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**ADDIS ABABA UNIVERSITY  
COLLEGE OF DEVELOPMENT STUDIES  
CENTER FOR ENVIRONMENT AND DEVELOPMENT**

**EXPLORING WOMEN'S ECONOMIC EMPOWERMENT THROUGH  
URBAN PRODUCTIVE SAFETY NET PROGRAM: THE CASE OF  
GULLELE SUB-CITY IN ADDIS ABABA**

**BY  
YOMIYU MELAKU**

**A THESIS SUBMITTED TO CENTER FOR ENVIRONMENT AND SUSTAINABLE  
DEVELOPMENT  
PRESENTED IN PARTIAL FILLMENT OF THE REQUIREMENTS FOR THE  
DEGREE OF MASTER OF ARTS IN ENVIRONMENT AND SUSTAINABLE  
DEVELOPMENT**

**JULY 2020  
ADDIS ABABA, ETHIOPIA**

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Addis Ababa University  
School of Graduate Studies

This is to certify that the thesis entitled “Exploring Women’s Economic Empowerment Through Urban Productive Safety Net Program: Case of Gullele Sub-City in Addis Ababa” is submitted in partial fulfilment of the requirement for the degree of Masters of Art in Environment and Sustainable Development from Addis Ababa University, and is a record of original research carried out by Yomiyu Melaku Beyene, under my supervision and no part of this thesis has been submitted for any other Degree or Diploma program. Therefore, I recommend it to be accepted as fulfilling the thesis requirement.

Advisor: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Addis Ababa University  
School of Graduate Studies

This is to certify that the thesis prepared by Yomiyu Melaku Beyene, entitled “Exploring Women’s Economic Empowerment Through Urban Productive Safety Net Program: Case of Gullele Sub-City in Addis Ababa” and submitted in partial fulfilment of the requirement for the degree of Masters of Art in Environment and Sustainable Development complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

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## ***Abstract***

*This study was done to assess the impact of Urban Productive Safety Net Program (UPSNP) on Women's Economic Empowerment in Woredas 7 and 9 of Gulelle sub-city, Addis Ababa, Ethiopia. The study examined economic empowerment from the point of women's access to finance through job opportunities and financial services, women's involvement in decision making process in the UPSNP structure and how women's engagement in the UPSNP has impacted the environment. Using a mixed research method of quantitative and qualitative natures, the study found out that UPSNP has contributed in economically empowering women and in bringing positive change on the urban environment at the study area. A sizable number of women (76.9 per cent) were found to have control over their income and they decide on its utilization. The program has also brought pronounced impact in bringing women to leadership. The study found that 50 percent of the leadership in the UPSNP structure in both public work and committees is assumed by women. Furthermore, women are also able to establish social networks such as Equib and reap both the financial and social benefit that these networks provide. One very critical outcome is the change in the mind-sets of participating women towards saving. There is an absolute conformance to saving and growing desire for voluntary savings by participating women. On the side of environment, through their engagement in greeneries, neighbourhood beautification and solid waste management works, women participating in the program are playing a pivotal role in safeguarding and maintaining the environment. The study did also reveal that the weak link of the program, which is the negative attitude of participating women towards taking credits for livelihood development purposes. It is highly recommended that duty bearers such as respective woreda administrators, and Food Security and Urban Job Creation Agency work together to create basic awareness on financial services, entrepreneurship, financial management skills and the likes to further enhance women economic empowerment and capitalize on the impact of the program.*

*Key words: UPSNP, Women Economic Empowerment, Environment*

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## Abbreviations and Acronyms

<b>CEDAW</b>	Committee on the Elimination of Discrimination against Women
<b>FS&amp;UJCA</b>	Food Security and Urban Job Creation Agency
<b>GAD</b>	Gender and Development
<b>GoE</b>	Government of Ethiopia
<b>GTP</b>	Growth and Transformation Plan
<b>HICES</b>	Household Income Consumption and Expenditure Survey
<b>ICRW</b>	International Centre for Research on Women
<b>IDS</b>	Institute of Development Studies
<b>MDGs</b>	Millennium Development Goals
<b>MoFED</b>	Ministry of Finance and Economic Development
<b>MoUDH</b>	Ministry of Urban Development and Housing
<b>OECD</b>	Organization for Economic Co-operation and Development
<b>NSPP</b>	National Social Protection Policy
<b>PAD</b>	Project Appraisal Document
<b>PASDEP</b>	Plan for Accelerated and Sustained Development to End Poverty
<b>PIM</b>	Program Implementation Manual
<b>PSNP</b>	Productive Safety Net Program
<b>PW</b>	Public Work
<b>SDGs</b>	Sustainable Development Goals
<b>SDPRP</b>	Sustainable Development and Poverty Reduction Program
<b>SSNs</b>	Social Safety Nets
<b>UNDP</b>	United Nations Development Program
<b>UN-Habitat</b>	United Nations Human Settlement Program
<b>UPSNP</b>	Urban Productive Safety Net Program
<b>WID</b>	Women in Development

## **Glossary of Local Terms**

***Equib:*** - established by a small group of people for providing substantial rotating funding to members in order to improve their lives and living conditions.

***Idir:*** - established among neighbours or works to raise funds that will be used during emergencies such as death with these groups and their families.

***Ketena:*** - a subdivision under *woreda* and is governed by *woreda* council.

***Woreda:*** - a subdivision under sub city which is the smallest administrative unit in Ethiopia.

# **Chapter One: Introduction**

## **1.1 Background of the study**

Ethiopia's economy has been experiencing a stable growth. According to World Bank (2017), Ethiopia's economy showed broad-based growth averaging 10.3 percent a year from 2006/07 to 2016/17. Despite this achievement, significant improvement has not been recorded in the number of people living in poverty. Findings from the first Growth and Transformation Plan (GTP I), show that 23.4 percent Ethiopia's population lives below the national poverty line.

In 2015, an assessment conducted in Addis Ababa showed poverty level in the city is increasing. According to this assessment, Addis Ababa is home to 25 percent of the urban population in Ethiopia and faces significant development challenges such as unemployment and poverty estimated at 23.5 percent and 22 percent respectively (Enhancing City Resilience, 2015). World Bank's report published two years after supports the results of the assessment. The report says, from the total urban population estimated to be 21,389,276 from which female population is estimated to be 1,711,142.08 and the urban population living under the poverty line is 26.7 percent (World Bank, 2017).

The increasing level of urban poverty has made GoEto start taking steps to address urban issues with the development of strategies and policies such as the National Social Protection Policy and Urban Food Security Strategy. The National Social Protection Policy (NSPP) was introduced in 2014 and identified five integrated focus areas as strategic directions one being productive safety nets (NSPP, 2014). A 10-year Urban Job Creation and Food Security Program followed the Urban Food Security Strategy introduced in 2015, with the objective to alleviate urban food insecurity and tackle the increasing levels of vulnerability among the urban poor. As part of this, the Urban Productive Safety Net Program was launched in 2016.

The Urban Productive Safety Net Program (UPSNP) is the first of its kind in urban areas. It has a long-term objective of reducing urban poverty and vulnerability among the urban poor living below the poverty line through safety net, financial and technical support to access livelihood

opportunities. As stated in the Program Implementation Manual (PIM), UPSNP is designed to respond to the unique needs, interests and capabilities of men and women to ensure that they benefit equally from the program. This is done by promoting the participation of both men and women in UPSNP decision-making structures and responding to women's responsibility for both productive and reproductive work and the differential access of female-headed households to resources (MoUDHPIM, 2016).

## **1.2 Statement of the problem**

According to the 2015/16 Household Income Consumption and Expenditure Survey (HICES), the poverty head count index, which measures the proportion of population below the poverty line in Ethiopia is estimated to be 23.5 percent in 2015/16, where urban areas take 14.8 percent (Ethiopia Poverty Analysis, 2016). Among the poor population, women take the highest number. According to the Ethiopia Urbanization Review (2015), experiences of poverty and vulnerability in Ethiopia are highly gender specific. Female-headed households are more vulnerable to shocks and face multiple challenges that hinder their productivity. This fact is evident throughout the country where women are more prone to poverty compared to men.

