowledge to empower communities, individuals and governments; information on NGOs could be provided through

an accessible register that discloses objectives, funding sources and intended spiritual activities.

Most of them are working with the marginalized people at the grass root level. The emergence of large number of new NGOs and expansion of NGOs in Ethiopia were related to the devastating drought in the 1974/75, and again in the 1984/85 in the country. From that time onwards NGOs highly expanded in Ethiopia and offered variety of services and designed and implemented various development projects that support socioeconomic development of the country.

NGOs have increased the scale on the type of roles they play. NGOs are helping government, institutions, and the rural poor in the fight against poverty at worldwide and national level through the functions of providing microfinance, transportation, environmental conservation and development, food security, initiating capacity building and self-reliance, peace building projects, relief services during emergencies, income generation and so forth (CRDA, 2004).

The code of conduct for NGOs in Ethiopia (1999) states that the mission of NGOs operating in Ethiopia is to improve and advance the public good, the quality of life of those who are disadvantaged and vulnerable, as well as to ensure the proper management of the environment for present and future generations. Meseret Humanitarian Organization (MHO) as an NGO, shares the above- mentioned mission that characterizes NGOs in general (Desta A, 2017).

Recognizing the importance of investigating the role of selected NGO's project on the social and economic status of women, Women Economic Empowerment Program (WEEP) has been considered for this study. The researcher interested to conduct a research in WEEP which is a broad project that has linkage with all aspects of social, economic, political and psychological indicators.

WEEP is one of program in Meseret Humanitarian Organization (MHO) in Addis Ababa established in 2011. Its main objective is to reduce vulnerability among women and eradicating poverty, especially of women by providing them access to support services. The program provides different basic business skills such as saving and credit, leadership and life skills training. There is also creating financial linkage with different financial institutions and also get additional capacity building training and technical support.

<https://www.meserethumanitarian.org>

The common objective of NGOs working in gender related area is alleviation of poverty and ensuring the economic empowerment of women. Enhancing women's engagement in productive activities is fundamentally equal with action against poverty. Economic independence of women leads to the freedom to make decisions on family planning and the household assets; this can in turn have important effects on poverty reduction (Almaz F., 2010).

According to O'Neil et al., (2014) defined women's empowerment as a process of psychological, political, social and economic change, through which women individually and collectively gain power and control over their lives. Empowerment can be approached from distinct viewpoints, which needs different political priorities and strategies. Empowerment is mainly about making changes that give individuals greater freedom in pursuing their goals; and among different established institutions of achieving empowerment, the popular and most widely used institution is NGO.

The roles of NGOs are so broad but due to the scope of this paper the researchers focused only on the roles of NGOs in the social and economic status of women. As Save the Children Fund (1997) demonstrated NGOs have made a great contribution in poverty alleviation, redressing gender balance, combating environmental degradation and involving the poor in

participatory development. The major strength of NGOs are the grassroots linkages they offer enabling them to design services and programs using innovative and experimental approaches centered around community participation (Bebbington et al, 2008),

Under specific programs of the organization, its main objective is achieving change requires policy and program actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through effective program of education and mass communication (ICPD, 1994)

The knowledge/ value added after this study is to fill the gap with the overall service provision for beneficiaries under minimizing the existed challenges among NGOs. The major contribution on both women's social and economic status would be identified. The aim of this study was to show the role of NGOs in promoting women's socio economic status under the WEEP in MHO.

1.2 Statement of the problem

The majority of women have very little access to basic social services as well as economic services like access to housing, financial services, self-employment and income generation opportunities. Though the contribution of women in the economic sphere is quite significant, it remains invisible and provides very little social recognition. Women empowerment is giving 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 (Narayan, 2002).

Ethiopia is a country that is striving to elevate itself from poverty and develop its economy for a better future. The country is trying to bring women's role in economics development to the forefront. Being one of the fastest growing countries economically (FDRE, 2011)

Women must have more equitable access to assets and services; infrastructure programs should be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved coordination among donors and support for women organizing at the national and global level (OECD, 2012).

Experience shows that population and development programs are most effective when steps have simultaneously been taken to improve the status of women. The problem is more predominant in every area, where women are restricted to the boundaries of homes. If women are empowered everywhere, then there are in the exact chances of economic growth. It will create various opportunities such as generating employment, alleviating poverty and improving their livelihood status (ICPD, 1994).

This study looks into women empowerment program as contributing to women's knowledge and self-confidence by giving more attention on their social and economic networking. It deals with the role of the organization in empowering women through creating opportunities to be independent, achieve and strong in the economic, political and sociocultural sphere in the study area. Women may work in a range of areas, including savings and credit training and skills development, new technologies or marketing as well as provide such supports as child care, health services, literacy programs and legal education and aid.

It is clear that women's socioeconomic condition has become a major issue in Ethiopia . Yet, much attention has not been given to its gender implications. There is relatively increasing research works on role of NGOs in various indicators since recent years . However, evidence-based studies on NGOs in women socio economic status, women's low status are insufficient. The study "Women's Empowerment and Socio-Economic Development in Ethiopia: The Role of NGOs" by Hailemariam Abebe (2017) provided a comprehensive overview of the role of NGOs in promoting women's empowerment and socio-economic development in Ethiopia. It highlights the various approaches and strategies adopted by NGOs, as well as the challenges and opportunities they face. However, the study primarily focuses on the theoretical framework of empowerment and lacks in-depth empirical evidence of the impact of NGO interventions on women's socio-economic status. The other study named "The Role of NGOs in Enhancing Women's Socio-Economic Status in Ethiopia: A Case Study of SOS Sahel Ethiopia" by Abebe Mulugeta (2012) conducted into the specific case of SOS Sahel Ethiopia, an NGO that has implemented various interventions to enhance women's socio-economic status. It examines the effectiveness of microfinance, education, and skill development programs in improving women's lives. However, the study's focus on a single NGO limits its generalizability and does not provide a comparative analysis of different NGO approaches. This study "Empowering Women through Advocacy: The Case of the Ethiopian Women's Development Association (EWDA)" explored the role of the Ethiopian Women's Development Association (EWDA) in empowering women through advocacy, awareness-raising, and capacity-building programs. It highlights the organization's efforts to address gender inequality and promote women's participation in society. However, the study's focus on a single NGO restricts its scope and does not provide a broader understanding of the landscape of NGO interventions and their overall impact on women's socio-economic status in Ethiopia.

In summary, while these studies provide valuable insights into the role of NGOs in empowering women and fostering socio-economic development in Ethiopia, they also have limitations in terms of empirical evidence, comparative analysis, and broader contextualization. Further research could address these gaps by conducting more rigorous impact evaluations, comparing different NGO approaches, and examining the broader landscape of NGO interventions in Ethiopia. Therefore, this research contributes to the existing scarce literature on NGOs by assessing and evaluating the roles of NGOs in Ethiopia. To this end the following are the objectives of the study.

1.3 Objective of the study

1.3.1 General objective

The major objective of this study was to assess the role of (NGOs) Meseret Humanitarian Organization (MHO) in promoting women's socio-economic status. Its assessment was mainly focused on the project of women economic empowerment program.

1.3.2 Specific objectives

- To identify the major contributions of MHO's women economic empowerment program in promoting women's economic status.
- To identify the major contributions of MHO's women economic empowerment program in promoting women's social status.
- To determine the challenges faced by MHO's in implementing women economic empowerment programs designed to stimulate women's socio-economic status.

1.4 Research questions

1. What are the roles of MHO's program to promoting the women's economic status?
2. What are the roles of MHO's program to promoting the women's social status?

3. What are the challenges faced by MHO's in implementing the program?

1.5 Significance of the study

The main objective of the study is to look into the role of MHO in socio economic development of women. The findings of the study are believed to show the economic and social aspects of women development in addition to its challenges in enhancing their awareness and knowledge. Furthermore, the study also identifies the challenges with NGO face with the service provision. The findings of the study can be used by other researchers who might be interested to conduct further studies on the subject. In addition, the results of the study will serve as a source of information for people and informative for policy makers that need to know the role of NGOs in the socioeconomic status of women.

1.6 Scope of the study

The study focused on assessing the roles of NGOs in promoting women's socioeconomic status, particularly the case of Meseret Humanitarian Organization. However, there are a number of NGOs working on Humanitarian services, this study delimited its scope on Meseret Humanitarian Organization located in Addis Ababa city. From the enormous projects planned and implemented by MHO, this study is confined to investigate the roles and challenges of women economic empowerment programs in promoting women's socioeconomic development.

1.7 Limitation of the study

The focus of this study was on the assessment of the role of NGOs in promoting women's socioeconomic development, focusing specifically on the case of MHO. And the study was limited to surveying and interviewing the randomly selected respondents. Because of providing each sample has an equal probability that meant to be an unbiased representation of the total population which is random selection. The sample size was small that some resource constraints such as limited Funding and Time, Detailed Analysis Ethical

Considerations: Focusing on one NGO ensures sufficient time and resources to represent its activities fairly and Feasibility and Quality: Focusing on one NGO ensures feasibility and quality of research within available resources.

The study was used limited with the descriptive data analysis method. It also limits to the study of a single, local NGO, which is implementing a women's economic empowerment program to develop the socioeconomic status of women. The selected NGOs has more experience and linkage with women.

1.8 Definition of basic terms used in the study

Development: a process that creates growth, progress, positive change or the addition of physical, economic, environmental, social and demographic components. (Sid Israel B.,2021)

Economic empowerment: the ability to make and act on decisions that involve the control over and allocation of financial resources (financial decision-making power, access to money, financial independence, house, vehicle and financial literacy). The capacity to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. (Louise F. Carolina R.,2017)

Social empowerment: the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. The major social indicators are health, education, gender equality. (Emilie C., Claire M. 2014)

Humanitarian organization: type of NGOs which work on the protection of civilians and those no longer taking part in hostilities and which work on the provision of food, water and sanitation, shelter, health services and other items of assistance, undertaken for the benefit of affected people and to facilitate the return to normal lives and livelihoods (Endorsed S.,2003).

NGO/ Non-Governmental Organization: organizations which are independent of government involvement. It is a subgroup of organizations founded by citizens, which include clubs and associations that provide services to their members and others (Niyash B., Tabriz,2019).

Socioeconomic status: the social standing or class of an individual or group. It is often measured as a combination of education, income and occupation. It includes access to resources, plus issues related to privilege, power and control (McLeoyd V., 2019).

1.9 Organization of the study

This research paper was organized in five chapters. The first chapter briefly presents the background of the study, statement of the problem; define the research objectives and questions, operational definition of concepts and limitations of the study. Chapter two deals with the review of related literature conceptually, empirical literature and theoretically. Chapter three presents a general description of the study area, the research design and methods, the study sampling method, data collection tools and procedures; data processing, analysis, and ethical consideration. Chapter four presents' findings, discussion and analysis. Finally, Chapter Five presents' summary, conclusions and recommendations.

Chapter two

2. Related Literature Review

2.1. Introduction

This chapter deals with the theoretical and empirical description to key issues related to the study. It considers what NGOs mean, concept of development, it also reviews literature on the role of the Non-Governmental Organizations (NGOs), its contribution in promoting development; and challenges the NGOs encounter in carrying out its program.

2.2 Non-Governmental Organizations (NGOs)

The term NGO is broad and ambiguous. It could be defined as “private organizations that provide basic social services, or undertake community development” (World Bank, 2007).

Non-Governmental Organizations (NGOs) are group of people working together in a structured manner without much government intervention or political influence and freedom to form organization to engage in self-help and income generating projects. NGOs are professionally-staffed organizations that aim at contributing to the reduction of human suffering and to the development of poor countries (Streeten, 1997).

A non-governmental organization (NGO) is a non-profit, citizen-based group that functions independently of government. NGOs are organized on local, national and international levels to serve specific social or political purposes.

According to CRDA (2004), NGOs as we know them today; first started to appear in Ethiopia in the 1960s and those were mostly of European origin. More NGOs emerged in response to the 1973/74 famine and later on the 1983/84 famine. The number of NGOs continued to grow ever since however, their activities were principally limited to relief and rehabilitation before they became more development oriented. After the 1983/84 famine most NGOs emerged.

The number of NGOs continued to grow ever since however, their activities were principally limited to relief and rehabilitation before they became more development oriented.

2.3 Concept of Development

Development is a widely participatory process of directed social change in a society, intended to bring about both social and material advancement (including greater equality, freedom and other valued qualities) for the majority of the people through their gaining greater control over their environment. Hence, development is a constant process of transformation. It is a dynamic concept denoting a state of ceaseless change. (Girigiri, 2000)

According to Akpakpan (1992), development is a process of improving the quality of lives of people through; incomes and consumption, levels of food, medical services, and education level, Creating conducive atmosphere for the growth of peoples' self-esteem through the establishment of social, political and economic systems and institutions which promote human dignity and respect and increasing peoples' freedom to choose by enlarging the range of their choice variables, example, varieties of goods and services. Development could also be seen as the capacity of a state to increase its human resource with the aim of achieving higher outcome of productivity for the satisfaction of the basic needs of majority of its citizens and empowering them to make demands on the government.

Women development is the re-transformation of women in the society; i.e. the transformation of the women's economic and social status which have hindered productivity, social consciousness, and political participation in the past, and must involve measures and actions that will bring about such trans formative measures and actions that will generate economic opportunities (e.g. jobs and incomes) and improve literacy, health, housing, real output of goods and services, techniques of production, and social and political consciousness in the society (Akpakpan,1992).

According to the World Bank, Improving gender equality promotes universal primary education, reduces child mortality, improves maternal health and reduces vulnerability to HIV/AIDS. It also influences poverty reduction directly through women's greater labour force participation, productivity and earnings, and indirectly through the impact of women's improved household decision-making on family well-being. In contrast, the disadvantage women face in terms of rights, resources and voice is reflected in their poor performance across many of the MDGs (World Development Report, 2007)

The world has reached the poverty reduction target five years ahead of schedule. UN Women works to support women's fundamental role in distribution of assets, such as credit, improved seeds and fertilizer, and information and technology, women can achieve significantly higher agricultural productivity (Millennium Development Goals Report , 2013).