Jayamohan and Kitesa (2014), study found that gender poverty difference is significant in Addis Ababa where female-headed households make the largest proportion of poor people. Ethiopia Labor Market Survey (2015), shared the same finding. The survey showed that women are less privileged in the labor market. Female labor force participation rates are 13 percentage points lower than male participation rates and the most common reason for not participating is domestic responsibilities. The report of Ethiopian Urbanization review (2015), justifies this percentage stating women are much more likely to be in informal employment than men in part reflecting lower educational attainment. It also adds that women's child-care responsibility limits their engagement in the labor market.

To address urban poverty, the Ministry of Urban Development and Housing (MoUDH) has developed Urban Food Security and Job Creation Strategy. The Urban Productive Safety Net Program (UPSNP) is the first to be implemented with a plan to reach 4.7 million people living in 972 cities and towns within 10 years. The first phase has started in 2016 and will run until

2020 with a target to reach 604,000 beneficiaries in 11 towns where Addis Ababa takes the highest number of beneficiaries (MoUDH, PIM 2016).

Given the higher level of vulnerability among women in urban areas, the program will ensure that special consideration is given to women during targeting and appropriate support is provided in various program components. In the Program Appraisal Document (2015), it is stated that, aside from targeting the poor, the design process included an explicit gender focus and women participated in identifying gender roles as they affect implementation of public work and livelihood service activities in this operation. The program has put a target to reach 60 percent of women implying to the increased vulnerability among women in urban areas. The number of women beneficiaries is also taken as the first indicator to measure the program development objective.

UPSNP, through the Public Work component, also aims to address environmental concerns such as urban greenery development, solid waste or garbage collection services, construction of cobblestone roads, building of drainages and community infrastructure, and construction of shelters and sheds for income-generation Small and Micro-enterprise (SME) activities (MoUDH, PAD 2015).

Studies conducted by Muluemebet, (2010); Daniel, (2012); Addis, (2013) and Leulseged, (2015) on the Ethiopian Rural Productive Safety Net Program (PSNP) have found even though gender mainstreaming has a strong framework in the Program Implementation Manual (PIM), in reality women did not get the stated benefits. These studies showed that although women participated in public work activities, cash payments were made to their husbands and this has limited their access to income, they were not represented in the PSNP decision-making structures and they were less likely to participate in the PSNP meetings to make their voices heard.

UPSNP gives emphasis to gender mainstreaming and it states to have taken lesson from the Rural Productive Safety Net Program. Given the short life of the program since implementation, although studies such as Misgana (2018) the contribution of Urban Productive Safety Net Program (UPSNP) for improvement of livelihoods of beneficiary households and the

environmental protection in Addis Ketema and Arada sub cities of Addis Ababa and Meseret(2019), the practice and challenge of Urban Productive Safety Net Program in Gullele Sub-City of Addis Ababa were undertaken; there are no studies conducted focusing on Women's Economic Empowerment Through UPSNP including their contribution in environmental rehabilitation. Although women's economic empowerment is a broader concept with different pillars, this study has chosen to focus on financial inclusion and decision making thus examining the financial service access for women in UPSNP, their involvement in the decision-making structure of the program and within this, look at their contribution in environmental rehabilitation as they are major actors in the public works program.

### **1.3 Objective of the study**

#### **1.3.1 General objective**

The general objective of this study is to assess the benefit of UPSNP for women and the environment. It focused on the financial services access for women, their involvement in decision making in UPSNP structure, and how their participation in public works activities are contributing towards environmental rehabilitation.

#### **1.3.2 Specific objective**

Specific objectives of the study are to:

1. Examine the financial service access for women under UPSNP
2. Assess the involvement of women in decision making process in the UPSNP structure
3. Describe the contribution of women in environmental rehabilitation under UPSNP

### **1.4 Significance of the study**

USNP is designed to benefit the poorest urban population with greater emphasis to women. When this research was conducted, the program was at the third year of implementation and there are no studies conducted to assess the financial service access for women, their

involvement in decision-making structure of UPSNP and their contribution in environmental rehabilitation. The information generated by this study will be a major input for both the study *woredas* and other UPSNP implementing *woredas*, and inform the *woredas*, implementing sub-cities and policy makers of the realities. It will also open up opportunities for further study on the areas resulting in additional finding which can be useful for effective implementation of the program. This study will also be a useful reference for the implementation process when the program is scaled up to all towns in Ethiopia. The findings of this study can also be considered when designing the next phase of the program.

### **1.5 Scope of the study**

USPNP is a five-year program targeting 11 major cities in Ethiopia. These are Adama, Addis Ababa, Assaita, Assosa, Dessie, Dire Dawa, Gambella, Hawassa, Harar, Jijiga and Mekele. From these cities Addis Ababa was found to have the highest estimated number of people below the poverty line resulting in the highest number of targeted beneficiaries. With this fact, the study was conducted in Addis Ababa. USPNP is implemented in all sub cities of Addis Ababa where Addis Ketema, Gullele and Lideta having the highest numbers of beneficiaries.

The first phase of the program was rolled out in 35 *woredas* of the city. Since a study was conducted in 2018 focusing on the contribution of Urban Productive Safety Net Program for improvement of livelihoods of beneficiary households and the environmental protection in Addis Ketema sub city, this study chose Gullele Sub-city which has the second highest number of beneficiaries and four *woredas* included in the first phase of the program. From these four *woredas*, two (*woreda 7* and *woreda 9*) were randomly selected for this study as the researcher is limited by time and finance to cover all four *woredas*.

The program gives greater emphasis for women who take 60 percent of the targeted beneficiaries. For this purpose, this study focused on the economic empowerment of women focusing on their access to income and financial services as well as decision-making. That means, the study is delimited to exploring women's access to income emanating from their engagement in the program, saving and credit services available for women and

their involvement in decision-making in the UPSNP structure. Besides, although UPSNP provides both conditional and unconditional cash transfers to beneficiaries, this study focused only on those encompassed in conditional cash transfer as it also aimed to describe their contribution in environmental rehabilitation.

## **1.6 Limitations of the study**

UPSNP is a recent program and finding relevant literature and previous study conducted on the area especially with a focus on women economic empowerment and their contribution in environmental rehabilitation has been a challenging task. There was also a challenge in accessing recent reference materials both on women economic empowerment and UPSNP. On the start of data collection, the researcher had faced difficulties in finding willing participants, as there was a wrong perception among them. However, with detailed explanation of the aim of the study and with the support of public work coordinators, the researcher was able to collect the information required employing survey methods. The researcher has faced a delay when collecting data at *Woreda 7* as beneficiaries are on the job the first 12 days of the month. The researcher was also forced to limit the focus group discussion to two groups following the unavailability of willing participants as majority of the women are engaged in other income generating activities after completing the public work. Even though, the first phase of the programme is being piloted in four *woredas* of Gullele sub-city, due to time and budget constraint, this study focused only on two of these *woredas*.

## **1.7 Ethical consideration**

This study has taken due attention to ethics in planning, designing, conducting and writing of findings. Official letter from Addis Ababa University, College of Development Studies, Centre for Environment and Sustainable Development was presented to Addis Ababa Food Security and Urban Job Creation Agency, to Gullele Sub-City, to *Woreda 7* and to *Woreda 9* offices. All participants of this study were briefed about the purpose of the study and they were assured the information gathered will be kept confidential and they will not be harmed in any way because of participation in the research. Willingness of participants was also confirmed verbally before

conducting interviews, discussions and taking photographs. This study presented the findings as it was gathered without any omission or addition.

## **1.8 Organization of the study**

Report of this study is organized in five parts. Chapter One is the introduction section consisting background, statement of the problem, objectives of the study, significance of the study, scope of the study, limitations and ethical consideration. Literature Review where concepts and literatures related with the study are reviewed together with conceptual framework of the study are included in Chapter Two. Chapter Three describes the methodology. It includes description of the study area, study design, sampling technique, sample size, source and type of data, data collection and data analysis methods. Chapter Four included data analysis of findings and Chapter Five included conclusion and recommendations.

## **Chapter Two: Related Literature Review**

### **2.1 Definition of Safety Net**

World Bank (2018), describes safety net programs as cash and in-kind transfers targeted to poor and vulnerable households, with the goal of protecting families from the impact of economic shocks, natural disasters and other crises. Heather (2012), on her part defines safety nets as non-contributory social protection programs that are typically overseen by the national government, are intended to assist the most vulnerable households to protect themselves against adverse conditions and improve their overall living standards by establishing a minimum level of consumption. OECD (2009), generalizes safety nets as a means to deliver basic resources to households and/or provide access to services, typically educational or health related. It has been proven to decrease poverty rates, prevent malnutrition, increase access to health care and augment national education attainment levels.

These definitions of safety nets although given at different times, share a common understanding which is; safety nets are means of assisting, improving the living and economic standards of the poor and vulnerable members of the society. This is the definition of safety nets used for this study.

An explicit goal of Social Safety Net is to reach the most vulnerable groups and the categories that tend to be more often excluded from social insurance. Women experience shocks and risks differently from men because of the specific roles and responsibilities they are assigned, the existing gender gaps in access to and control of resources, and gender discrimination rooted in institutions at different levels (labor markets, socio-cultural norms, customary laws, legal frameworks, and so on). Also, women are less likely to be covered by social insurance programs and are one of the groups whose “equality of opportunity” SSN programs strive to promote (World Bank, 2012).

### **2.1.1 Productive Safety Net Program**

Following recurrent food insecurity and famine in rural parts of the country, in 2004 the GoE launched the Productive Safety Net Program (PSNP) with the objective to reduce household vulnerability, shocks and to step out of the food aid circle. Since the first initiation, PSNP has now reached the fourth phase running from 2015-2020 and it is one of the largest social protection program in Sub-Saharan Africa. Each phase has been said to be a learning process and has helped introduce new developments in the program.

Lumbasi (2018), explains PSNP as a non-contributory public works social safety net program aimed at enhancing food security for Ethiopia's most vulnerable citizens. The public works component entails the development of community assets such as roads, water infrastructure, schools and clinics. The program provides food insecure households with cash and/or food transfers in exchange for labour intensive public work in the case of households with labour capacity, or unconditional cash and/or food transfers (direct support) for labour constrained households.

PSNP IV has introduced more than thirty gender and social development provisions. The gender provisions address the different situation of female heads of households, pregnant women and women in marriage. To protect pregnant and lactating mothers, the program provides unconditional leave and direct support in lieu of conditional transfers for pregnant women. The program also requires the construction of childcare centres at public work sites so as to ensure women could provide the required protection and support for their child while they engaged in public work activities. Women are also made to be part of decision-making structures in the overall implementation of safety net programme at different levels (PSNP IV, 2014)

### **2.1.2 Urban Productive Safety Net Program**

The rural PSNP, which has been implemented since 2005, has demonstrated that safety nets are important tools for addressing chronic food insecurity. The Ministry of Urban Development and Housing (MoUDH), as key government executive organ, is given the mandate to tackle the urban food insecurity and poverty. Based on the experiences taken from PSNP, the MoUDH has led the

design of a systematic productive urban safety net and livelihood support interventions, which will be implemented through a 10-year program framework. The ministry has developed Urban Job Creation and Food Security Strategy and Program as part of the National Social Protection Policy and Strategy of the country. The initial phase of the program is implemented in collaboration with various stakeholders and the World Bank as development partners financing the program (MoUDH PIM, 2016).

Urban Productive Safety Net Program (UPSNP) will be implemented in two phases. The first /current phase (2016-2020) focuses on 11 cities: each from the nine regional states (Adama, Aossoa, Assayita, Dessie, Gambella, Harar, Hawassa, Jigjiga, and Mekelle) and the two city administrations (Addis Ababa and Dire Dawa). A total of 604,000 beneficiaries (55percent of the population living below poverty line) are targeted in these cities. UPSNP will scale up to a National Urban Job Creation and Food Security Program which is designed to support over 4.7 million urban poor living in 972 cities and towns. The successful implementation of this program is believed to improve income of targeted poor households and establish urban safety net mechanisms (MoUDHPIM, 2016).

UPSNP will have conditional and unconditional safety net transfers. As stated on MoUDH PIM, (2016), the conditional transfers will target an estimated 84percent of the total project beneficiaries who are able to participate in public works; urban greenery and development, watershed management activities, urban agriculture, environmental clearing activities and social services. Unconditional transfers will target those who are unable to work; the chronically ill, the elderly, people with disability and urban destitute. The public work (PW) component of the program focuses on labour intensive work activities such as urban solid waste management and environmental cleaning (comprising of neighbourhood sweeping, waste collection, segregation and recycling activities, cleaning illegal dumping and water bodies), urban beautification and greenery (comprising of urban landscaping and basic green infrastructure development activities), urban integrated watershed management (biological and physical soil and water conservation activities as well as cleaning of waterways) and upgrading of social infrastructure (such as classrooms, child care centres, health posts, public latrines, etc.) (MoUDH PIM, 2016).

### **2.1.2.1 Wage rates in UPSNP**

Setting of wage rate in case of conditional cash payments is determined taking into account the market wage rate for similar or comparable unskilled labour, the availability of individuals to undertake their co-responsibilities and market prices of basic food commodities. Accordingly, a daily payment rate of 60 ETB per day is proposed for the first year of the program (MoUDHPIM, 2016). Payment for PW is then made multiplied by the number of beneficiaries in the household (HH). The maximum number of beneficiaries allowed by the program from a HH is four and the fixed amount of payment per day currently is 75 ETB adjusted as per the conditions on the PIM. Beneficiaries are required to save 20 percent of their income which will be kept in a blocked account during their stay in the program.

Wages are paid to client bank accounts opened in the nearest Commercial Bank of Ethiopia within 15 days after the end of each month. In the case of the conditional transfers linked to co-responsibilities, each eligible urban household will be in the program for three years and is entitled to transfer for over 12 months by providing labour for public works per average family of four members for up to: 240 days in the first year, 160 days in the second year and 80 days in the third year.

### **2.1.2.2 Targeting of beneficiaries**

MoUDH PIM, (2016) states, beneficiaries are identified through a combination of geographic targeting, community-based targeting, proxy means test and self-selection. UPSNP is inherently a geographically targeted program in that it operates only in selected cities/towns in Ethiopia. The cities included in the program are cities with the highest rates of poverty. Although the program will scale to cover all areas of the city, in the first year it targeted beneficiaries in the poorer parts of the city based on poverty maps and expand to other parts of the city in the second and third year.

City poverty maps have produced three levels of poverty – low (less than 20%), moderate (between 20 – 40 %) and high (above 40%). In the first year of implementation, the program will start in a selection of the poorest *woredas* (those with high and moderate poverty rates) with the

remaining high and moderate poverty *woredas* being included in the second year. In the final year, low poverty *woredas* will be included.

Community/*ketena* targeting committee or community/*ketena* care coalitions are established in each community composed of 7,9 or 11 members for ease of decision making of which 3-4 members will be women. The committees or coalitions are so diverse that they can comprise drawn from community groups such as community elders (usu. One woman and one man), a representative from an NGO working in the area and having a relevant experience, a representative from community-based organizations such as *Idirs*, one or two representative from professions of teaching and/or health, two to three representatives of associations such as disability association, elders associations, women and youth association, and finally one social worker.

### **2.1.2.3 Grievance Redress Mechanism**

UPSNP has a Grievance Redress Mechanism /GRM/ for people to report concerns or complaints if they feel unfairly treated or are affected by any of the sub-projects. Citizens can register complaints about the management of PW, timeliness and completeness of transfers, resettlement and any other perceived abuse of the UPSNP. The grievance committee at the various levels will address such complaints, including logging, tracking and resolving grievance promptly. Where there are no existing appeal committees, complaints and appeals committees will be established at the *ketena*, *woreda/kebele* and city levels as appropriate, with a mandate to receive and register complaints, convene meetings to resolve the complaints and respond to the appeals resulting from committee's decisions (MoUDHPIM, 2016).

The appeals committees will be established at *woreda/kebele* level in all urban areas where projects are implemented. The city/town council is responsible for establishing the committee. The *woreda/kebele* appeals committee generally comprises of people representing the *Woreda/kebele* council, community development committee, specific program component, community elders, women and social worker.