UNDP support to eliminate gender inequalities through targeted, gender-focused programs and by working to ensure that all development efforts take into account the experiences, needs, and contributions of women. By removing structural barriers to gender equality and promoting women's participation in the decisions that affect their lives, success in eradicating poverty and inequality, building resilience to disasters, climate change, and conflict, and driving sustainable development can be achieved. In these efforts, UNDP works with governments and key UN partners, including UN Women, UNFPA, and UNICEF, as well as with civil society organizations, foundations, academia and the private sector.

Countries that create better opportunities and conditions for women and girls can raise productivity, improve outcomes for children, make institutions more representative, and advance development prospects for all (World Bank flagship report, 2011).

Gender Equality and Development need to achieve gender equality through to support girls' education, women's health, and women's access to credit, land, agricultural services, jobs, and infrastructure. This has been important work, but it has not been enough or central enough to what

we do. Going forward, the World Bank Group will mainstream gender work and find other ways to move the agenda forward to capture the full potential of half the world's population (The World Development Report, 2012).

2.3.1 Socioeconomic development

Socioeconomic development should lead us to an explicit commitment to important human values; the recognition that the levels of intervention are so intertwined that social and economic interventions need to involve all levels to some extent; and the creation or development of continually responsive and sustainable organizations and social institutions that address human priorities (Mebratu, 1998).

Socioeconomic development is defined in different ways for various contexts, social, political, biological, science and technology, language and literature. Socioeconomic development, therefore, requires the integration of economic and social development. It is also defined as the process of creating economic and social opportunities for human beings and desirable change of society. Cause of socioeconomic change is, for example, new technologies, changes into laws, changes into physical environment and ecological changes. (Hicks and Streeten 1979).

Millennium Development Goals, proposed by UNDP (2000), encompass reduction of poverty, health, sustainable use of resources, education, food security, socio- economic development and good governance. Considerations on development are no longer taken mainly in the context of poverty alleviation in lagging regions (Massey, 1988). Widely understood socioeconomic development plays a major role.

Social development refers to many of the non-economic processes and outcomes of development, including but not limited to: reduced vulnerability; inclusion; well-being; accountability; people-centered approaches; and freedom from violence. It is fundamentally concerned with human rights, formal and informal power relations, inequality and

possibilities for building greater equality among individuals and groups within societies. (Visvanathan N., Duggan L., Nisonoff L., and Wiegersma N. (1997))

Economic development is the process of raising the level of prosperity through increased production, distribution and consumption of goods and services and concerned with quality improvements, the introduction of new goods and services, risk mitigation and the dynamics of innovation and entrepreneurship. (Beine, Docquier&Rapoport, 2001).

Economic development is the product of long-term investments in the generation of new ideas, knowledge transfer, and infrastructure, and it depends on functioning social and economic institutions. It requires collective action and large-scale, long-horizon investment. Economic development addresses the fundamental conditions necessary for the micro-economic functioning of the economy (Streeten 1994).

2.4 Role of the Non-Governmental Organizations (NGOs)

The Non-Governmental Organizations (NGOs) are expanding their activities rapidly across sectors and communities. They are operating in fields such as health, education, rural and urban development, environmental pollution and social welfare etc. They are also involved in employment creation, skills training, economic development, gender awareness and action, peace and promotion of human rights, informal economic activity, anti-corruption, poverty reduction and advocacy on policy reforms (Stromquist, 2002).

Moreover, the role of an NGO may be grounded in other areas, such as protecting the environment and promoting animal welfare. Many NGOs also focus on counselling and rehabilitation of war victims and other violent situations, anti-human trafficking and education. Some are also involved in the assistance and education of the poor regarding health issues, such as HIV/AIDS. They also provide financial support and basic food requirements.

Baccaro (2001) shows how particular NGOs can promote the organization and “empowerment” of the women, particularly at the deprived communities, through a combination of micro-credit, awareness-raising, training for group members, and other social services. Empowerment is the ability of individuals to gain control socially, politically, economically and psychologically through; access to information, knowledge and skills, decision-making, and individual self-efficacy, community participation, and perceived control.

2.5 Role of NGOs and women

In the period from the 1960s and into the 1970s, feminist movement was particularly important because it emphasizes a critique of the workings of liberal social democracy which not only in regards of education but also with respect to women and the family. Its emphasis on economic and entrepreneurial freedom of women, considered as human resource. NGOs as non-formal organization engaged with women to provide capital to women. When economic sufficiency ensured to women then NGO would offer some training program to concern women about their rights and control over own resources and decision-making power will be enhanced, women will be politically aware and be concerned about gender equality (Pettman J, 2004).

NGOs roles and Women Empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components: awareness building about women situation, discrimination and rights and opportunities as a step towards gender equality: capacity building and skills development of women, and engagement of women in income generating program especially the ability to plan, make decisions, organize, manage and carry out activities ,to deal with people and institutions in the world around them; participation and greater control and having decision making power in home, community and society; action to

bring about greater equality between men and women, also having access to information and resources. (Karl, Marlee: 1995).

One of the major activities accomplished by MHO is economically empowering vulnerable women. In this regard, the organization has implemented women economic empowerment project by the financial and technical support obtained from different donors .Through this project , 330 targeted women are given opportunities to improve their livelihood by organizing them in to saving and credit cooperatives as well as providing them with trainings on basic business skill , saving and credit, entrepreneurship, leadership and life skills. Besides, startup capital, coaching and continuous follow up have been carried out to enhance their capacities. As a result of the project , women are able to engage in different income generating activities and generated income to support their household, developed their saving culture, build up confidence and assertive, developed a spirit of working together and also strengthened their social relationship.

Vulnerable Women Economic Empowerment Project has been launched on October 20/2022 in the presence of local stakeholders and invited guests drawn from Woreda 07 Women , Children and Social Affairs Office , Efoy Nanny & Home Management Vocational Training Centre, Textile Industry, Job creation and Enterprise Development Office and representatives of target groups.

Finally, a common understanding was reached among participants that the project is so valuable in terms of economically empowering vulnerable women and promised that they will exert their level best to support the project and provide any required cooperation as much as possible. Participants have also visited MHO Rehabilitation Centre women and children and Day Care Centre. For this MHO long time supporters has also visited the centre and donated their usual support.

2.6 Theoretical framework

2.6.1 Modernization theory

The first theoretical approach to development modernization theory discusses very little about women. It recognized that in the transition from tradition to modern societies, some of the traditional values deemed necessary to modern society, were maintained by women in the family. It was also believed that modernization would be emancipator for women as industrialization, technology and modern values would undermine the patriarchy of traditional society giving women increased access to economic resources (Jaquette, 1982).

Between the 1960s and 1970s, the feminist movements gained momentum and the research done by women scholars clearly pointed out that the so-called modernization theory of development promoted by the development agencies had not benefited the women and in some cases had adverse effect on the women in the Third World. Women had not been given access to new productive opportunities; technology had not liberated them domestic drudgery; gender-neutral outcomes had not been led by market forces; in spite of the forces of modernization, prejudice and preconceptions about women persisted in society (Kabeer, 1996) Therefore, we can say that people's perception about women is so narrow that needs to create attitudinal changes within the community moved from traditional to modern. The development agencies also have ability to include women in their developmental programs in the case of empowering them. In the modern community, women become more achieve in their participation of political, social, cultural and economic activities.

2.6.2 Neo liberalism Approach

Women are subsumed within the household providing important reproductive services, leaving men to be the individuals and head of households who enter the free market and the public sphere. The major policy prescription following from this kind of analysis is the implementation of free market policies and structural adjustment and these have been widely

promoted by the international institutions such as the World Bank and IMF. Structural adjustment programs have particular implications for different groups of women in the Third World countries, because, among others, privatization of state enterprises and the reduction in the size of state bureaucracies often make a reduction in employment opportunities for many middle class professional women who often form a large portion of teachers, social workers and nurses; the introduction of measures such as the removal of food subsidies has made, particularly, women in poor households to adopt survival strategies which need greater income generation for large section of poor women (Afshar and Dennis, 1992)

Attention has shifted towards development, ensuring that development plans are made more efficient and effective through women's economic contribution. It is argued that there is now a new equation: Women + Production = efficiency (Kabeer, 1996) development plans and projects would not succeed unless women's potential and actual productive roles were recognized. But part of the feminist agenda was incorporated into development thinking.

Primarily, this agenda was executed in an instrumental manner the improvement of women's life was seen as a mechanism to achieve other development goals, such as population control rather than as a valuable end in it. Subsequently feminist agenda has emerged as an independent action plan of International Development Organization, World Bank, and Developed and Developing Countries. A number of NGO's have become the torchbearers of this movement even in remote areas in the Third World countries. Although parts of the feminists' agenda have been incorporated into development plans and projects of the Third World countries, the new directions have wider impact for gender equity and efficiency in all development policy and planning in these countries in future.

2.7 Empirical Review on the role of NGOs

A research study, carried out by Oyelude and Bamigbola (2013) on the roles of NGOs in empowering women in Nigeria through access to information, examined how women could

access the information provided by the NGOs and how this information affected their socio-economic status. The study highlighted that most of the poorest Africans are women and that women's empowerment poses a significant challenge. It highlighted that African women faced marginalization due to illiteracy and socio-economic conditions resulting from poor access to information. The governments of African countries are not able to perform this task alone and the efforts of the NGOs were required to assist them as it has been recommended that empowerment can be achieved with the proper acquisition of information and education. This research involved both questionnaires and interviews to collect data from a sample of NGO chief officers and information officers. It was found that most women accessed information through a variety of media including television, radio, word of mouth, telephones, or direct communication.

In this respect, it was revealed that NGOs played a vital role in educating women and raising their awareness about how to utilize their capabilities and potential and how to pursue their goals and stand up for their rights. Accordingly, NGOs inspired and empowered marginalized women by granting them access to information and educating them in the different fields of economy, politics, and sociology.

In India, and with the intention of clarifying the role of NGOs in empowering rural women, Narumugai and Kumar (2017) wrote a paper tackling the importance of the empowerment of rural women in transforming Indian society into a self-sustainable society. The paper covered the main areas in which NGOs were active including training and skills development, legal awareness and aid, self-help, and capacity building. However, it was suggested that NGOs should specialize in a particular area so that they could better tailor overtures towards women's empowerment. NGOs should educate young girls and not only adult women with the intention to prepare for an empowered future generation. Furthermore,

the NGOs should have transparent and accountable internal governance to encourage people to join them, in addition to strategic approaches to yield successful results.

According to Deriba A. (2020) Women's socio-economic empowerment is fundamental for poverty eradication, gender equality, better families' well-being, and comprehensive economic growth. Overcoming these problems requires bold and compressive strategies. The major factors considered were income, saving, decision making ability, expenditure levels, and assets ownership rights of the poor women as a result of the intervention program by the NGOs. Similarly, for the empowerment of the poor women at grass root levels the NGOs under considerations used approaches of lending of money at low interest, awareness creation training on different aspects, lending money free interest rate, supplying foods and health services in special cases, and transfer payments for elderly and disabled poor women. The study area is in three targeted NGOs in Ethiopia.

The above review idea was analyzed by using stratified random sampling technique. It indicated the existence of a positive and significant statistical difference between prior and post involvement of women in the various intervention approaches used by the NGOs to empower women the socio-economic perspectives.

As Desta A. (2017) explained in his research, the NGO at Goal Ethiopia (Darolebu and Hawigudina Woredas' of West Hararghe Zone) has been revealed that the capacity of the beneficiaries to cover basic expenditure and need (such as food, clothing, transport, education and housing, etc.) has been improved over the program/project period. Likewise, the programs have enabled beneficiaries to engage in small business, different income generating activities, developing markets through a systems approach and market linkage, promote and increase the saving practice. As a result, beneficiaries of the programs have their source of income and they become self-reliance and empowered.

Impact of the program was analysed based on some socio- economic indicators in different levels. The findings shows that the program has made a positive impact on income diversification, asset creation and ownership and general wellbeing of the household's which is confirmed by the respondents during the interview and focus group discussions.

Ginbowgsh Kebede, (2007) conducted a research on the role of NGO'S in alleviating women's Poverty: The case of two projects in Addis abeba (ACORD (Agency for Cooperation and Research in Development Women) and WISE (Organization for Women in Self Employment)). Most of the women were found to be illiterate with low level of awareness and work productivity. Quite a significant number of respondents said they have come from male-headed households. Most of the women covered by the survey are those in the young or middle age bracket. This shows that poverty affects all women groups regardless of age. On the whole, the survey's demographic considerations showed that women have low level of education, meager monthly income and limited sources of income mostly from the informal sector.

With regard to the role of NGOs in bringing positive economic and social change on women SCP (Saving and Credit Program) beneficiaries, the study reveals that poor married, divorced, widowed, single, educated, uneducated and women of all age covered by this survey joined the SCP led by NGOs. The main reason was to improve their livelihood and to find alternative income due to urban poverty and unemployment in Addis Ababa.

The study shows that NGOs represented an option for poor women in the study areas during the past five years. It created self employment for women and provided access to credit money through women-only projects. The acquisition of access to loan by women, albeit under the supervision of their husbands, the enhancement of women's participation in social

and economic activities as bread-winners, and the limited improvement made in securing food are some of the success stories of the NGOs initiative. Undeniably, the 168 women covered by the NGO intervention at the two project sites have drawn some benefits by the selfemployment and loan services they obtained from the SCP.

The Effects of NGOs on Socio-Economic Empowerment of Women: Empirical Evidence from Some NGOs Operating in Ethiopia The objective of this study is to investigate the effects of NGOs on socio-economic empowerment of women. Women's socio-economic empowerment is fundamental for poverty eradication, gender equality, better families' well-being, and comprehensive economic growth. Overcoming these problems requires bold and compressive strategies. This study focused on five key factors that indicate the effects of NGOs on women empowerment levels; and the intervention approaches by the NGOs. The major factors considered were income, saving, decision making ability, expenditure levels, and assets ownership rights of the poor women as a result of the intervention program by the NGOs.

The results of the tested hypothesis show the existence of significant effects of the NGOs intervention program on the tested variables. Similarly, for the empowerment of the poor women at grass root levels the NGOs under considerations used approaches of lending of money at low interest, awareness creation training on different aspects, lending money free interest rate, supplying foods and health services in special cases, and transfer payments for elderly and disabled poor women. (Befikadu E., Degefa T. , (2015)) conducted at Arba Minch, which is one of the Zonal towns of Ethiopia.

Women economic empowerment was measured in terms of changes in women's occupation compared with the previous, changes in income level, personal saving account, saving in different forms, asset accumulations, and improvements at household (children's education, and health expense), it is possible to conclude that beneficiary women's were able to

maximize the opportunities provided by the program. Women's participation in the micro finance program and the economic empowerment achieved are in agreement with Kabeer's (2001) three dimensions of measuring empowerment. These include resource (not only access but also future claims, to both material and human and social resources); agency (decision-making) and achievements (well-being outcomes) and Mayoux & Johnson (2007) "power to" dimensions of empowerment.

On the other hand, the study revealed that multitude of institutional, personal, and contextual factors have affected women's participation. The major institutional obstacles in order of seriousness were demands for collateral, saving conditions, biased selection criteria, and complex bureaucracy along with other factors. Demand for collateral and insufficient loan size, women's multiple responsibilities, peer pressure/negative attitude for credit program, and lack of business knowledge were identified as major personal related constraints. High competition among women and challenging workplace conditions were reported as contextual factors hindering women's involvement.

These findings lead to suggest that women's participation in the micro finance programs was constrained by three categories of factors namely institutional, personal, and contextual problems. However, it can be conclude that institutional factors were the most serious challenges for women's participation, followed by individual, and context factors. It is clear that demand for collateral was one of the major institutional and personal factors hindering their participation.

Nevertheless, Rahman (1999) & Mouduch (2000) see micro finance as the provision of small amount of institutional credit and saving to jointly, liable low-income people who are unable get loans from formal sector banks for lack of collateral. In the view of these scholars, the absence of the demand for collateral is considered as one of the advantages of micro finance programs.

In contrast, the study found out that the academic understanding of the concept of micro finance is relatively different with the reality, because none of the interviewed women received credit without collateral. Therefore, the sundry categorization of micro finance schemes as small scale institutional Women's Economic Empowerment, Obstacles for Success: Experiences from Southern Ethiopia credit and saving given to the low income people without the need for collateral might not always reflect the true nature of the program on the ground.

Sanyu G. (2017) The role of non-governmental organizations on the Economic empowerment of women in rural areas: A case study of women for women international in Rwanda. This research achieved the research objectives and key research questions were fully answered. The facts to prove that the research was successfully done are the following: Using the areas of the operations by Women for Women International, this focused on assessing the performance reached in terms of economic performance.

The study found that Women for Women International is playing a significant role in the empowerment of disadvantages women, helping them stand on their own through such programs as socio economic programs, vocational training and other similar programs. From the study it was found from the study that Women for women gained various technical skills that enabled them to engage in various vocational occupations that enabled them earn money that increased their purchasing power.

It was also revealed that the intervention of Women for Women International contributed to women's socioeconomic empowerment, health awareness and general sensitization such as education employment etc., and its role range from fulfilling the basic necessity of women to empowering them and leads to the development of their households.

From the findings it is proved by the respondents that 36% of women have been involved in decision making mainly in savings and credits. The research also reveals that women are actively involved in various economic development and through the process of empowerment by Women for Women International resulted to women financial independence and economic development in general.

The study concludes that a moderate level of empowerment was found among respondents and there was a significant difference in the level of empowerment of the respondents before and after joining Women for Women International. The Women for Women International was able to create a significant impact on the empowerment and development of the women beneficiaries.

Therefore, this study is mainly focused on the major roles of the organizations specific program called women economic empowerment program. Its social and economic impacts were analysed through using both qualitative and quantitative research approaches.

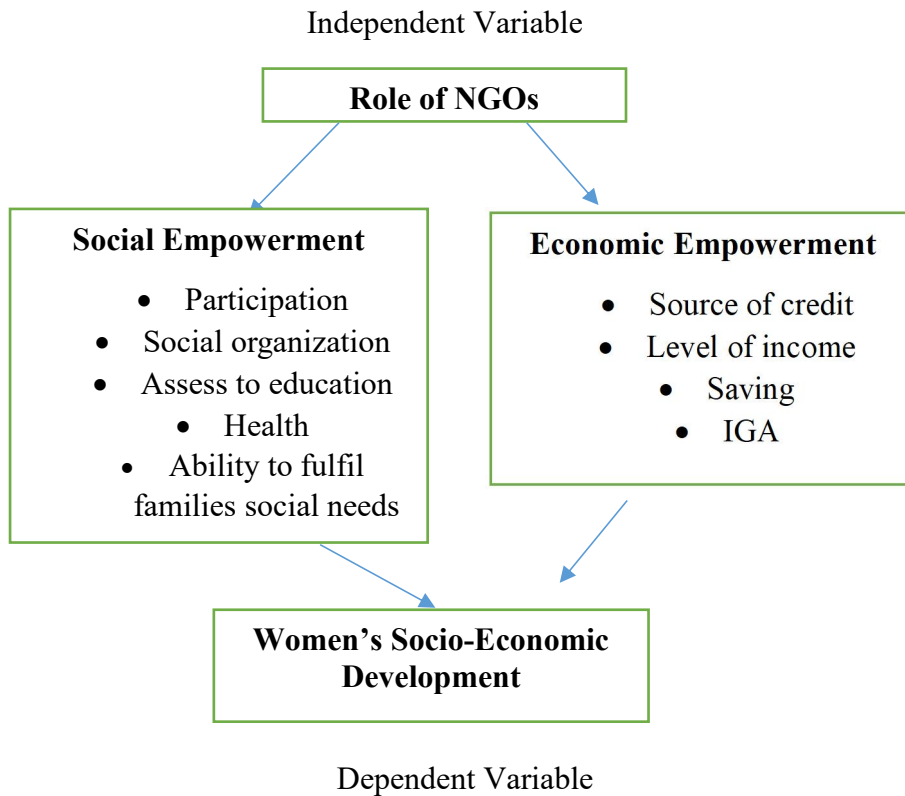
2.8 Conceptual Framework

For better understanding of relationships among components in this study, the dependent and independent variables can easily be made. The role of NGOs includes its social and economic empowerment interventions can be taken as independent variables. On the other hand, the socio-economic development of women can be taken as dependent variable. The independent variables highly affect the socio-economic development of women.

Therefore, if there is good ways of creating self-confidence, self-esteem, source of income, IGA and awareness raising program under the function of NGOs to promote women's socio-economic development. Like economic, social, to the contrary, if renewable conditions developed various development aspects will come good and sustainable life of women. For

this change, bring effect on socio economic development, which is include (economic, education, employment) and contribute to successful life.

Fig: 1 conceptual framework



Source: Data Survey, 2022

Chapter three

3. Research Methodology

3.1. Research approach and Design

Research can be classified as descriptive, explanatory and exploratory depending on the specific purpose that the research tried to address. Descriptive research sets out to describe and to interpret what it looks at individuals, groups, institutions, methods and materials in order to describe, compare, contrast, classify, analyse and interpret the entities and the events that constitute the various fields of inquiry. It aims to describe the state of affairs, as it exists. The researcher used information already available to analyse and make a critical evaluation of the data/information. Exploratory research is less formal, sometimes even unstructured, focuses on gaining background information, and helps to better understand and clarify a problem. It can be used to develop hypotheses and to develop questions to be answered (Abiy, Alemayehu, Daniel, Melese, and Yilma 2009).

Descriptive research method was employed to study the research problem and achieve research objectives. Besides it involves either identifying the characteristics of an observed social phenomenon or exploring possible correlations among two or more phenomena. Descriptive survey attempts to describe, explain and interpret conditions of the present i.e. “What is.” Thus, a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. Therefore, descriptive research is found to be the most appropriate method for this study, because it offers a detailed picture of the role and challenges of women economic empowerment program in promoting women’s socio-economic development. This study adopted mixed approach. Because employing mixed approach enable to triangulate findings from different data sources (Creswell, 2003).

Bryman (2008) also explained the importance of mixed method research which combines both qualitative and quantitative approach to social science research at the same time. In line with this argument, mixed method research is helpful to extract the advantages of both qualitative and quantitative approach in accessing all relevant data that might not be obtained only by using one approach and for the purposes of triangulating the data used for this study.

3.2 Source of data

The purpose of this study was clearly to assess the role of the Meseret Humanitarian Organization on women's socio-economic development that requires in-depth analysis of data. The researcher designed a descriptive case study in a single selected site. Hence, the data sources for the study were the organization practices of the center, data collected from women beneficiaries of the selected organization, analysis and views of key informants in the study area.

Both primary and secondary sources of data used for this study. The primary data was gathered from targeted organization leaders, project coordinators, women beneficiaries, through interview (key informant and in depth), FGD, and questionnaire survey with in a direct observation technique. After the development of interviews, questionnaire and FGD questions, the data collection process was conducted based on the given period of time. The data collection was made in April - May 2022. And, secondary data sources including One of the most important secondary data collection methods used was review of relevant literature on Roles of NGOs and women development. published and unpublished project documents (list and background of beneficiaries) and project reports are used to gather secondary information.

3.3 Population and sampling techniques

In order to obtain representative samples, both stratified sampling technique and simple random sampling technique were used. Stratified sampling technique was used to classify

target populations into different strata according to their duration of time in the WEEP. The researcher is used the formula suggested by Israel and Glenn (1992) which indicated below to determine the sample size. The study population was listed and then stratified based on women beneficiaries' duration of stay in the project. The duration of time ranges from a minimum of three years and more stay in the project that considered in selecting the participants in the study. This grouping helped the researcher to gain relevant information about the role of the selected organization on women's socio-economic development based on women's duration of time in the project. That is why stratified random sampling technique was selected.

According to Israel & Glenn (1992), $n = N / 1 + (N * e^2)$

Where: n = is the sample size N = is the population (N = 711) e = is the error limit (0.05 on the basis of 95% confidence level)

$$n = 711 / 1 + 711 (0.5)^2$$

$$= 711 / 1 + 711 (0.0025)$$

$$= 711 / 1 + 1.7775$$

$$= 711 / 2.7775$$

$$= \underline{\underline{256}}$$

Sum of sample sizes that was taken from women empowerment program beneficiaries in Kirkos sub city from out of 711 beneficiaries 54 have 1-3 years duration in the organization, 97 have 3-5 years duration in the organization and 105 have 5 years and above duration of time in the organization became 256 beneficiaries.

With regards to key informants' interview, the researcher selected like head of Meseret Humanitarian Organization, vice head of the organization, Women Empowerment Program coordinator, and social worker. They were selected based on their administrative position and experience on the subject under study. Major target groups for this study were women's

beneficiaries who participated in economic empowerment programs. This NGO is selected purposely with its close attachment on women and children's issues.

The geographical distribution of women beneficiaries was selected from one sub city among the eleven sub cities. From those sub cities, Kirkos sub city was selected to implement WEEP project. The sub city has 11 woredas and the organization's target beneficiaries are under 6 woredas (woreda 2, 3, 4,9,10 and 11) due to the living and vulnerability condition of the household (Tesfazghi, 2009). The researcher selected this sub city due to main reasons. First the sub city is where the organization is working. Second, the organization has experiences on Women Empowerment program.

3.4 Data collection

Both primary and secondary data were generated in this study towards the achievement of proposed objectives. The primary data was collected using both quantitative and qualitative methods. Secondary data was generated from organization website, journals, reports and publications of the organization.

Quantitative data was collected using a structured questionnaire, which is designed specifically for the study. The survey questionnaire contained both open and close ended questions which were used to collect data and information addressing all the research objectives. Open ended questions gain valuable information about a subject that they might not otherwise pick up. The Text Analysis tool is probably one of the most effective around.

With the objective of obtaining accurate quantitative information, a questionnaire was developed for a total of 256 respondents. The questionnaire was translated from English into Amharic since most of the respondents couldn't read and fill the questioner by themselves. However, only 70 of the respondents were able to complete the questionnaire by themselves. With the majority of the respondents being either couldn't read and fill the questioner by the support of three voluntaries (three of them are female university social work students and

volunteers in MHO) were assigned to read and explain the questions to the respondents and fill out the questionnaire on their behalf according to the replies given. Therefore, the data collection was carry out by the volunteers so as to come up with the real information. These volunteers have no any affiliation with the respondents just help the organization in office documentation tasks. Before starting the data collection process, training and discussion about collection of data for this specific research was held for the three volunteers.

The questionnaire covered different topics to capture relevant information about the socioeconomic development from the contribution of the program, type of service provided by organization, the major contribution of the project on women's life, basic intervention and contributions of the program, challenges while practicing in the program and its outcomes. Organization's women beneficiaries were interviewed to collect both quantitative and qualitative information.

In order to achieve the objectives of the study and to supplement and strengthen the quantitative data, qualitative data was collected. The following research methods were used for qualitative data:

Key Informant Interview: for collecting the qualitative data was prepared focusing on NGO and program. From NGO's staff members (head and vice head of the organization, Women Empowerment Program coordinator, and social worker.) were interviewed focusing on type of services undertaken by NGO, type of material and technical support provided for women's beneficiaries, major achievements, constraints and challenges and their specific roles in enhancing and promoting women's socio-economic development in their respected NGO.

In-depth Interview

An in-depth interview is a qualitative research technique that allows for a person-to-person discussion. Such discussion provides the opportunity to have a deeper understanding of one's

beliefs, feelings, and behaviour on important issues. Since the interviews are usually unstructured; they allow for inducing the interviewee to talk intensely about the topic at hand (Jane and Lewis, 2003).

Accordingly, in-depth interview was used in order to obtain more information from the respondents. This method is believed to provide more accurate information as the respondents appears to be more open to discuss issues during a one-to-one interview as compared to group discussions. The questions raised during the interview deal with beneficiaries, personal background and issues such as economic, political, and socio-cultural empowerment etc. The privacy and confidentiality of the respondents was kept both during the interview and in the compiled reports. This is because sensitive issues such as domestic violence and various aspects of the WEEP perceived by the clients as negative were raised during the interview. Most respondents expressed their ideas freely while a few showed reservations and lacked openness on some issues fearing that the researcher belonged to the WEEP.