The *woreda/kebele* appeals committee meets monthly. All individual complaints and appeals regarding program matters will be heard, considered and as much as possible resolved. The *woreda/kebele* appeals committee is expected to resolve grievances within one month of the complaint being heard.

## **2.2 Urban Environment**

Urban ecosystems, referring to all green and blue areas in the city (e.g. parks, private gardens, rivers, ponds and riverbanks) and the environmental services they provide (such as food, fuel, clean water, clean air and hazards mitigation) represent a condition “*sine qua non*” (*Latin word to mean without which nothing*) for human life. Local and regional ecosystems provide important functions that benefit urban residents including providing a habitat for biodiversity, primary productivity, storm water absorption and retention, air pollution removal and heat mitigation. The absence of functional ecosystem services incurs health costs for citizens and government. Addis Ababa is sprawling in height and width, modifying the landscape and the land cover in and around the city which is resulting in a decrease in the critical functions of its ecosystem services (UN-HABITAT, 2017).

Fisseha (2012), defined green infrastructure as, parts of urban area with a mix of street trees, parks, cultivated land, wetlands, lakes, and streams that are interconnected. Green infrastructures are very well known to provide environmental, social, and economic benefit to communities. And since Green infrastructures are mainly plants, they live many years in perpetuity. Thus, provide the environmental, social, and economic benefits not only to present communities but also, with little management cost, to the future communities as well. Therefore, green infrastructures ensure the sustainability of cities and urban areas.

### **2.2.1 Urban Environment Challenges**

Assessing various conditions of the urban environment can indicate its liveability and sustainability. Urban environment can be generally represented by the level of clean water supply and urban sanitation as well as the air, soil and water quality. In addition to this, proper management of the urban ecosystem and efficiency of the urban system such as transport and

energy use can be taken as part of the urban environment. The quality of the urban environment is one of the major disparities among cities of developed and developing nations. In most cities of the industrialized countries basic amenities of the urban environment improved satisfactorily. On the contrary, third world cities like Addis Ababa are facing major problems due to deteriorated urban environment (Duballe Daniel et.al, 2012). Among these problems waste management and decreasing of urban forest are briefly discussed below as both are addressed in UPSNP.

### **2.2.2 Waste management**

In a rapidly changing city where the state of sanitation and waste management is very poor or inadequate, the rapid disappearance of open green space as the only 'oasis' can have serious social and psychological impacts on the residents. Addis Ababa's low environmental sustainability can, and will, compromise the city's economic viability, worsen climate change and decrease dramatically the resilience of the city to hazards if a 'business as usual' scenario is pursued (UN-HABITAT, 2017).

Duballe Daniel et.al, (2012), says waste management gives a meaning more than collecting trashes for incineration. Cities in the third world have a significant gap even in collecting wastes. The daily waste generation in Addis Ababa is estimated 0.252kg/capita/day. 65 percent (1,482m<sup>3</sup>) is collected while the remaining 35 percent of waste is disposed off through informal means, except smaller percentage going to incineration and dumped on open sites, drainage channels, rivers and valleys. The rivers are widely used as disposal sites, as can be seen by the simple observation of the river banks. Although the hygiene and environmental sanitation regulation issued by the Addis Ababa city administration (Pro. No.1, 1994) prohibits people from disposing waste along roads, avenues, rivers, ponds, and other sites, the regulation is continuously violated by the people due to lack of alternative means for disposal. Sizable amounts of waste end up in open spaces or drainage system, threatening surface and ground water quality as well as the entire urban space.

Although Duballe Daniel et.al, states the lack of alternative means for disposal has led people to dispose waste inappropriately, it is also observed that people do not have the habit of using

public waste collection containers. Many prefer to dispose waste in open spaces around their neighbourhoods or leave the waste by the road side usually at night to avoid being seen. This can be either lack of awareness or carelessness.

### **2.2.3 Urban forest and energy use**

After the early settlement in Addis Ababa, the increased demand for firewood and construction has aggravated deforestation. The natural eco-system as well as the air, water and soil quality in the vicinity of the capital has been degraded ever since. At the end of 19<sup>th</sup> century the eucalyptus tree was introduced overwhelming native trees with its fast growth and abundant yield of timber and firewood. From that time onwards, eucalyptus tree was instrumental in the housing construction and domestic fuel consumption. The city became highly dependent on forest resources. As the population grows in the capital, the demand exceeded the replacing rate and aggravated deforestation. The green cover started depleting and consequently the city suffered from soil erosion, environmental degradation and micro-climate imbalances. Indigenous forests remain only in small pockets, especially around churches and secured compounds. The deforestation of watersheds has resulted in loss of genetic resources, severe soil erosion, flooding of the city, damages to houses and infrastructures, wood scarcity, and deterioration of living conditions (Duballe Daniel et.al, 2012).

According to UN-HABITAT (2017), study in Addis Ababa, the rapid disappearance of urban green space will bring with it huge transaction cost for individuals, communities and private sector enterprises alike. There is evidence that the disappearance of green space is responsible for 40 percent of the flooding and landslides in the city (DPPC, 2015). The lack of green space also has social consequences as these are the spaces where people meet and socialize; relieve stress, satisfy their recreational needs and build social bonds within their respective communities.

## **2.3 Polices and strategies**

A number of existing polices and strategies of Ethiopia have been aids in the design of Urban Productive Safety Net Program (UPSNP). Two of the most relevant policy and strategy are briefly discussed on the following sections.

### **2.3.1 Urban Food Security Strategy**

Article 90, Sub Article 1 of the Constitution of the Federal Democratic Republic of Ethiopia clearly states social objectives that to the extent of the country's resources permit, policies will aim to provide all Ethiopians with access to public health and education, potable water, housing, food and social security. According to Article 41 Sub Article 7 the GoE will undertake all measures necessary to increase job opportunities and in Article 43 Sub Article 4, the basic aim of development activities are underlined as enhancing the capacity of households for development and meeting their basic needs. These Articles were the foundation for the making of Urban Food Security Strategy.

The implementation of nationwide sustainable food security strategy, which aims to prevent recurring food shortages in rural areas, has made a significant contribution to the success of the poverty reduction strategy. However, as its focus has been the rural areas, the National Food Security Strategy has not directly addressed food security problems in urban centres. The absence of a separate national urban food security strategy has contributed to the failure of regional governments and urban local governments in addressing their food security problems. Thus, by preparing an Urban Food Security Strategy and development programs and projects that include the strategies presented for, and identifying the poorest sections of the community, it is expected that the food security problems identified will be eliminated within the time frame proposed (Urban Food Security Strategy, 2015).

This Urban Food Security Strategy has been prepared to provide sustainable solutions to the problems of urban food insecurity. It targets those who do not benefit directly from the Micro and Small Enterprise and Integrated Development Housing Program through various programmatic interventions developed within the framework of the Urban Food Security Strategy and the poorest households in urban communities that are identified as a special target group. It is worth noting that ensuring food security is one of the pillars of the approach adopted by Ministry of Urban Development and Housing for GTP II, which is to be achieved by, among other means, creating a significant number of job opportunities and provision of direct aid to the needy.

Food insecurity in the urban centres often affects the low-income families. The main source of livelihoods for this section of the society is their labour. Lack of job security coupled with periodic fluctuations in prices and incidence of inflation makes low-income families more vulnerable to socio-economic shocks. Because they do not have alternative income sources, they are forced to reduce food consumption, in quantity and quality. As a result, they are more vulnerable to different diseases and incur medical expenses. There is a big mismatch between the demand for and supply of housing. The majority of the urban population is forced to spend a major portion of its income on house rent, thus depriving – particularly low-income families of money they could otherwise be spending on food. The remaining income available to be spent on food is very limited. Low-income households face tough challenges in ensuring their food security (Urban Food Security Strategy, 2015).

### **Objective and Goal of Urban Food Security Strategy**

The Urban Food Security Strategy's general objective is to minimize and eventually abolish the poverty that is affecting households who are living below the poverty line. It aims to achieve this by creating sufficient job opportunities and employment related support to segments of the population who can be productively engaged and by providing social security to members of society who for one reason or another cannot be employed.

### **2.3.2 National Social Protection Policy (NSPP) of Ethiopia**

Ethiopia had a Developmental Social Welfare Policy (DSWP) being implemented since 1996 serving as a guide for strengthening of social welfare. However, it became incompatible with the changing demographics, economic and social development, structural adjustments, policy and legal amendments. It also had no detail strategy and action plans for policy implementation. To sustain social and economic development, to boost social justice, to ensure the respect of dignity and rights of citizens, it was found necessary to develop a social protection framework. In 2014, the National Social Protection Policy (NSPP) was introduced having the mission to see all Ethiopians enjoy social and economic wellbeing, security and social justice (NSPP, 2014).

The main objectives of the policy are establishing and enacting social insurance system, providing protection to vulnerable segments of society against adversities, building human capital through the provision of quality basic social services, creating and expanding employment opportunities for the unemployed and enhancing the participation of members of society in the implementation and monitoring of the policy. In pursuing these objectives, the policy would place strong emphasis to issues such as the promotion of productive safety net, the promotion of employment opportunities and improved livelihood for the poor, the promotion of social insurance for all citizens, the mainstreaming and expansion of equitable access to basic social services, and the provision of legal protection and support to citizens exposed to abuse and violence. Because of its emphasis on the promotion of productive safety net, the policy is taken as a very important consideration for this study.

#### **2.4 Empirical Review on Productive Safety Net and Women Empowerment**

Social Safety Net has been an area of interest from many researchers in different parts of the world as safety net programs are widely implemented in many countries. Substantial number of studies have been conducted on Ethiopia's Rural Productive Safety Net Program (PSNP) and among these, studies that focused on gender and women empowerment have found gaps in the actual implementation of the gender mainstreaming framework that is laid in the Program Implementation Manual (PIM). These studies found in reality women did not get the stated benefits and as evidence they mentioned payment for women who participated in public work activities was made to their husbands limiting their access to financial services, women were not represented in the PSNP decision making structures and they were less likely to participate in the PSNP meetings to make their voices heard.

These findings are further supported by studies conducted by Muluemebet (2010) who studied the role of PSNP in Empowering Women in Food Security, Daniel (2012) who studied the Role of PSNP on Social and Economic Status of Rural Women, Addis (2013) who studied Food security, Gender and Community Relations and the Role of PSNP in Empowering Women and Leulseged (2015) who studied Gender Dimensions in the Participation of Productive Safety Net Program Implementation.

Leulseged (2015), study found a significant difference in decision making between male and female beneficiaries. He indicated that in male-headed households, men were dominant in decision-making and this is attributed to social, cultural, and economic factors that often limit women in many ways. Addis (2013), study revealed that access and control over resources such as natural capital, human capital, financial and social capital is less for female heads of households than it is for married women. Daniel (2012), found that widowed and divorced women were forced to drop out of the program while men with same experiences were allowed to continue as beneficiary showing lack of gender provision. Both Leulseged (2015), and Mulumbebet (2010), studies shared the same opinion which is the gender provision of the program was not properly addressed during implementation. They said women did not have significant access to credit when compared to their male counterparts and they had minimal participation in PSNP targeting process.

Gelagay and Lecoutere (2019), did a research to investigate if conditional cash transfers in PSNP empowered women in Tigray, north-east Ethiopia. Their finding showed women's access and decision-making power over credit is positively impacted in both men headed and women headed households, yet the effect seemed larger among the later. The researchers believe the reason for these may be either women in women headed households had more limited access to credit for lack of collateral or social networks or women in man headed households share or are denied involvement in accessing decision-making over credit. On the other hand, among women headed household decision-making power over agricultural production and asset transfers were negatively impacted. The study also highlighted married women have increased domestic work burdens compared to others.

UPSNP also gives emphasis to gender mainstreaming and it states to have taken lesson from the Rural Productive Safety Net Program. Misgana (2018) studied the contribution of Urban Productive Safety Net Program (UPSNP) for improvement of livelihoods of beneficiary households and the environmental protection in Addis Ketema and Arada sub cities of Addis Ababa and Meseret (2019), studied the practice and challenge of Urban Productive Safety Net Program in Gullele Sub-City of Addis Ababa. Misgana (2018) study found UPSNP has contributed to the improvement of income and food condition of the beneficiary households. The

program has also provided a stable and additional income for households who are engaged in low wage jobs. Meseret (2019) found UPSNP improved household income and food consumption, beneficiaries started saving and environmental protection awareness grew among the participants and the community they work in.

## **2.5 Research Gap**

Rural Productive Safety Net Program has more than a decade history in Ethiopia unlike Urban Productive safety Net program (UPSNP) which started in 2016 with a target to reach 604,000 beneficiaries in 11 towns where Addis Ababa takes the highest number of beneficiaries. Given the early stage of the program, there are a few researches conducted such as Misgana (2018), the contribution of Urban Productive Safety Net Program for improvement of livelihoods of beneficiary households and the environmental protection in Addis Ketema and Arada sub cities of Addis Ababa and Meseret (2019), the practice and challenge of Urban Productive Safety Net Program in Gullele Sub-City of Addis Ababa. Despite these, the researcher did not find studies conducted focusing on Women's Economic Empowerment Through UPSNP including their contribution in environmental rehabilitation.

UPSNP is designed to respond to the unique needs, interests and capabilities of men and women in urban areas to ensure that they benefit equally. Given the higher level of vulnerability among women in urban areas, the program plans to ensure that special consideration is given to women during targeting and appropriate support is provided in various program components. The program has put a target to reach 60 percent of women and the number of women beneficiaries is also taken as the first indicator to measure the program development objective. Therefore, exploring the participation of women in UPSNP decision-making structures and their financial service access will be a valuable input for laying a brick to bridge the gap, show the direction UPSNP is heading with regard to women participation and pinpoint areas where improvement needs to be made. It will also be a base for further study in the area of women empowerment and UPSNP.

## **2.6 Conceptual review: Definition of poverty**

There is no single definition of poverty, which is comprehensive and good enough to meet the test and purposes of different groups. The definition of poverty can be as diverse as human beings themselves are. However, over the years, professionals engaged in the study of poverty and related subjects have developed some categories of conventional definitions to the term. One of the conventional definitions takes income or consumption as the basis for defining poverty. Proponents of this approach believe that income is a very good proxy indicator for human welfare. According to them, lack of income is strongly associated to people's ability to meet their basic and other defined needs. Thus, people are classified as poor when their income falls short of meeting certain defined needs. One such definition, which has been in use for decades now, is one that is used by the World Bank. In its 1990 World Development Report, the World Bank used two poverty lines or income cut-off points to describe degrees of poverty. According to the same report, people with an income per capita of below USD 370 per year are classified as poor while those with less than USD 275 per annum as extremely poor (World Bank, 1990).

The other conventional approach to defining poverty is the absolute definition. According to this definition, society needs are considered to be relatively fixed and they revolve around subsistence, basic household equipment and furniture, and ability to spend on some essential services that encompass water, education, health and sanitation and the likes. According to this definition, people are thus classified poor if they are unable to meet these needs in a sustainable manner (Townsend, 1993). The definition that was adopted by the United Nation in 1995 agrees so much with this definition. It takes absolute poverty for a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services.

The 1997 Human Development Report gives poverty a much grander and broader definition. The report defines poverty as the denial of the most basic opportunities and choices required for a decent human life. This encompasses the opportunity to live a dignified life based on a decent standard of living and based on the principle of a mutually respectful co-existence with members of a particular society (HDR/UNDP, 2013).

Poverty was also defined as: lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterized by lack of participation in decision making and in civil, social and cultural life. It is also the utter destitution of people who fall outside family support systems, social institutions and safety nets.

### **2.6.1 Feminisation of poverty**

The term “feminization of poverty” was first used by Diana Pearce in 1976 following her observation in America that two thirds of the poor were women over the age of 16 and an increasingly large number were from the economically disadvantaged groups. The discourse on “feminization of poverty” holds that as a result of recession and reduced public spending by governments, women are increasingly represented among the world’s poor. Women and economic development are at the core of the discourse on feminization of poverty. The notion that poverty has only recently been feminized has been challenged on the grounds that traditionally women have always been poorer than men but that they have been ignored for decades (Veeran, 2000).