To gain the trust of the respondents, I spoke to the organization's project coordinator and gave them training focused on life skills. When we started to communicate properly, I gave them a full explanation of the study questions and who I am. The women who have been serving in the organization for 1 to 3 years have been elected 5 women, from 3 to 5 years selected 10 women and 11 women who have been in the organization for more than 5 years. 10% of the respondents were taken from each stratum and a total of 26 were responsible. The candidates for the interview were selected using the Random sampling technique.

Most of the interviews conducted have been tape recorded while those made with eleven respondents had to be hand written as the respondents resisted tape recording. The researcher explained the objective of the research work to the respondents prior to the interview. The interviews generally lasted from 30 minutes to an hour and 15 minutes.

Focus Group Discussion (FGD): It is typically composed of 5 to 12 participants who are unfamiliar to each other and conducted by researcher. Eight is a popular size and the researcher sets the agenda and lets the participants brainstorm on the agenda. In this case the researcher grouped 35 beneficiaries into 7 groups based on their specific woreda. It helps to get additional information and prove the reliability and validity of data collected through different techniques. It is a situation whereby participant’s share their experiences and raise their consciousness. Moreover, FGD is important both for the researcher and the participant to learn from each other. The researcher found the appropriate information and input of the study so that those respondents would have the opportunity to express themselves well and get to know each other's beneficiaries of the organization.

The focus group discussions lasted from one hour to an hour and a half and the information obtained was generally very valuable. The ideas raised, the dialogue held and the cooperativeness of the participants was also very much appreciable. Although some appear to be shy and a few attempts to dominate the discussions, the moderator has basically managed to handle the sessions well.

Table 1 : Qualitative data participant

| Type | No. | Time taken | Each size | Position |
|-----------|-----|--------------------|-----------|--|
| FDG | 35 | 1 hr. | 5-12 | Beneficiaries |
| Interview | 26 | 30 min. To an hour | 3 | Beneficiaries |
| KII | 6 | 30 min. | 2 | WEEP director, social workers, coordinator |

3.5 Method of analysis

Quantitative data was entered and processed using the Statistical Package for Social Science/ SPSS Version 20. Interviews, FGD and questionnaires were transcribed in to English without changing the meanings of respondents’ words and responses. Descriptive statistics used to analyse data leading to the identification of technical information. The quantitative data was

presented in frequency and percentage distribution tables. The t - test is a statistical test that is used to compare the means of two groups. It is often used in hypothesis testing to determine whether a process or treatment actually has an effect on the population of interest, or whether two groups are different from one another (Rebecca B.,2020).

The purpose of using t-test in this study is to examine the statistical significance of the effect of the intervention of the NGO. The t-test is a statistical test commonly used to determine whether there is a significant difference between the means of two groups. It is a versatile tool that can be applied in various research contexts, including comparing the effectiveness of different treatments, evaluating the impact of interventions, or assessing differences between demographic groups. The purpose of using the t-test in a study is to determine whether the observed difference between the means of two groups is statistically significant, meaning that it is unlikely to have occurred by chance alone. If the t-test result is statistically significant, it suggests that there is a real difference between the groups being compared.

The qualitative data after being collected was organized based on the need the research required. There was a systematic and intensive data analysis often sentence by sentence or phrase by phrase of field notes, interviews and other documentation in order to identify common themes and categories that ran through the research.

Generally, Data was collected using different means was summarized into a manageable size every time after interviewing and observation. Every interview was recorded and taken in the form of notes and cross checked with each other. The recorded interview was transcribed and put into a logical order. For these activities, a separate data recording notebook shown its source, time and type.

Direct quotations of the words of participants were used so that the reader understands the perception and experience of the participants directly. After reading the transcripts, the main concepts were categorized and an index constructed which containing broad themes like

economic development, social development and sub-themes. Each category was then labelled using appropriate headings. Finally, the major findings under each topic and sub-topic were analysed and interpreted.

3.6 Validity and Reliability

As Padgett, (2008,) to assure the trust worthiness of the study, It is important to give due emphasis for validity threats. So as to assure trustworthiness of the study I was employed various techniques of assuring the credibility of the data. These are constructing validity which is done after the transcription of in-depth and key informant interviews and focus group discussion it was checked with one of the participants in order to construct validity. Each of the information's was checked for their completeness. To get a maximum confidence in data quality; the researcher was writing down the main thematic areas which discussants raises. The information's was recorded and analyzed in an organized manner at the day of data collection, so as not to forget the issues raised by discussants and key informants.

3.6 Ethical considerations

Informed consent is useful for both the participants and the researcher and ensures that both know their reciprocals right and expectations (Milles and Huberman, 1994). One of the most important things that keep the quality and authenticity of the research is the high commitment to ethical consideration. A written letter that explains the research idea had been provided to study the site. The researcher obtained an approval letter from Addis Ababa University, Centre for Gender Studies, before any research activity at the specified location. On the first day of data collection, the researcher communicated with the officials and responsible bodies. Before communicating the data information every respondent was informed about the purpose of the study so that they would not be confused and their response would remain confidential and used for academic purposes. Therefore, the research work was carried out only with the consent of the participants and the time.

In the meantime, before the interview, every participant was informed about the purpose of the study since the fundamental ethical principle of social work research is never forcing anyone into participating in the study and participation must be voluntary. So, the research work was carried out only with the consent of the participants, and the time the in-depth interview could take was told to the participants. Issues of anonymity, confidentiality, deception, and dissemination of results was also addressed including how the data would be recorded and coded in a secured way and to whom it would be revealed after all.

Chapter Four

4. Data Presentation, Analysis and Interpretation

This chapter of the study is classified in to two parts, the first part discusses about the respondents' profile and the second part presents the empirical evidence collected from beneficiaries and staff as well as review of documents. The data collected were analyzed with qualitative and quantitative methods. It results are presented using tables, graphs and pie-chart showing frequencies and percentage. For the qualitative data method of analysis,

Narrative text analysis is essentially a machine learning technique, which can be used to automatically extract valuable data insights from unstructured text data. Narrative description is given to present synthesis of qualitative data.

4.1 Description of study area

Meseret humanitarian organization (MHO) is an initiative with aim to reduce vulnerability among children and women in Ethiopia founded by concerned, interested and responsible individuals. Meseret Humanitarian Organization (MHO) is a non-governmental organization established in 2011 with of the aim empowering and changing the personal social and economic status of women and children of Ethiopia who live under abject of poverty by giving the opportunities and supports that lead to development. MHO founded by a role model woman, who had served in Ethiopian Red Cross Society (ERCS) and experienced first-hand how lack of access to, use of and control over a wide range of resources can lead to limited options for women. MHO's focal areas of intervention are Women Economic Empowerment, Child and girl education, Food security, emergency and relief, community economic empowerment through self-help groups, improvement of primary school, Prevention of Illegal Migration and Human Trafficking Rehabilitation, re-unification and re-integration.

MHO is established as a humanitarian organization in July 2011 G.C and serving the Ethiopian people in particular the most destitute children and women for more than a decade. Currently, MHO is one of leading local NGOs engaged in various exemplary and impactful development initiatives with an ultimate objective of citizens' empowerment and changing the human and livelihood conditions of the poor citizens both in the urban and rural areas of the country (Samrawit B., 2022)

It's more than 10 years of development interventions in a wide-ranging sector including, women economic empowerment, Child and girl education, Environmental protection, sustainable development, community economic empowerment through self-help groups, agriculture, community spearheaded and owned disaster risk reduction and climate change adaptation, improvement of primary school education provision and advancing the well being of children through different interventions (WDR,2012)

In this connection, one of its development interventions in the area of destitute children through the project entitled MHO one pack for one child project that benefited thousands of vulnerable children. This project is among few projects mentioned at national level in transforming child education and benefited thousands of vulnerable children in Konso in SNNPR, Ambalage in Tigray Region, Woldya, Ambasel and Delanta in Amhara Region and Yabelo, AlemGena and Sebeta in Oromia Region through school materials support. The other development interventions of MHO are in the area of destitute women and children through a project entitled women economic empowerment and educational support for highly vulnerable child are also the pertinent achievements of MHO).

The project has improved the livelihood of destitute women and highly vulnerable children. Further to this, the project entitled dry waste management and water sanitation and hygiene project in Gulele sub city to address the high demand for access to water and to reduce the workload and vulnerability of women to rape and other forms of violence as well as to save

time spent to fetch water from mount “Entoto” forest area which is far away from their residence also another notable and example any project in Ethiopia implemented (MHO organization profile,2020)

This study is mainly more focused on the MHO ‘s Addis Ababa branch area works around Kiros subcity. Therefore, the sample study population is selected from the Addis Ababa branch Women Empowerment Program. The Addis Ababa branch/ office of MHO is engaged with different income generating activities and generated income to support their household and 400 number of destitute women are reached (MHO document, 2015G.C).

4.2. Response rate on questionnaire

Table 2: Response Rate on Questionnaire distributed to Beneficiaries

| Participants | Woreda 02 | Woreda 03 | Woreda 04 | Woreda 09 | Woreda 10 | Woreda 11 | Total |
|-----------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------|
| Que. distributed | 32 | 38 | 43 | 46 | 49 | 48 | 256 |
| Que. responded | 31 | 36 | 41 | 42 | 47 | 47 | 244 |
| Not completed | 0 | 0 | 1 | 0 | 2 | 1 | 4 |
| Well completed | 31 | 36 | 40 | 42 | 45 | 46 | 240 |

Source: Own survey (2022)

Table 2 shows, a total number of 256 questionnaires were distributed to beneficiaries of the program to assess the role of women economic empowerment program to promote women’s socio-economic status. 244 questionnaires were filled up and returned making the response. Out of 244 responded questionnaires, only 4 questionnaires were not filled up properly as a result the number of questionnaires for data analysis was 240.

Table 3 Description of the sample respondents by their age, education, marital status, religions and number of children

| Description | Response | Frequency | % |
|--------------------|--------------------------|------------------|------------|
| Age | 24 – 30 | 31 | 12.8 |
| | 31 – 36 | 45 | 18.6 |
| | 37 - 45 | 101 | 41.7 |
| | Above 45 | 63 | 26 |
| Educational status | Can not read and write | 97 | 40.1 |
| | Read and write | 73 | 30.2 |
| | Primary education | 39 | 16.1 |
| | Secondary & above | 31 | 12.8 |
| Marital status | Single (never married) | - | - |
| | Married | 89 | 36.8 |
| | Divorce | 84 | 34.7 |
| | Widow | 67 | 27.7 |
| Religions | Orthodox | 91 | 37.6 |
| | Catholic | 13 | 5.4 |
| | Protestant | 22 | 9.1 |
| | Muslim | 59 | 24.4 |
| | Other | 55 | 22.7 |
| Number of children | One child | 51 | 21.1 |
| | Two children | 63 | 26 |
| | Three children | 85 | 35.1 |
| | More than three children | 41 | 16.9 |
| | Total | 240 | 100 |

Table 3 shows the distribution of respondents by age, educational background, marital status, religions and number of children. 31.6% of the respondents are age below 36. Women in age starting from 37 and above 45 (68.4%) are taken the highest number being a beneficiary of the program. This age groups are middle aged adults and have the capacity to make changes

in their life through exchange of experience, develop their awareness, and engage in a business and success with their families.

In the case of respondents' education level, a total of 46.7% (112 beneficiaries) are a literate those can read and write and elementary school. The rest 97 beneficiaries (40.4%) are illiterate which is a big proportion as well. Secondary and above 13% which is relatively few. Regarding the marital status of the beneficiaries, all of them are ever married. Out of those 37.1% of the beneficiaries are married and live with their husband. The rest 76% beneficiaries are divorced and widowed. Therefore, women have more burden as single moms. single motherhood may come with challenges like financial, social and psychological which end up affecting the quality of health outcome and academic performance of their children (Ndinge T. 2021).

The majority of the respondents in their religion are 52.5% Christian women (orthodox, protestant and catholic). And the rest of respondents (47.5%) are categorized under Muslim and others.

In the case of number of children, of the total respondents who said they have children, 21.3% have one child and 26.9% have two children, while 35.4% have three children. Those who said they have four or more children represent 17.1%. Most of the respondents have three children.

4.3. Description of WEEP activities

Majority of women that WEEP enrolled in its Women Economic Empowerment Project are dependent on day labour job which reflects their low literacy level. Most of them are also single parents (divorced and widow), who carry the responsibility of raising children alone. MHO believes that improving the role and contribution of these women to that of the household economy is part of the solution that it seeks to bring in leading families to a path of economic self-reliance.

According to WEEP Project coordinator mentioned that, The Women Economic Empowerment Program has its main intervention service areas, these are: providing monthly stipends for women, practicing 25% saving of monthly stipend, financial literacy training and Income Generating Activities (IGA).

MHO believes in building the economic capacity of beneficiary to ensure sustainable care and support for women. To fulfil the immediate basic needs of the household and ensure sustainability of the support, the organization provided financial support of 800 ETB monthly for the women beneficiaries to be used partly to fulfil the basic needs of the household, and partly to be saved and used to build and strengthen their economic capacity so that they can engage in economic activities through cooperatives. This financial support was given temporarily until the families finish their training and build their capacity economically.

From WEEP social worker, the purpose of the monthly stipend that the organization provided to families is not to create long-term dependency on outside resources. Rather, the organization has stipends in place to temporarily reduce the economic vulnerability of the families until the period they start viable Income Generating Activities (IGA).

WEEP teaches beneficiary women the importance of saving more than spending so they are self-sufficient. It did not only train families on saving, but also require mothers to practice saving by putting away 25 percent of their monthly stipends to a personal savings account that MHO help them open as the women join the Project based on their specific woreda. Whereas 75% of the monthly stipend amount (600 birr) used to address the immediate needs of the household, 25% (200 birr) of the total amount will be accumulated over the course to be used as seed money for IGA. This saving practice is one of the important building blocks for the journey women taken on building up their IGA and eventually become economically self-sustained families.

In addition to receiving a monthly stipend, beneficiary women were given extensive training on finances, budgeting, and most importantly values and goal setting as it pertains to striving for a sustainable future. The financial literacy curriculum trained women the importance of saving more than spending. In the literacy sessions are also included discussions on beliefs, values, goals, and self- confidence which are the foundations for understanding money and its use.

Majority of the women whom the organization enrolled in the Project has low literacy rate because of the chance they had during childhood to ever attend school. The women economic empowerment program offers adult literacy sessions to the women in the Project. This literacy Project is generally aimed to help women who are school dropouts and those who want to learn reading. A woman who can read and write can actively play a role in her own life opens door to get information, she can help herself to be more sustainable, and she can help her child do the same.

Information from interview with WEEP coordinator about IGA:

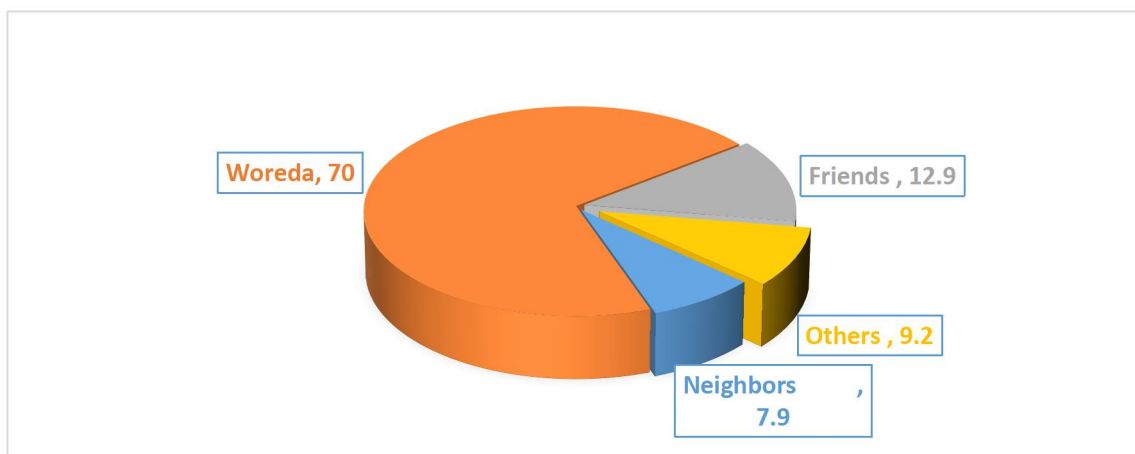
Income Generating Activities (IGA) refers to all efforts WEEP makes to enhance the readiness of women particularly that of beneficiary women, to start activities that improve their household economy. WEEP provided the women beneficiaries a start-up capital for each them based on their business type when, once they complete adult literacy, business skill training, financial literacy training, and the development of a practical business plan that was spearhead their income generating activity. WEEP continued a close follow-up and guidance after the provision of the start-up capital, to make sure the success and economic self-reliance of the women beneficiaries. The close follow up process is held by the program's social workers through spending time with the beneficiaries, discussion about their progress in their overall social and economic life, business condition and its outcomes. It helps to build a trust,

prevent problem on time and have a good progress. Then after good outcomes, Graduation will be held for successful beneficiaries with the overall well-being of the family.

Interview with WEEP social worker: Based on IGA and WEEP project, women empowerment is a key driver for a child's well-being. If women have decision-making power in their households, are protected from gender-based violence, able to exercise freedom of movement and have good mental health and/or self-esteem, then they are significantly more likely to have children who are well-nourished, educated, and far less exposed to child violence. The mental well-being of women and child are directly connected when women feel good, their children also feel good.

MHO plays an important role in changing the life of women beneficiaries through different capacity building activities like skill and gender awareness training. Despite these positive changes, the project is affected by different factors such as gender inequality in the household and in the community, unbalanced gender division of labour, lack of women's access and control over resources, integrated household poverty, biases against women as a breadwinner in the society, and increased trends in women's poverty in the study area. The above mentioned factors can be taken as a major challenges for the organization that highly affected the program to empower women in proper way.

Fig. 2: Percentage distribution of the sample by source of information



Source; own survey data (2022)

In figure 2, as per the response of the beneficiaries, the means through which they joined the WEEP is four. 9.2 percent of the beneficiaries heard of the program from other People, 12.9 and 7.9 percent of the beneficiaries got the information from their friends and neighbours respectively. While the source of information most 70 percent was Woreda (the lowest administrative unit in Ethiopia administrative structure).

Results of the FGD and interview also indicated that the majority of the beneficiaries heard basic information about the WEEP (about the existence of MHO, the training and services which were provided under the program, how to start business and borrow money) from their neighbours, friends or relatives.

Others have indicated that they have gathered information about the WEEP from their woreda administration through meetings organized to explain about the programs. Those women were a member of the program by following the given requirements/ criteria which was prepared by the organizations and Ministry of Labour and Social Affairs (MoLSA). The given criteria for women were those who are destitute, women who are guardians of HVC (Highly Vulnerable Children) and due to the magnitude of socio-economic problems women and children are facing. After fulfilling the needed requirement, they will be a part of the program and will include the program's services. The beneficiaries' selection process was held by the organization head and project coordinates.

Table 4: Percentage distribution of the sample by reason for joining WEEP

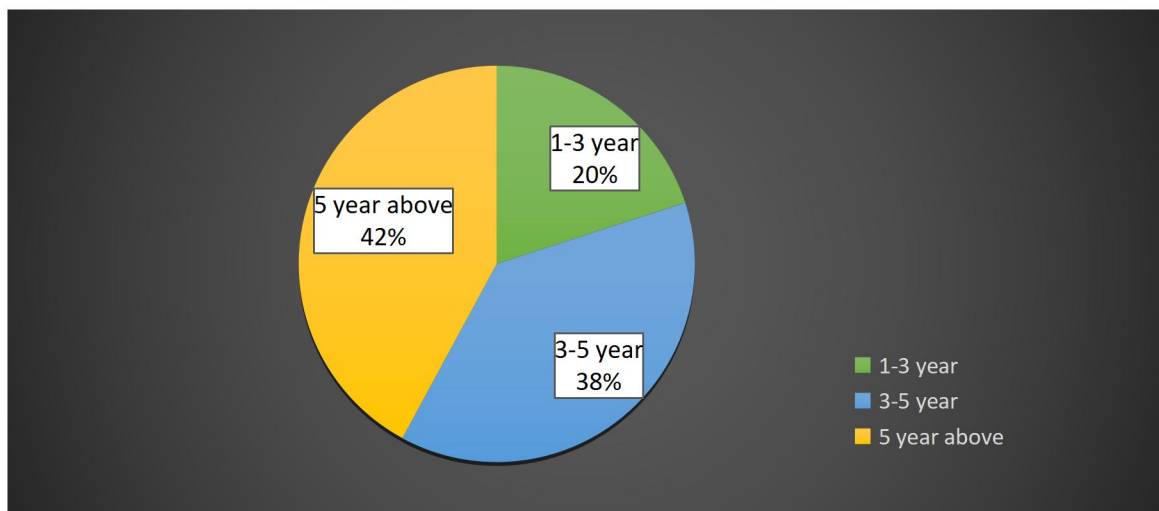
| Main reason for joining WEEP | Frequency | Percentage % |
|---|------------------|---------------------|
| To increase level of income | 147 | 61.3 |
| To facilitate basic need for the children | 28 | 11.6 |
| To start new business | 51 | 21.3 |
| Other | 14 | 5.8 |
| Total | 240 | 100 |

Source; own survey data (2022)

As to the reasons the women gave for joining the WEEP, 61.3 percent of the beneficiaries joined WEEP mainly to increase their level of income. 21.3 percent of the beneficiaries joined WEEP to start new business 11.6 percent of the women beneficiaries joined WEEP to facilitate basic need for the children. While 5.8 percent of the women beneficiaries joining WEEP users said they joined WEEP for other purposes such as to improve their awareness about saving, attitude, self-confidence, through training sharing experience each other. This data shows the majority WEEP user's reason for joining the program to change their lifestyle and improve livelihood.

It is found out that the main reason for women to join the WEEP is to increase their level of income. This shows that the majority of women joined WEEP to get out of poverty through starting new business to earn money by the support of the program.

Fig.3: Percentage distribution of the sample by duration of WEEP membership



Source; own survey data (2022)

In Figure 3, it is shown that 20 percent (48 beneficiaries) joined the programs between 1 - 3 years. 37.9 percent (91 beneficiaries) of them have a membership duration ranging between 3 - 5 years of duration of time in program while 42.1 percent (101 beneficiaries) of the beneficiaries are joined 5 years and above. In this regard, a great majority of the beneficiaries

have participated in the WEEP for more than five years and above. It is believed that the role of WEEP was observed as most of the beneficiaries have participated for over 5 years. The fact that beneficiaries stayed longer in the project by itself, it guarantee women's socio economic status in their duration of time. The more they stay in the project, the more they will gain more support, for better achievement, long term transformation goal and changes themselves for a great outcomes.

The overall findings indicate that the WEEP project largely achieved its main objectives.

As a result of the project's inputs, most of the target groups showed an improved ability to manage daily tasks and apply some life skills. In addition, most trained members were aware of and practicing some of the principles of new business e.g., workplace environment. A few women with the help of NGOs had considerably expanded their business and were switching over from 'income generating activities (IGA) to enterprise operations'. Moreover, the project seemed largely successful in providing women's group access to basic services.

However, several factors impeded the WEEP project from achieving greater success. Most important was that the WEEP project tried to provide too many services to too many beneficiaries. The project largely achieved its goals of improved staff development and communication with the major stakeholders. It has also helped build the foundation for its current partnership work with some NGOs.

4.4. Socio - Economic changes of WEEP beneficiaries

4.4.1 Economic impact of WEEP

This section deals with the economic impact of WEEP on the women beneficiaries. Participants were asked their level of income before and after they joined WEEP, about IGA, and their new business plans in comparison to the times before joining WEEP. The replies received from the beneficiaries are presented and analysed here below.

Table 5: Percentage distribution of the sample by economic supports received from WEEP

| Items | Responses | | |
|--------------------|------------|-------------|----------------------|
| | Frequency | Percent (%) | Percent of cases (%) |
| Source of credit | 57 | 23.7 | 69.7 |
| IGA | 54 | 22.5 | 62.7 |
| Saving | 63 | 26.3 | 83.7 |
| Financial training | 56 | 23.3 | 67.3 |
| Others | 10 | 4.2 | 19.6 |
| Total | 240 | 100 | 303 |

Source: own survey data (2022)

The above table 5 shows that the overall economic related supported provided by WEEP for women beneficiaries. The majorities 83.7% of respondents received a saving opportunities through taking training and practice it with having account number by the support of the organization. The others 19.6% of respondents received other economic related supports from WEEP that enables women to empower economically.

Source of credit

According to the MHO's program officers, to take credits women were expected to organize themselves into groups. The groups were responsible for its members. There were 20 - 38 women group's members on the average in six money saving and credit associations. The amount of money that an individual can borrow was based on the ability of the woman to pay it back. The highest amount that was borrowed by a woman in the past 5 years was 15,000 Ethiopian Birr. The group had the responsibility of organizing the credit service and supervision of the women beneficiaries.

The source of credit is from the MHO's funding and it administered the established Saving and Credit Association(SCA) by women. A total of 75% of credit would be taken by the

beneficiary in order to run their specific business as well. The WEEP coordinator and social workers administered SCA through supporting in management of the credit association.

The association encourages personal savings, particularly among people without a lot of disposable income. It also provide a significant lump sum of money to individuals who might not be able to accumulate one otherwise. Beyond providing funding to individuals who might not have access to a conventional banking system, SCAs have the added benefit of accountability. Knowing their fellow participants personally can make keeping their commitments easier. This includes making a commitment on how to use their withdrawals. As well, money cannot be freely withdrawn, which can be a positive aspect for participants who'd be inclined to spend it.

Before allowing the credit for the women, there were some prerequisites that had to be fulfilled by the beneficiaries. The following are the two basic criterion:

- The beneficiaries had to make a business plan based on their skill, knowledge and experiences to take the credit. They need to know what their credit is used for.
- Before providing the credits, the beneficiaries should receive training about business management including risk management and the small businesses in profitable lines.

From the FGD, A widow of 34 year also had this to say regarding the role of WEEP in economic development.

After the death of my husband, I had nobody who could help me and my four children out of poverty and also to provide me with money. I engaged in WEEP after fulfilling the criterion from the program. I have taken life skill, saving, management of credit of training. I have used each training practically in my life. After the training, I have created a small business called preparation of tea and coffee through receiving initial capital from the program. Therefore, I can say the program has played a vital role to have a good source of income and to be self-employed. The program is really a life saver to the poor.

From the interview: A divorced mother who is age 36 also said that:

I am not educated and did not have a job. I have got a financial literacy training to manage my business regarding my sales and expenses. After the accomplishment of the training, I was able to join the saving and Credits Associations and started my own business. . I have also planned to have confidence and change myself through taking supportive training and starting a new business considering my skill, knowledge and experiences.

Monthly income

Table 6 : Percentage distribution of the sample by monthly income

| Monthly income | Before joined | | After joined | |
|-------------------|---------------|-------|--------------|------|
| | Frequency | % | Frequency | % |
| < 300 birrs | 61 | 25.4 | 89 | 3.7 |
| 301 - 600 birrs | 64 | 26.6 | 22 | 9.2 |
| 601 - 900 birrs | 57 | 23.75 | 85 | 35.4 |
| 901 - 1,200 birrs | 27 | 11.25 | 82 | 34.2 |
| >1,200 birrs | 31 | 13 | 42 | 17.5 |

Source; own survey data (2022)

Tesehay & Mengestu (2002) argue that the NGOs interventions have brought positive impacts in the improvement of women's economic and social status beneficiaries. Before joining WEEP 25.4 percent of the respondents have acquired less than Birr 300 while 26.6 percent have between Birr 301-600 per month. The percentage of respondents that have between Birr 601 and 900, between Birr 901 and 1,200, and more than 1,200 has respectively been 23.75 percent, 11.25 percent and 13 percent.