Women regularly have more limited access to food, to education, to health care, to credit and are discriminated against in relation to inheritance rights, local laws, customs and traditions etc. some commentators argue that as a result of this situation, poverty is experienced more severely by poor women than poor men and that this constitutes the ‘feminisation of poverty’. The feminisation of poverty was defined as follows: women have a higher incidence of poverty than men, their poverty is more severe than that experienced by men, there is a trend to greater poverty among women strongly associated with increases in the number of female-headed households (IDS, 2001).

Although people often refer to a ‘feminisation of poverty’ without any elaboration, three of its most common tenets are that women represent a disproportionate percentage of the world’s poor, that this trend is deepening, and that women’s increasing share of poverty is linked with a rising incidence of female household headship (Chant, 2006).The ‘feminisation of poverty’ made its

major breakthrough into the development lexicon in the 1990s. A critical catalyst was the 4th United Nations Conference on Women at which it was asserted that 70% of the world's poor were female and eradicating the 'persistent and increasing burden of poverty on women' was adopted as one of the 12 critical areas of the Beijing Platform for Action (BPFA).

Medeiros and Costa (2008), defined the feminization of poverty as a change in poverty levels that is biased against women or female-headed households. More specifically, it is an increase in the difference in poverty levels between women and men, or between households headed by females on the one hand, and those headed by males or couples on the other. The term can also be used to mean an increased poverty due to gender inequalities. Parpart *et al.*, (2000), also said surveys on poverty always show that female-headed households are disproportionately represented. This is not surprising, as women earn, on average, less than men and have fewer assets and less access to employment and production resources, such as land, capital, and technology. Women also retain responsibility for domestic activities and childcare. All of these factors contribute to the feminization of poverty.

According to Parpart *et al.*, (2000), in most countries, the number of female-headed households has been growing in both rural and urban areas. This increase has been a result of many factors, including, male migration to seek employment. Migration of men leaves female-headed households relying on insufficient and unstable remittances leading them to poverty. Medeiros and Costa (2008), believe the feminization of poverty combines two morally unacceptable phenomena: poverty and gender inequalities. It thus deserves special attention from policymakers in determining the allocation of resources to pro-gender equity or anti-poverty measures. However, many dispute the evidence for the feminisation of poverty argument and insist that considerably more research is needed to support its claims but the fact remains that few disputes the predominance of women amongst the poorest worldwide (Development in an unequal world, 2016).

The feminist approach to poverty focuses on the gender implications and social costs of poverty. They include the growing involvement of women and children in the informal economy; differential treatment of girls and boys in households; pressure to get girls married off quickly;

higher school dropout rates for girls; less control over fertility; and recourse to prostitution. Studies on female poverty have given rise to policy recommendations that there be poverty-alleviation or employment-generation programs designed specifically for women, or that households maintained by women alone be targeted for social programs. Similarly, the Beijing Platform for Action calls on governments to “Formulate and implement, when necessary, specific economic, social, agricultural and related policies in support of female-headed households;” (United Nations, 1995).

Looking at Ethiopia’s context, feminization of poverty seems to hold true. Women are more likely to fall into poverty than men. Majority of women are staying home, taking care of children and handling domestic responsibilities. Although there is improvement these days, most girls are not sent to school; they are either helping their mothers at home or they are victims of child marriage. Women’s limited involvement in the labor market also lowers their chance of getting their own means of income; they are dependent on their husbands, which makes them more vulnerable to poverty.

### **2.6.2 Women and poverty**

Gender inequality remains high in Ethiopia and women’s vulnerabilities are exacerbated by cultural norms and their socio-economic status. Although Ethiopia has committed to standards for gender equality and women’s human rights, challenges in achieving gender equality and women’s empowerment endure. A number of harmful traditional practices is also said to negatively affect gender equality (Council for Development Policy, 2017).

Growth and poverty reduction have been powerful forces for reducing gender inequalities within and across countries. As the gross domestic product of a country grows gender gaps in education, health, access to economic opportunities, and voice within households and societies decreases often markedly and more rapidly than before. However, growth and poverty reduction by themselves do not fully address gender inequalities, and explicit policies are needed to narrow disparities between men and women (World Bank, 2014).

Men and women experience poverty in different ways and use different mechanisms to overcome it says Jayamohan and Kitesa (2014). This is mainly because of the different roles they

play in their community, which exposes them to different constraints, opportunities and needs. Women are constrained by socio-culturally imposed limitations, which deny them the right to have access and control over productive resources, unequal access to services that can promote their productive and income generating capacities, unequal access to social services, lack of decision-making power and their invisibility which have excluded them from the social, economic and political processes that affect their lives.

A research conducted by Kabeer (2015), found that female-supported households, those supported primarily or solely by women's earnings, were associated with poverty, rather than households deemed female-headed because they were being managed by women in temporary absence of men. In most countries with data, lone mothers with children in both developed and developing regions have higher poverty rates than lone fathers and much higher rates than families with two parents (The World's Women, 2015). Theories of development (2009), argues that global development pushed poor third world women into jobs that have changed their social and economic status. There has been an increase in the number of poor households headed by women (widowed or abandoned), forcing women to undertake paid work along with their domestic responsibilities-that is, to double their total work effort.

Women in almost every society are paid less than men in both the formal and informal economies. Women tend to work fewer hours in the labour market and more in the household, while the reverse is true for married men. While men are more likely to work, and get decent wages, women are paid cash only or not at all due to the prevalence of casual/non-contractual and informal employment arrangements. A number of interesting gender disparities are observed in terms of time allocation for market and non-market work between men and women. In general, women work much more than men and are also burdened with household chores regardless of their employment status. With regard to housework, the average weekly time allocation is 36 hours for women and 7 hours for men. In addition, almost all women do housework, while half of men are not involved in any of the household activities. There are also gender differences within household work (UNDP, 2015).

A 2014 World Bank study finds that women farmers produce between 13 and 25 percent less than their male counterparts. The factors that hinder women's ability to engage equally in agricultural activities range from issues related to limited access to factors of production, inputs, productive resources, and human capital, and social barriers. Women farmers have less access to land, extension services and entities that provide improved seed, fertilizers, new tools, technology, and training are mainly accessed by men. Married women (74 percent of women farmers) are disadvantaged, training and access to other resources is assumed to be available to them via their husbands. Recent work by UN Women (2018), finds that the gender gap in agricultural productivity—measured by the value of agricultural produce per unit of cultivated land—was 24 percent. The study estimates that the gender reduced total agricultural output by amount of \$203.5 million in Ethiopia in 2010 U.S. dollars.

Although women have entered the labour market in large numbers in the past few decades, gender segregation in economic activity persists, as do earnings gaps. This has important implications for women's (current) economic empowerment and, for example, for their ability to save and be included in pension and insurance programs says The World Development report. The report explains there is unequal control of household resources (including land, productive assets, financial assets, and even time) is both a cause and an effect of unequal decision-making power, voice, and agency in the household and in the community, which tend to be reproduced with time. Persistent gender inequalities call for specific policies or specific attention to gender issues in broader programs to improve women's economic opportunities and address gender-specific vulnerabilities (World Development Report, 2012).

In the formal economy in urban environments, women tend to be positioned at the less preferred occupations (Chant, 2013). In urban areas, and particularly slums, opportunities for human capital development (e.g. through training and education), decent work and income-generating activities are constrained for women. A key factor for this is that women need to reconcile paid work with their primary unpaid domestic and care work responsibilities within their households. It is also due to gender segmentation of labour markets, which prevents women from entering better paid and more protected work dominated by men.

In the formal paid economy women are largely found working in the multinational processing plants (e.g. garments or electronics) (women make up 70 to 90 per cent of the workers), where they are seen as reliable and docile (more than men) (Reichlin and Shaw, 2015). A second sector common for women's paid labour is paid domestic work (Pozarny, 2016). Women in general continue to face major barriers to finding decent jobs and becoming entrepreneurs. With respect to the latter, women experience major huddles including difficulties in accessing credit, market information, technology and infrastructure. There is a great diversity in the needs and challenges facing women (Mutangadura, 2009).