After joining WEEP, 3.7 percent of the respondents had acquired less than Birr 300 while 9.2 percent had between Birr 301-600. The percentage of respondents that had between Birr 601

and 900, Birr 901 and 1,200 respectively was 35.4 percent and 34.2 percent. While 17.5 percent of the beneficiaries had more than Birr 1,200.

In order to confirm the changes in the women monthly income after and before joined program, t-test was made to see whether there is a difference. The t-test result reveals that there was a significance difference in the income level of the beneficiary women due to their involvement in WEEP. Because, calculated the difference between the mean after from mean before that shows greater and valid at 95% confidence level.

Table 7: paired t-test value

| Monthly Income | | | | |
|------------------------------------|-----|------|----------------|-----------------|
| | N | Mean | Std. Deviation | Std. Error Mean |
| Monthly income before joining WEEP | 240 | 1.60 | 1.322 | .085 |
| Monthly income after joining WEEP | 240 | 1.18 | 1.413 | .091 |

Source: own survey data (2022)

From the above table, Mean difference = Mean (before) - Mean (after) = 1.60 - 1.18 = 0.42. the t-test value become $t = 0.42 / (1.054 / \sqrt{240}) \approx 4.46$. Using a t-distribution table or statistical software, find the p-value associated with a t-statistic of 4.46 and 239 degrees of freedom (n-1). The p-value is less than 0.0001. The p-value is less than the significance level (0.05), so we reject the null hypothesis. There is a statistically significant difference in mean monthly income before and after joining WEEP. The t-statistic is 4.46, the degrees of freedom are 239, and the p-value is less than 0.0001. We conclude that there is a statistically significant difference in mean monthly income before and after joining WEEP.

From the above, the significant difference is significantly above 0 which is 0.42. So, this data was significantly different. That mean the beneficiaries have managed to increase their incomes after they joined the WEEP and also still earn the same amount of income during both periods. The t-value shows that there is a significant difference in before and after joining the NGO among the respondents. From this, it is clear that the NGOs role had a significant impact on increasing income the economic empowerment and development of the

women beneficiaries. Economic empowerment is not only measured by increase in income alone but also by economic decision power and this has to be included before making such conclusion.

Women stayed above 5 years have shown a great changes in their monthly income which is above 1,200 birrs. Their source of monthly income is limited with their specific business types after joined the program.

From the above results, we can see that the majority of the beneficiaries are engaged in economic activities that offer to their socio-economic development. The services which are provided under the program such as: training, IGA, psycho social support and financial services play a role in enhancing the economic production capabilities and social well-being of poor women and their household. From the FGD times, I have observed and gained information that women in great level of both economic and social status that they administered themselves and children after receiving the overall service from the organization.

Similar to the above, the results revealed that the increases in income before joining the WEEP are small for the majority of the clients. In addition, some respondents were not able to tell whether their incomes have actually increased or decreased after their membership in the WEEP. Their social well-being, interaction with their children, decision making process become improve.

In the FGD with WEEP beneficiary, the following observation was made:

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

The project has helped women beneficiaries to generate income, which they use to buy household and consumable items. It enables women to save money and to develop saving habits for use in times of crisis. The following speech of a beneficiary supports the above point about money saving and its habits.

For example, one beneficiary explains:

The WEEP under Meseret Humanitarian Organization has positively changed my life. I have improved my knowledge on how to manage and save money; I started and expanded my business and increased my income. The organization has enabled me to cover my household expenses. I can use the saved money for different purposes like medicines for my children. It is a great change in my life by the support of the organization.

From the interview session: A 30 years mother who has been a beneficiary of the WEEP for three years stated the situation as follows.

I was previously engaged in small business/trade and continued in the same business in a broader working place after I joined the WEEP under IGA. Following my membership in the WEEP, I was able to expand my business and settle my debts timely. My income has somehow increased after I joined the IGA. I have seen changes socially through engaged social life activities and economically in fulfilled basic needs for my children and develop saving habit in my life after my participation in the WEEP.

30 years old women who has been a beneficiary of the WEEP for two and half years stated the situation as follows.

I was previously engaged in small business/trade and continued in the same business after I joined the IGA. I have seen changes in my life after my participation in the WEEP. I can say my income has improved.

Another woman aged 32 and a member of the WEEP for the last two years noted that her income has actually increased after she joined the program.

I have been engaged in a business of making fresh injera after joining the WEEP. However, by the help of social workers guidance, training allowed me to run my business in good market condition. My income has generally shown growth hence I continue to settle my debt. The FGD and interview session from WEEP social worker also indicated that of the beneficiaries utilize the money for business purposes. IGA is one component of WEEP regarding to enable women to engage in business. Before starting the business, the women should be understanding their knowledge, skill and ability to manage their business. Through discussion with the social worker under the program, they will select one specific business considering their previous experiences and skill based. Some respondents used the IGA and think about their business plan grouped under processing and manufacturing, shop keeping, small enterprise and trade and sales of vegetables described below.

Processing and manufacturing: preparation and sells of fresh Injera (pancake like Ethiopian traditional food) and Ambasha (local bread) through utilizing the money to buy lakech mitad based on their specific business plan regarding their level of knowledge, experience and skill. The second is prepare Baltena such as Berbere, Shiro, Mitmita and other food items, etc. for sale. From the given credit, they will purchase balance scale, plastic cover and other required materials to prepare the food items. Few of them were trained in how to sew by professionals. After that they will purchase a sewing machine from the given credit and start sewing clothes and sell it.

Shop keeping: To engage in sales of clothes, shoes, socks and other items. This business needs customer attraction techniques and free from rent working place by the support of woreda.

Sales of vegetables: Some engage in the sales of vegetable, fruits, coals in the Gulit (a small commodity market). The beneficiaries, usually those that have been members of the WEEP

for more than five years, woreda provide them a working place (Gulit) which is free from rental.

Small enterprise and trade: To run a coffee and tea cafe with a small breakfast café. They will also purchase coffee and tea materials such as: cups, coffee and tea pots, casseroles, charcoal stoves and others. Few of them were engaged in preparation of fast foods such as: Biscuits, shanbusa (pasty), fried potatoes and other related things. To run this business, there would be raw material items such as oil, potatoes, flours and fixed assets of fried machines.

The results of the FGD and interview show that the majority of women have received some sort of training on small business entrepreneurship. The training has been provided every week and beneficiaries have received training every week.

The other issue raised in the FGDs was knowledge gained on business management:

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

Money saving encouragement and practice

As per the FGD and interview session, the majorities of the respondents have savings accounts in the WEEP but are not aware of the amounts they have and the applicable interest rates. In some cases, the beneficiaries withdraw all or some amount of their savings then they again start to save. The respondents have explained that they had a very small amount of money on hand prior to joining WEEP which they were ashamed to put in the bank.

The main topic in the provision of training for the women beneficiaries is the issue of saving. Saving is a very important thing for women to engage in business. Every month, the organization provided money for the women. 25% of the money will be saved in credit and

saving books in their specific woreda. In this case, the mother had shared the experience of saving practically.

A 30 years old client explained the situation as follows.

I did not have a savings account before joining the WEEP. Since I had a very small amount of money, it was shameful to go to the bank and deposit it. In addition, I did not have spare time to do that. I now have a bank book opened with the WEEP which allows me to deposit my savings upon settlement of the credit.

This indicates that relieving women from the shame and lack of time to go to the bank and deposit a small amount of money, as they can now deposit money when they go to the WEEP. The WEEP helped them to earn money and open their own savings account from credit and saving association under the respective woreda after understanding the value of saving.

As stated in the review of literature, the provision of saving facilities is one of the major advantages of WEEP. Although the savings might be smaller, it makes the women familiar with the benefits of the scheme. In addition, having some amount of savings is believed to help them build confidence and can serve as a positive sign of empowerment.

4.5. Social impact of WEEP

Table 8: Percentage distribution of the sample by social related supports provided for women beneficiaries

| | | Responses | | Percent of Cases |
|---|-------------------------------|------------|---------------|------------------|
| | | N | Percent | |
| Social related support from WEEP | To improve social interaction | 28 | 10.7% | 17.0% |
| | To develop decision making | 82 | 31.4% | 49.7% |
| | To receive counseling support | 116 | 44.4% | 70.3% |
| | To develop self confidence | 35 | 13.4% | 21.2% |
| Total | | 261 | 100.0% | 158.2% |

Source; own survey data (2022)

The majorities 81.2% of respondents develop their level of participation in their decision making process with in the families, society and political issues. The training which is

provided by the organization is basic for the beneficiaries in order to strengthen women's social status such as improving self confidence, health and education support, good interaction and counseling supports.

The programs have increased the social support and solidarity and improve self-esteem and confidence. The organization has also established different community institutions and provided technical and social support to insure the sustainability of the program. After receiving the life skill training during the project time, women could understand and resist discrimination within the society, stereotypes and social loneliness, low self-esteem and stress. Despite the meanings they gave to their social lives, there was the major changes in their economic and emotional well-being.

This research focused on assessing the social status of women under WEEP services. The following indicators of social aspects social relatives, community engagement, self esteem and confidence, decision making , women's health and education status (training, prevention, nutrition) fall under social variable (non economic) address in the improvement of level. - education, health.

Making women a part of socio-economic development will involve addressing various challenges, such as harassment, discrimination, and violence. They also need investment in health and education. Working women must be given access to these solutions, so that they can thrive in their economic environments. Social development is about improving the well-being of every individual in society so they can reach their full potential. The success of society is linked to the well-being of each and every citizen. Social development means investing in people.

Approached for their views in FGD, other beneficiaries said:

The WEEP has breathed new life into most of our women beneficiaries who had previously been overcome by hopelessness and rendered unable to make ends meet. I managed to

improve my life. Our social interaction at the WEEP has helped us to know different people and to develop our communication skills and capacity to obtain information. We are now able to share experiences, solve our problems together, and discuss our family problems in consultation. In this case, we create a great family member and helps each other in social, psychological and economical aspects.

One of the positive empowering signs of WEEP is its capacity to create awareness to its beneficiaries. It will here consider the awareness women get directly from the WEEP and through interactions among themselves in a group. In this regard, the provision of awareness and training to the beneficiaries on personal interaction and social life is dealt with here.

Socially, the low self-esteem, low level of confidence was also changed and motivated other women to be more confident and have a good self-image about themselves, good interaction with their neighbours, in social life, participation in the community activities and their lifestyle. They have also engaged in problem solving and managing matters affecting their lives (information from MHO Key informant interview by social worker, 2022).

As interview with WEEP coordinator said that, the functions in the case of social empowerment of women includes: developing women ability, educational functions, awareness building and mobilizing women to participate in projects. Developing women ability stresses on the need for development of women's abilities and potentials. NGOs performed some roles and organized activities such as increasing women's self-esteem and making decision about themselves and their family that shape the personality of women. We build up the women's self-esteem through some activities such as consciousness raising and increase the knowledge of women. The project conducts some sessions that help the women be aware of their ability, when they were not able to discover their potentialities by themselves, however, we provide them with some useful books to improve their self-esteem.

The NGOs also help the women to make better decision about their lives. MHO do some activities such as counselling meetings, educational class regarding family issues in which help women to get more information and knowledge about their roles and situations at the household and society level. These activities develop the ability of women to make decision towards the improvement of their lives. The ability of women to make decision was good. There are some activities help women to improve abilities such as increase the women knowledge, and holding problem solving training. This function is also similar to some services such as counselling service and support including guidance on marriage and divorce, anger management, and working to relive stress.

All these program and activities would help women to improve their lives, educate them, and finally become empowered. Community awareness building is related to increase the knowledge of women about their situation in the community and society. By conducting many activities, the NGO helps the women to raise their consciousness and equipped them with information about themselves, their problems and find solutions to their problems.

MHO organize the social and cultural activities that help the women to increase awareness and encourage them to participate in these activities. The NGO holds some seminars and workshop focusing on social and cultural situations. We also prepare some books, magazine for women. Through these activities, the awareness of women increased". (WEEP Social worker,2022).

The most important activity of WEEP is to raise the consciousness and awareness about the women's problems, their situation and roles and seeking solution to improve their quality of life. Thus, we organized some workshops and classes. The women share experience and knowledge with other members. NGOs through awareness raising and information provision programme enable the individuals, the households, and communities to address their

immediate needs. NGOs raise awareness building among poor people about equality, social justice, and gender sensitivity.

4.6 Major challenges faced by the organization

The table below shows that majority of 30.4 % of respondents have faced challenges while being the beneficiary of WEEP which is high level of work load at home and outside home. The few respondents 8.8 % of respondents have faced challenges due to shortage of time or lack of time management to improve them selves under the program.

In the case of challenges which are face by the organization in the case of promoting women's socio-economic development can be described as the following:

The project faced different challenges and one of these challenges is the lack of conducive place and offices. The project has been expanding its services and the number of beneficiaries is increasing but it does not have enough places to facilitate the activities.

The other challenge observed in Organization was related to the saving and credit department which was one of the integral aspects of the project. The project intends to construct working sheds for women but the district could not make available the required site.

As the findings of the study shows, the overall performance of MHO is hampered due to a number of problems. The most challenges that hinder the smooth functioning of the agency are inconsistency of the resources available and the need of beneficiaries, dependency syndrome of the beneficiaries, resource constraint and high competition for funds.

MHO is putting across their difficulty in finding adequate, appropriate and continuous funding for their voluntary service. They find accessing donors as a challenging task, dealing with their funding conditions. Though they are legally constituted organizations, government representatives are not present as members of organization and may or may not be funded by the government. It is due to lack of funds that they cannot be able to spend more funds for giving training to the personnel employed in the organization.

The other main challenge of the organization to empower a woman is wrong attitude which comes from society about women. From these, the following attitudes were challenged the organization women cannot work outside the home, engage in any activities / social life, community meetings and other issues, and never can try to change in their life. It was very challenging to change the beneficiaries' attitude about themselves.

Some of the users are only coming to take the training provided by the organization, and some trainees also try to join an organization by providing false information while having the financial means/ self-governing capabilities. Therefore, the organization's approach to solving these problems has its own downs. On the other hand, a few users are never ready to take advantage of the benefits from the organization and help them be dependent on the company, not to change themselves in attitudes, start their own revenue-generating process, make an effort for change. This is a major challenge for the organization (WEEP Coordinator,2022).

Table 9: Major challenges face while being member of the women economic empowerment program

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|------------------------------------|-----------|---------|---------------|--------------------|
| Lack of knowledge | 59 | 24.6 | 24.6 | 24.6 |
| Faced physical or health problem | 74 | 30.8 | 30.8 | 55.4 |
| Work load at home and outside home | 55 | 22.9 | 22.9 | 78.3 |
| Shortage of time | 21 | 8.8 | 8.8 | 87.1 |
| others | 31 | 12.9 | 12.9 | 100.0 |
| Total | 240 | 100.0 | 100.0 | |

Source: own survey data (2022)

Dropouts from the program

On the incidence of drop outs from WEEP, the program coordinator noted:

You know, just as there are growing numbers of women joining our projects, there are also many drop outs. Due to lack of understanding during the training, they cannot fulfil the expected result at the end of the training. When they failed to use the money properly, they decide to withdraw from WEEP. Yet many others secure the money but fail to improve their

lives with as much as they had hoped. Most husbands, who are already suspicious about their wives' engagement in WEEP, resort to daily nagging and complaints so much so that wives are compelled to drop out of the WEEP.

Meanwhile, the FGD especially from WEEP noted that women leave WEEP due to deteriorating health conditions. The unsanitary conditions at the market places are causing them serious ill health. Women carry heavy loads of commodities to the market for Sale at the expense of their health. They spend all day toiling without having meals and this exposes them to health risks. On market days, they rise early in the morning to begin their long journey to the market even without having breakfast. They are not assisted by their husbands or children in carrying these goods to the markets. The market place is so far from their living resident. They preferred to buy these good with a low cost that needs to profit more. They are often rarely able to provide the necessary health care due to their carrying and incapacity, as well as getting the necessary follow-up with the organization. This also poses a threat to the effectiveness of the organization and its people. Some of the women in the job have difficulty traveling a lot of distances and having difficulty coming to buy at a discount, so their option is to buy at a nearby shopping center at a premium price and choose to sell. As a result, they are forced to quit their jobs and the organization cannot decide without the consent of its users.

Some WEEP coordinator made the following observation:

About two or three women join the WEEP every month while two or three others may drop out in the same period due to health problems, lack of sustainability or reliability of their businesses in the current market and also due to conflicts that arise between them and their husband. The program coordinator including social workers have been set up to discuss with such women and their families why they had to drop out from WEEP. They have managed on very rare occasions to persuade such women against dropping out.

WEEP faces a dual challenge in fulfilling its mission, encountering obstacles from both organizational and beneficiary perspectives. In Organizational Challenges: Limited funds: WEEP's ability to operate effectively is hampered by a shortage of financial resources. Limited space: WEEP's ability to provide adequate services and support is constrained by a lack of physical space. Limited resources: WEEP's ability to fulfill its mission is hindered by a lack of essential resources, such as equipment and supplies.

In Beneficiary Challenges: Dropouts due to health: Beneficiaries may be forced to discontinue their participation in WEEP programs due to health issues. Business failure: Beneficiaries may experience setbacks in their entrepreneurial endeavors, leading to business failures and discouraging them from continuing. Lack of support: Beneficiaries may lack the necessary support systems, such as family or community backing, to sustain their progress. Health: Beneficiaries may face ongoing health challenges that impede their ability to fully engage in WEEP programs.

These challenges highlight the need for WEEP to address both organizational and beneficiary-related issues to effectively achieve its mission. By securing additional funding, expanding its facilities, and enhancing its resource availability, WEEP can strengthen its organizational capacity. Simultaneously, providing health support, business guidance, and fostering a supportive environment can help beneficiaries overcome their individual challenges and achieve success.

Chapter Five

5. Summary, Conclusion and Recommendation

5.1 Summary

The socio-economic development of women is necessitated because of the fact that women are generally more vulnerable to poverty. The empowerment of women is basic to bring about changes in social and economic status. The objective of the study is to assess the role of NGOs in promoting women's socio-economic development. The research was conducted at Meseret Humanitarian Organization (MHO). The researcher used both qualitative and quantitative methods to obtain reliable data. The focus group discussions and interviews were conducted with women beneficiaries. In addition, structured questionnaires were administered for 256 women beneficiaries of the Meseret Humanitarian Organization. From those, 240 women participated in the research process.

The beneficiaries considered in the study were women in the age range of 24 to above 45 years. The educational level of the women ranged from illiterate to secondary school and above with majority of them being. The distribution show most are married and considerable group are primary and below.

The research findings indicate that the role of WEEP has a positive impact on women's socio economic development. Economically, it has also a significant contribution to support women through providing trainings (life skills, income, saving and financial literacy concepts). The study indicated that the WEEP has resulted in income increases after engaged in a business while accomplishment of the training. Most beneficiaries employed the incomes to start their own business based on their previous experience, skill and knowledge, usually small trade. Furthermore, the majority of the beneficiaries have been able to generate money

savings after joining the organization. The above results indicate that the WEEP has shown positive signs towards the economic development of the women.

Socially, the WEEP has played a positive role on building women's self-confidence in relation to their capabilities to work on their own and improve their lives has improved after their participation in the project. The development of self-confidence is considered to be a positive step towards their social empowerment.

5.2 Conclusion

Women in WEEP are capacitated through different training sessions. The NGOs Saving and Credit system has provided an option for women and encouraged them to have access to the credit. Changing the life of a woman beneficiaries is a big success by itself in a society where social bias against women is definitely fixed. This can be achieved mainly through women's effort, strength and motivation.

On the other hand, WEEP beneficiaries empowered to have a say with regard to how they should go about changing their socio-economic conditions. According to findings, some women beneficiaries have organized themselves for a common goal. The training they receive has also opened their eyes for looking at different options of starting small businesses. They also perceived that they will continue their savings they started for the onset of business. There was a training entitled 'Life skill'. Additionally, the project offers psychological help for those women beneficiaries who are found at risk. The psychological help was held through depth discussion with women and follow up process regarding their psychological readiness to change themselves.

This study has also discussed the role of NGOs in Women Economic Empowerment Program under promoting their socio-economic development. Women's socio-economic development is beneficial to families and societies. Women are less empowered than men in many ways. But if development interventions focus on them, it would create a critical solution to gender

equality in the household, to able women in generating their own income and to be empowered socially and economically.

NGOs have a great role in empowering women in economic and social. Women face challenges such as gender inequality and the most hindering factors that challenge women for their low economic level is their lack of access to credit, capital, land, training and education which is required to start business as well as in participating in social life with in the communities. WEEP provided the opportunities for women through including them in the project service to resisting the above-mentioned challenges.

Generally, NGOs increase working on women empowerment through different training since training helps women to bring a remarkable change in a given time as an intervention on its own. In order to empower women economically, NGOs fulfil the available amount of credit facilities for women to be engaged in income generating activities so that women can access credit ranging according to their needs and requirements. Due to lack of continues attending in training and unsuccessful business of women in IGA, modality of support by NGOS, drop out of beneficiary occurred with the project.

So, a great deal of research needs to be done in detail to provide necessary information to find out a major recommendation for existed challenges with NGOs in provision of services and e specifically on the factors influencing women's socioeconomic status.

5.3 Recommendations

The study carried out at MHO in Women Economic Empowerment Program in Addis Ababa strongly recommends to promote women's socio-economic development. Based on the findings the following recommendations are forwarded.

- The project coordinator and concerned stakeholders have to give attention for documentation, office management and gives proper care for beneficiaries. In the documentation process, it needs updating past data with new information every time.
- The organization should provide an opportunity to share information and good practices for the purpose of promotion and changing the lives of women. Establishments of networks need greater priority among NGOs involved in MHO. It is through empower and build the capacity of the women about the future handling of the socio-economic development.
- In the case of managing those who are dropout and failed in the project time, the organization should create a mechanism to control those above negative outcomes for the effectiveness of the project. The control system might be through follow up the beneficiaries' status and establish good interaction with the beneficiaries.
- Since beneficiaries developed a habit of dependency syndrome, the organization should work in building their self-esteem and to make them industrious through connecting them with psychologist.
- The government should promote and create a conducive and inviting environment for the organization participation and meaningful contribution for the overall development of the area. Both NGOs and government interactions should be more developed through sharing each information and outcomes of each activity during the service provision.

- This study is like a drop in an ocean. In other words, as it was limited to only one of the NGOs, it is difficult to generalize the role of NGOs to promoting women's socio-economic development. Thus, it is the recommendation of this study that further studies should be conducted.
- WEEP helps beneficiaries to get money when needed without fears of taking loans from individuals. The first step that WEEP should take in the empowerment of women is the delivery of services, training and capital to start their business. This would ultimately enable them to contribute to their households and communities.
- MOH need to plan for stronger support in Business development and supervision regular, health service, conflict resolution among family, team, sustainable social, education and health

Reference

- Abebe Mulugeta (2012), Role of NGOs in Enhancing Women's Socio-Economic Status in Ethiopia: A Case Study of SOS Sahel Ethiopia"
- Abiy,Z., Alemayehu, W., Daniel,T.,Meles,G., and Yilma,s., (2009) Introduction To Research Methods(preparatory module for Addis Ababa University graduate programs)
- Akpakpan E.B. (1992). Economics and Global Financial Crisis: Towards a Reconstruction. A paper presented at the 50th Annual Conference of the Nigerian Economic Society. Abuja, Nigeria,
- Baccaro L (2001). Civil Society, NGOs, and Decent Work Policies: Sorting out the Issues. The Discussion Paper Series presents the preliminary results of research undertaken by the ILS in Geneva.
- Bebbington, A., Lewis, D., Kanji, S., et al. (2009) 'Beyond the development text: the world bank and empowerment in practice', Journal of Development Studies, 43 (4): 597–621.
- Beijing Platform for Action. (1995). Fourth United Nations World Conference on Women, Beijing.
- Beine, Michel & Docquier, Frederic & Rapoport, Hillel, (2001). "Brain drain and economic growth: theory and evidence," Journal of Development Economics,
- Befikadu E., Degefa T. , (2015) Women's economic empowerment: obstacles for success, experiences from Southern Ethiopia.
- Bryman, A. (2008) Social research methods. 3rd Edition, Oxford University Press., New York.
- Concepts and Measurement of Women's Economic Empowerment Louise Fox Carolina Romero Social Protection and Labor Global Practice Group May 2017.
- Creswell W. J. (2003). Research design on qualitative, quantitative and mixed methods approach university of Nebraska Lincoln.
- CRDA (2004) Information package on NGO contributions, Addis Ababa, Ethiopia
- Desta A. (2017). The role of NGO program and its impact on socio economic development: the case of Goal Ethiopia.

- Diriba A. (2020) The Effects of NGOs on Socio-Economic Empowerment of Women: Empirical Evidence from Some NGOs Operating in Ethiopia.
- Emilie Combaz; Claire Mcloughlin (2014). VOICE, empowerment and accountability. Endorsed in Stockholm (2003). Principles and good practice of humanitarian donorship.
- FDRE (2011) . Report of the federal democratic republic of Ethiopia on the implementation of the AU-solemn declaration of gender equality in Africa.
- Gebisa and Diriba (2019). The effects of NGOs on socio-economic empowerment of women: Empirical evidence from some NGOs operating in Ethiopia. J. Bus. Econ. Management.
- Ginbowgsh Kebede, (2007) The role of NGOs in alliviating women's Poverty: The case of two projects in Addis Abeba.
- Girigiri, B. (2000). A Sociology of Rural Life in Africa. Owerri: Springfield Publishers.
- Hailemariam Abebe (2017). Women's Empowerment and Socio-Economic Development in Ethiopia: The Role of NGOs"
- Hicks, N. and P. Streeten (1979). "Indicators of development: the search for a basic need.
- ICPD, (1994). International Conference on Population and Development, ICPD Program Of Action, Cairo.
- Israel Branch (2021). Issues in development, Society for international development.
- Israel, Glenn D. (1992). Sampling the Evidence of Extension Program Impact. Program Evaluation and Organizational Development, IFAS, University of Florida.
- Jane and Lewis (2003). Non-Governmental Organizations and Development. London and, Milton Park, Abingdon, and Oxon, USA and Canada: Rout ledge 2 Park Square.
- Jaquette, (1982). Women and Modernization Theory: A Decade of Feminist Criticism, world politics, volume 34, issue 2, pp. 267 – 284.
- Kabeer N. (1996) Resources, agency, achievements: reflections on the measurement of women's empowerment.

Karl, Marlee (1995), *women and Empowerment, participation and decision making*, 2nd Edition.

Lang, (1999). *NGOs, civil society and the public sphere*. Cambridge University Press, Cambridge.

Massey, D.S. (1988). *Economic development and international migration in comparative perspective*.
The Population and Development Review, 14(3).

Mebratu, D. (1998). "Sustainability and sustainable development: historical and conceptual review."
Environmental impact assessment review 18 (6).

Meron Hailelassie. (2007). *The role of micro finance in empowering women in Addis Ababa*.
 Master Thesis, Institute of Gender Studies, AAU. Addis Ababa, Ethiopia.

Miles, M. B., & Huberman, A. M. (1994). *Qualitative Data Analysis: An Expanded Sourcebook*.
 Thousand Oaks, CA: Sage Publications.

Narayan, (2002) "Gender Inequity, Poverty & Social Capital." Draft. World Bank, Poverty
 Reduction and Economic Management, Washington, D.C.

Narumugai, P., and Lalith Kumar. (2017). *Role of NGOs towards Women Empowerment*.

Niayesh Boulevard, Tabriz (2019). *Social Determinants of Health Research Center, Health Management
 and Safety Promotion Research Institute, Tabriz University of Medical Sciences*.