The report of *The World's Women* (2015), showed many women are excluded from economic decision making within their own households. In developing regions, having a job and a cash income does not necessarily translate into control over the economic resources acquired. On average, 1 in 10 married women are not consulted on how their own cash earnings are spent. And although women do contribute to the welfare of their household, either through paid or unpaid work, on average, 1 in 3 married women in developing countries have no say about major household purchases.

### **2.6.3 Women's Poverty in Urban Areas**

Poor women face very different constraints from those faced by higher-income women, who are likely to have greater access to education and incomes that enable them to hire domestic workers. Indeed, domestic work is one of the main employment opportunities for poor urban women as well as for young rural women migrating to the cities. Urban centres also have higher proportions of women who are heads of household and who have a different set of responsibilities and often a heavier work burden, but also in many cases more independence than women who live with a male partner (Tacoli and Satterthwaite, 2010).

Mutangadura (2009), argues women experience particular difficulties in finding decent jobs. Discrimination in education and training, hiring and remuneration as well as inflexible working conditions, lack of access to productive resources and inadequate sharing of family responsibility continue to restrict both opportunities for African women in finding a decent job or setting up a business. Although there are many factors for these barriers Mutangadura believes (i) inadequate

or inappropriate skills that are not demanded by employers, which stems from inequalities in education and training: and (ii) lack of access to credit and inadequate business skills, which are required when setting up a business.

Gender and Urban Change (2013), also says, women tend to work in less remunerated and more insecure jobs. Women are more likely than men to be employed informally and to earn less. Even in emerging new economic sectors such as information technology services, women tend to be concentrated in low-end occupations as labour markets remain heavily segregated along lines of gender, caste and class. Despite these limitations, paid employment is widely seen as providing opportunities for independence and self-development.

A report submitted by Ethiopia to the committee on the elimination of discrimination against women supports Mutangadura and Gender and Urban Change. It says, there are disparities in women and men when it comes to the type of employment and the amount of earnings. Women are concentrated in jobs of lower positions such as clerical and service-related jobs. In addition to addressing/correcting discriminatory frameworks towards increasing the proportion of women in professional and managerial posts, there are attempts to upgrade the skills and education levels of female employees (CEDAW, 2017).

Mutangadura (2009), suggested major bottlenecks that need to be addressed to improve the women's participation in decent self-employment include entitlement and access to productive resources, in particular credit, land and equal inheritance rights; and access to markets in order to find better and more remunerative business opportunities. Affirmative action programs in self-employment, entrepreneurial skills development and small and medium enterprise development are strongly recommended because they are significant for at least three related reasons: they represent a potentially viable alternative to wage employment; sometimes such employment better enables women to combine work with their reproductive role especially family responsibilities; and because the successful development of self-employment and micro enterprises will determine whether the informal sector is a sector of last resort or might be a viable source of decent employment for women.

The affirmative action program of Ethiopia together with the credit services provided to women through microfinance institutions have brought a visible change in helping poor women improve their livelihood. Study conducted by Edengenet (2016), found out village saving and loan association contributed a lot to economically empower women. Netsuh (2014), also showed economic interventions together with basic financial literacy training has an empowerment effect on the lives of women.

#### **2.6.4 Women's access to financial services**

World Bank global research in 2012 presented an estimated 2.5 billion women and men – more than 50percent of the total adult population – have no access to the types of formal financial services delivered by regulated financial institutions. Instead, they depend on informal mechanisms for savings and for protecting themselves against risk. For example, they tend to buy livestock or other assets as a form of savings, they pawn jewellery, and they turn to informal moneylenders for credit. However, these coping mechanisms are risky and often expensive (Faith, 2014).

The use of formal financial services is lower for women than men in all regions of the world; globally, 47 percent of women have an individual or joint account at a formal financial institution compared to 55 percent of men, with wider gaps in some countries in the Middle East and North Africa and in Southern Asia. The proportion of women who saved at a formal financial institution was 21 percent compared to 24 percent for men worldwide. The proportion of women who borrowed from a financial institution in the past year was 8 percent for women and 10 percent for men (The World's Women, 2015).

Providing low-income women with the right financial tools to save and borrow money, make and receive payments, and manage risk is important for women's empowerment, but also for poverty reduction, especially since women disproportionately experience poverty (Holloway et al. 2017 as cited in Hendriks, 2019). Women's access to individual secure (private) savings accounts can foster economic resilience and increase control over financial resources for women, including those with less household decision-making power (Karlan et al. 2016 as cited in Hendriks, 2019).

According to Faith (2014), an increasing body of evidence shows that appropriate financial services can help improve family welfare and spur small enterprise activity; and that economies with deeper financial intermediation tend to grow faster and reduce income inequality. The introduction and expansion of microcredit across the world has shown that poor women in the informal economy are valuable clients, and that it is possible to serve them in large numbers sustainably. Mariechild (2013), also argues that women's access to credit has an impact on their lives. Their results imply that women's access to credit contributes to an increase in asset holding, purchasing power, political and legal awareness and involvement in decision-making. She cites the works of other researchers to prove her argument.

## **2.7 Women Empowerment approach**

In the mid-1980s a relatively new approach called empowerment approach emerged in relation to women and development. Any attempt to understand the meaning of the word empowerment requires us to consider the notion of power. The notion of power is seen in plural form as "powers" and there is not just one dominant power but multiple "powers." Empowerment can therefore be considered as the process that acquire "power" individually and collectively. Among individuals or community, it designates first and foremost the ability to act independently, but also the means needed and the process of being able to act and make one's own decisions regarding life and society. Empowerment is thus seen as a process, a dynamic two-pronged construction of identity, both individual and collective. This approach to power has been picked up by several feminist bodies and development organizations (Charlieret.al. 2007).

Mairechild (2013), explains empowerment in relation to the word power. She says

*“power can be defined as a control over material assets, intellectual resources and ideology. Material assets can be physical, human or financial; intellectual resources are knowledge, information and ideas; and control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific sets of beliefs, values, attitudes and behaviour.”*

Razavi and Miller (1995) said women's power is premised on a collective notion of empowerment, targeting in particular the poorest and the least privileged groups. The collective empowerment of poor women means enabling them to take control of their own lives to set their own agendas, to organize to help each other and make demands on the state for support and on

society itself for change. Singh (2018), also believes the empowerment approach is focused on inclusion of marginalized in the process of change or development over the period of time by giving them decision making power.

Charlieret.al. (2007), believes empowerment includes individual and collective abilities that offer a socio-political space as well as access to and control of different means (resources, power, etc). An analysis of the empowerment process highlights the way in which opportunities to seize power can be used or overlooked as well as the way in which they can change the immediate or wider environment. The empowerment approach therefore operates on two levels:

- In relation to its capacity for personal change
- In relation to political and social change

Mairechild (2013), implies power accumulates to those who control or are able to influence the distribution of material assets and intellectual resources which govern social relations in both public and private life. This power in turn will create a power in decision making. The components of women's empowerment include decision making power, access to credit, participation, knowledge and awareness, raising voice, freedom, mobility, respect, economic participation and development of leadership quality.

Using the theoretical approach of empowerment as a basis, Charlieret.al. (2007) broke empowerment down into four aspects which are; asset, knowledge, capacity and will.

**Assets (power to):** this concept refers to greater economic power in terms of material assets such as income, land, tools or technology. Such economic power is not restricted to the possession of resources and wealth, but also includes better health, more time, access to certain services such as loans, information and training, health centres and markets etc.

**Knowledge and know-how (power to):**this means having more practical and intellectual knowledge or skills, enabling a person or a community to make the most of the opportunities that arise. It refers to management of people (leadership), techniques or procedures, training (literacy) as well as the development of thought and reason as critical analysis skills. Know-how highlights

the importance of applying knowledge or the ability to translate one's knowledge into action or resources.

**Will (internal power):** this refers to power within, psychological strength or spiritual power: one's values and fears, self-confidence and self-perception. It is the ability and will to make one's own choices for the future, the awareness of one's own life plans as well as the challenges facing one's community. The concept of "will" also includes the two elements of state of mind (being) and the ability to use it towards others (knowing how to be).

**Capacity (internal power and power with):** this means having the opportunity to make decisions, take on responsibility, be free to act as one pleases and use one's resources (assets, knowledge, will). Decision-making encompasses several aspects: -

- The ability to make one's own decisions; the ability to take part in decision-making; the ability to influence decision-making and control those who make decisions on one's behalf.