O'Neil, D. (2014). *How Can a Strengths Approach Increase Safety in a Child Protection
 Context.*, Australia, 30(4)

Oyelude, Adetoun, and Alice Bamigbola. (2013). *Women Empowerment through Access to
 Information: The Strategic Roles of Non-Governmental Organizations in Nigeria*.

Padgett, D. K. (2008). *Qualitative Methods in Social Work Research*. Thousands Oaks: Sage
 Publications, Inc.

Pettman, J. (2004). *Worlding women: A feminist international politics*. New York: Routledge.

Rebecca Bevans (2023). *An Introduction to t Tests | Definitions, Formula and Examples*.

Report of the International Conference on Population and Development (1994). Cairo.

Samrawit B. (2022). *The practice and challenges of development Cooperation project managemnet:
 The case of Meseret Humaniterian organization*.

- Simon Barbara. (1994). "The Empowerment Tradition in American social Work: A History, New York" Columbia University Press.
- Streeten P (1997). Non-governmental Organizations and Development. Annals of the American Academy of Political and Social Science
- Stromquist, N. P. (2002). NGOs in a New Paradigm of Civil Society. Current Issues in Comparative Education, 1, 1-5
- Tesfazghi, E. S. (2009). Urban quality of life and its spatial distribution in Addis Ababa: Kirkos sub-city. Enschede: ITC.
- Tsehay Tsegaye & Mengistu Bediye. (2002). Impact of micro finance services among the poor women in Ethiopia: A study submitted to AEMFIs. Addis Ababa, Ethiopia.
- UNDP, (2000). Update on the Current Humanitarian Situation in Ethiopia Produced by the United Nations Country Team, Office of the UN Resident Coordinator and Office of the Regional Humanitarian Coordinator.
- Vakil, A. C. (1997). Confronting the Classification Problem: Toward a Taxonomy of NGO. World Development Journal, 25, 12.
- Visvanathan N., Duggan L., Nisonoff L., and Wiegersma N. (1997). The Women, Gender and Development Reader, 396 pp. London: Zed Books.
- WAO (2005). Gender Relations in Ethiopia. Prime Minister Office/Women's Affairs Sub Sector.
- World Bank (2007). World Bank Urban and Local Government Strategy, The World Bank, Washington, D.C.
- World Development Report (2007). Gender Equality Is Key to Achieving the MDGs: Women and Girls Are Central to Development
- WDR (2012), "World Development Report 2012: Gender Equality and Development." World Bank.
- Websites:** <https://www.meserethumanitarian.org>

ANNEX I
Questionnaire
Addis Ababa University
College of Development Studies
Center of Gender Studies

My name is Betselot Yitagesu, Masters Student in gender studies at Addis Ababa University. The purpose of this questionnaire is to study the role of NGO in promoting women's socio-economic development: The case of MHO's women economic empowerment program. The target population is women beneficiary groups under women economic empowerment program. Thus, you are selected to participate in the study. Participation in this study is voluntary and everything you said remains confidential. When you fill this questionnaire, you do not write your name; If you do not understand the questions, you can ask for further explanation; The information to be obtained through this questionnaire can only be used for the survey and Circle the number corresponding to your answer or fill in the blank spaces. Your views are very important and your honest participation would greatly assist in meeting the goals of this study. Thus you are kindly requested to give your truthful response.

Thank you!

Socio-Demographic Characteristics

Read the questions and make circle from the given alternatives and if no choices given please specify and write your answer on space provided for given questions

1. Age
A. 24-30 B. 31- 36 C. 37 – 45 D. Above 45
2. Education status
A. Illiterate B. Read and write C. Primary D. above Secondary
3. Marital status
A. Single B. Married C. Divorced D. Widowed
4. Religion
A. Orthodox B. Catholic
C. Protestant D. Muslim
E. Others specify _____
5. Do you have children?
A. Yes B. No
6. If your answer for question “5” is “yes”, how many are they?

- A. One B. Two
- C. Three D. Four and above

I. Questions related with Women economic empowerment Program

1. For how long years have you been a beneficiary in the women’s economic empowerment program?

- A. 1-3 years
- B. 3-5 years
- C. 5 years and above

2. How do you know / source of information about the women’s economic empowerment program?

- A. Neighbors B. Woreda
- C. Friends D. Others, specify _____

3. What was the reason to be a beneficiary under women’s economic empowerment program?

- A. To increase level of income B. To growth the Business
- C. To start new business D. Others specify _____

4. Do you have a source of credit after joining the program?

- A. Yes B. No

4.1 If you say yes, how do you describe your source of credit in women economic empowerment program?

5. What is your level of income before and after joining the program?

| Choice | Level of income | Before WEEP | After WEEP |
|--------|-------------------|-------------|------------|
| A | < 300 birrs | | |
| B | 301 – 600 birrs | | |
| C | 601 – 900 birrs | | |
| D | 901 - 1,200 birrs | | |
| E | > 1,200 birrs | | |

6. What economic related supports have you received from WEEP?

- A. Source of credit B. Income Generating Activities E. others
- C. Saving D. Financial training

7. What social related supports have you received from WEEP?

- A. Improve in Social interaction
- B. Participation in decision making
- C. Counseling support
- D. Improve self confidence
- E. others

8. What challenges face while being member of the women economic empowerment program?

- A. Lack of knowledge
- B. Faced physical or health problem
- C. Work load at home and outside home
- D. Shortage of time
- E. others

ANNEX II

Interview and FGD questions

1. Discuss about duration of time in the project of women economic empowerment.
2. Discuss about the source of information & services have you gained from the program.
3. Share experience in the social and economic changes after being part of WEEP.
4. Discuss about the credit and savings account to run the business.
5. Share experiences about the income generating activities.
6. Discuss about the major challenges when you were a member of WEEP.

Interview questions for staff workers, program coordinator and director

1. When / how the women's economic empowerment program was provided to women beneficiaries?
2. What kinds of services are provided to women beneficiaries under the women economic empowerment program?
3. How do women's economic empowerment programs influence women's socio-economic status?
4. Have you seen social and economic related changes under the role of the organization?
5. What are the weaknesses of the program in promoting women's socio-economic development?
6. What are the major strategies to face the existing challenges to empower women's socio-economic development?

ANNEX III

አዲስ አበባ ዩኒቨርሲቲ

የልማት ጥናት ኮሌጅ

የሥርዓተ ምግብ ጥናት ማዕከል

ስሜን በጽሑፍ ይታገሱ የአዲስ አበባ ዩኒቨርሲቲ ሥርዓተ ምግብ ጥናት ማዕከል ድህረ ምረቃ ተማሪ ስሆን የዚህ ጥያቄ አላማ የሴቶችን ማህበራዊ-ኢኮኖሚያዊ እድገት በማስፋፋት ረገድ የአንድን ድርጅት ማጥናት የመሰረት በጎ አደራጎት ድርጅት የሴቶች የኢኮኖሚ ኃይል ማጎልበት ፕሮግራም ሚና ጉዳይ ነው። የጥቃቱ ዲላማ የሆኑት ሴቶች በኢኮኖሚ ኃይል የመስጠት ፕሮግራም ሥር ያሉ ሴቶች ተጠቃሚ ቡድኖች ናቸው። በዚህ ጥናት መሰረት በፈቃደኝነት የሚደረግ ከመሆኑም በላይ የተናገረ ከውነተኛ ሁሉ በምሥጢር የሚቀር ነው። ይህን ጥያቄ ስትሞላ ስምህን አትጽፍም፤ ጥያቄዎቹ ካልተረዱህ ተጨማሪ ማብራሪያ መጠየቅ ትችላለህ፤ በዚህ ጥያቄ አማካኝነት ማግኘት ያለብህ መረጃ ለጥናቱና መልስህ ተመጣጣኝ በሆነው ቁጥር ላይ ለመዘር ወይም ባዶ ቦታዎችን ለመመለስ ብቻ ሊውል ይችላል። አመለካከትህ በጣም አስፈላጊ ከመሆኑም በላይ በሐቀኝነት ተሳትፎ ማድረግህ የዚህን ጥናት ግቦች ለማሳካት በእጅጉ ይረዳሃል። በዚህ መንገድ እውነተኛ ምላሽ እንድትሰጡ በአክብሮት እንጠይቃለን። አመሰግናለሁ!

1. ሰጪዎች-ዲሞግራፊ ባህሪያት

ጥያቄዎቹ ያንብቡ እና ከተሰጡት አማራጮች ክብ ያድርጉ እና ምንም አይነት ምርጫ ካልተሰጠ እባክዎን ለተሰጡት ጥያቄዎች በተዘጋጀው ቦታ ላይ መልስዎን ይጻፉ

- 1. ዕድሜ U .24-30 ለ .31-36 ሐ .37-45 መ. በላይ 45
- 2. የትምህርት ደረጃ U .ያልተማረ ለ .ማንበብ እና መጻፍ ሐ .መጀመሪያ ደረጃ መ. በላይ ሁለተኛ ደረጃ
- 3. የጋብቻ ሁኔታ U .ያላገባ ለ .ባለትዳር ሐ .የተፋታ መ. ባል የሞተባት
- 4. ሀይማኖት U .አርቶዶክስ ለ .ካቶሊክ ሐ .ፕሮቴስታንት መ. መስሊም ሰ .ሌሎች

5. ልጆች አለዎት? U.አዎ ለ.አይደለም

6. ለጥያቄ "5" መልስህ "አዎ" ከሆነ ስንት ናቸው?

U.አንድ ለ.ሁለት ሐ.ሶስት መ.አራት ና በላይ

II. ከሴቶች የኢኮኖሚ ኃይል ማጎልበት ፕሮግራም ጋር የተያያዙ ጥያቄዎች

1. በሴቶች የኢኮኖሚ ኃይል ማጎልበት ፕሮግራም ተጠቃሚ የሆናችሁት ለምን ያህል ዓመታት ነው?

U. 1-3 ዓመት ለ. 3-5 ዓመት ሐ. 5 ዓመት ና ከዚያ በላይ

2. ስለ ሴቶች ኢኮኖሚያዊ ኃይል ማጎልበት ፕሮግራም እንዴት ማወቅ /ምን ጭ?

U. ጎረቤቶች ለ. ወረዳ ሐ. ጓደኞች መ. ሌሎች, ዘርዝር _____

3. በሴቶች የኢኮኖሚ የስልጠና መርሃ ግብር ተጠቃሚ ለመሆን ምክንያት የሆነው ምን ድን ነው?

U. የገቢ መጠን ለመጨመር ለ. መሰረታዊ ፍላጎት ለማሟላት ሐ. አዲስ ንግድ ለማስፋፋት መ. አዲስ ንግድ ለመጀመር

4. ከፕሮግራሙ በፊት እና በኋላ የእርስዎ የገቢ መጠን ምን ያህል ነው? ከ WEEP በኋላ ምርጫ የገቢ ደረጃ

U. 100-300 ለ. 301-400 ሐ. 401-500 መ. >500

5. ከ WEEP ምን አይነት ኢኮኖሚያዊ ተዛማጅ ድጋፎች አግኝተዋል?

U. የዱቤ ምንጭ ለ. የገቢ ማስገኛ ተግባራት ሐ. ቁጠባ መ. የፋይናንስ ስልጠና

6. ከ WEEP ምን አይነት ማህበራዊ ተዛማጅ ድጋፎች አግኝተዋል?

U. በማህበራዊ መስተጋብር ማሻሻል ሐ. የምክር ድጋፍ ለ. በውሳኔ አሰጣጥ መሳተፍ መ. በራስ መተማመንን ማሻሻል

7. የሴቶች የኢኮኖሚ ማጎልበት ፕሮግራም አባል ሲሆኑ ምን ችግሮች ያጋጥሟቸዋል?

U. የእውቀት ማነስ ሐ. በቤት እና ከቤት ውጭ ስራ ጭነት ለ. የአካል ወይም የጤና ችግር አጋጥሞታል መ. የጊዜ እጥረት

መጠይቅ እና የቡድን ጥያቄዎች

1. የሴቶች የኢኮኖሚ ኃይል የመስጠት ፕሮግራም አባል የሆንኩ መቼ ነው?
2. ከፕሮግራሙምን የተገኘ መረጃናቸው?
3. በማህበራዊና ኢኮኖሚያዊ እድገት ላይ ለውጥ ተመልክተሃል?
4. የእርስዎን ንግድ ለማስተዳደር ክሬዲት እና ቁጠባ ሒሳብ አለዎት?
5. ገቢ የማስገኘት ሥራ አከናውነሃል?
6. መተዳደሪያችሁን ለመቀየር በየትኛውን ግድ ውስጥ ተሰማርታችኋል?
7. የ WEEP አባል በነበርክበት ጊዜ የነበሩ ህዋና ህዋና ተፈታታኝ ሁኔታዎች ምንድን ናቸው?

የሰራተኞች, የፕሮግራም አስተባባሪ እና ዳይሬክተር ጥያቄዎች ቃለ መጠይቅ

1. የሴቶች የኢኮኖሚ ኃይል የመስጠት ፕሮግራም ለሴቶች ተጠቃሚዎች መቼ /እንዴት ተሰጠ?
2. በሴቶች የኢኮኖሚ ኃይል ማሳልበት ፕሮግራም መሰረት ለሴቶች ተጠቃሚዎች ምን አይነት አገልግሎቶች ይሰጣሉ?
3. የሴቶች የኢኮኖሚ ኃይል ፕሮግራሞች በሴቶች ማህበራዊ-ኢኮኖሚያዊ ሁኔታ ላይ ምን ተፅዕኖ አላቸው?
4. ማህበራዊና ኢኮኖሚያዊ ተዛማጅ ለውጦች በድርጅቱ ሚና ስር ሲደረጉ አይተህታውቃለህ?
5. የሴቶችን ማህበራዊ-ኢኮኖሚያዊ እድገት በማስፋፋት ረገድ የፕሮግራሙድክ መቶች ምንድን ናቸው?
6. የሴቶችን ማህበራዊ-ኢኮኖሚያዊ እድገት ስልጣን ለመስጠት አሁን ያሉትን ፈተናዎች ለመጋፈጥ ህዋና ህዋና ዎቹ ስልቶች ምንድን ናቸው?