The ability to make decisions for others, and to show authority (in situations where someone has to make the final decision).

### **2.7.1 Women Economic Empowerment**

Perezniето and Taylor (2014), define women economic empowerment as a process whereby women's and girl's lives are transformed from a situation where they have limited power and access to assets to situation where they experience economic advancement, and their power and agency is enhanced. According to Golla et al., (2011), to succeed and advance economically, women need the skills and resources to compete in markets as well as have fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits. Brown (2018), also believes economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.

Hendriks (2019), argues it is not just the objective dimensions of economic empowerment that matter, such as productivity or income. Agency (the capacity to make decisions and take purposeful action) is essential and does not necessarily follow on from increases in income or assets alone. It is critical to ensure that women have the self-reliance to take economic risks, define their economic future, and have sufficient bargaining power in the household. Collective action, the power of women coming together in solidarity to exercise their collective voice, is a powerful tool for social transformation and fundamental enabler of women's economic rights.

Economic empowerment is comprised of two inter-related components: 1) economic advancement and 2) power and agency. Both components are connected, and both are necessary to achieve better lives for women and their families. Economic gain and success (economic advancement) promote women's power and agency. At the same time, when a woman is able to control and share in resource use (power) and to define and make choices (agency), she is better able to advance economically (Golla et al., 2011).

ICRW (2018), reported, to achieve women's economic empowerment, organizations must address the underlying factors that contribute to it: individual and community resources, and norms and institutions. Resources are the building blocks women can draw on to succeed economically or to exercise power and agency. Resources can be at the individual or community level. They are more than financial or monetary in nature and include human capital (e.g., education, skills, training), financial capital (e.g., loans, savings), social capital (e.g., networks, mentors), physical capital (e.g., land, machinery).

Norms and Institutions are the "rules of the game" or the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment. Norms and institutions influence how resources are distributed and used. Norms include gender defined roles, taboos, prohibitions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money. Institutions include legal policy structures, economic systems, market structures, marriage inheritance and education system (ICRW, 2018).

The conceptual framework used in this study is adopted from Golla et al.'s (2011), framework of women's economic empowerment. The framework considers a woman to be economically empowered when she has both the ability and power to make and act on economic decisions and having the power and agency to benefit from economic activities.

The first principle of this framework is Economic Advancement, which means that women are able to succeed and advance economically, having the skills and resources to compete in markets, as well as having access to fair and equal financial institutions. Golla et al., (2011), believes resources are the building blocks women can draw on to succeed economically and exercise power and agency. In the case of this study, the building blocks are taken to be income and skill gained from UPSNP.

The second principle of this framework is Power and Agency which means that women are able to benefit from economic activities, having the ability to make and act on decisions, as well as having control of resources and profits. According to Golla et al., (2011), this involves the norms and institutions that influence how resources are distributed and used. Norms include gender defined roles, taboos, prohibitions and expectations that dictate women's status in public space, their types of employment and their ability to manage money. Institutions refer to legal and policy structures, economic systems, market structures, marriage and inheritance.

Putting this principle in the context of this study, institutions that play role in providing representations of women are social networks and committees in the UPSNP structure. The norms that influence how resources are used are attitudes of the community women live in.

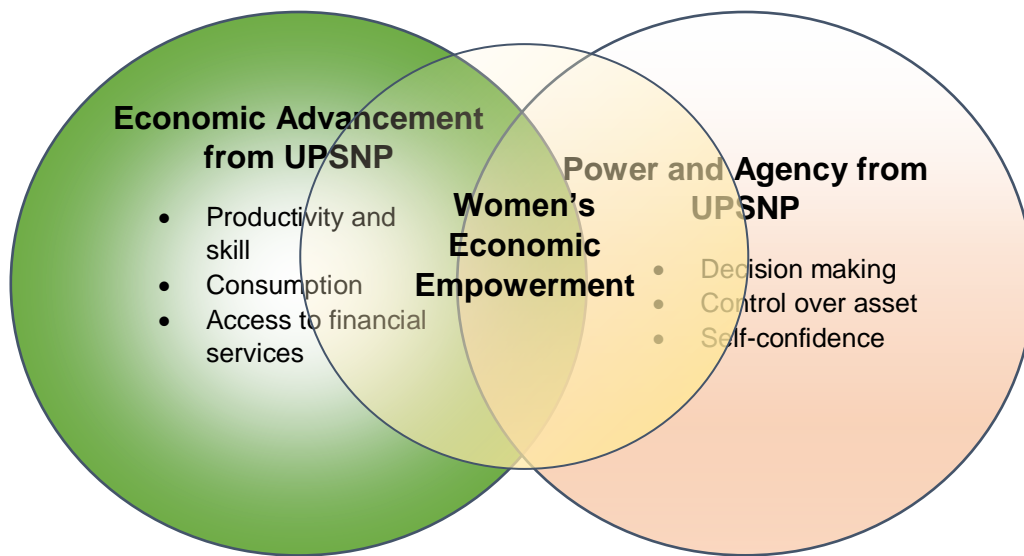


Figure 1. Conceptual framework adopted from Golla et al.'s framework of women's economic empowerment 2011 and modified for this study

The above framework shows, women's economic empowerment is the integrated result of economic advancement and power and agency. According to Golla et al., 2011 Power and Agency have different indicators. These are control over assets, agency/decision making, self-confidence/self-efficiency, autonomy and mobility, gender norms and gender roles/responsibilities. Economic Advancement indicators are productivity and skill, business practice, consumption/smoothing risk, work environment, and prosperity.

**Control over asset:** means women have their own source of income and women have control over how to spend cash or saving. For this study, women's income source is the monthly transfer from UPSNP and their ability to decide on it is assessed to find out their level of control over this asset.

**Agency/decision-making:** can be at household or community/institutional level. Since the objective of this study is to assess women's involvement in UPSNP decision-making structure, community level decision making is found to be more relevant. Women's agency/decision-making at community level is measured by their participation in community groups/networks/associations, their involvement in community decision making and their

leadership role in the community. Women's participation within the targeting and appeal committee, their leadership role in public work, and their involvement in social networks such as *Iddirand Equibin* their community were concerns of this study.

**Self-confidence/self-efficiency:** is described as women's ability to visit friends and family, attitudes on own self-esteem and confidence in speaking with authorities/others. On this regard, this study was interested to find if women have developed self-confidence to leave home to attend UPSNP meetings, speak their concerns and opinions and have interaction with their counterparts.

**Productivity and skill:** is measured by work skill and access to job. Access to job for this study means the opportunity to participate in PW, skill refers to the skill gained through trainings, and that comes with performing PWs. MoUDHPIM (2016), states PWs will not only provide desired job opportunities but also build basic skills among the clients. Therefore, with this study what sort of skills women gained will be assessed.

**Consumption:** is measured by saving, insurance or liquid asset. When looking at these concepts in terms of this study, the focus is on the saving access for women under UPSNP.

## Chapter Three: Methodology

### 3.1 Description of the Study Area

This study is conducted in Addis Ababa, the capital city of Ethiopia which is located between 8055' and 9005' North Latitude and between 38040' and 38050' East Longitude with total land area of 54,000 hectares and an estimated population of 6.5 million as stated by World Population Review (2020).

Addis Ababa has 10 sub cities namely Addis Ketema, AkakiKality, Arada, Bole, Gullele, Kirkos, KolfeKeranio, Lideta, Nifas Silk Lafto, and Yeka. Under each sub-city, there are *woredas* and *kebeles*/districts which are the lowest units of administrations. UPSNP is being implemented at all sub cities. The highest numbers of beneficiaries of the program are at Addis Ketema followed by Gullele and Lideta sub cities. This study was conducted at *woreda 7* and *woreda 9* of Gullelesub-city which has the second highest number of beneficiaries.

Gullele, also spelled Gulele, is one of the 10 sub-cities of Addis Ababa. The districtis located in northern suburb of the city, near Mount Entoto and EntotoNatural Park. It borders with the districts of KolfeKeranio, Addis Ketema, Arada and Yeka. GulleleSub-city has an area of 30.18 sq.km and population 284,865 and there are 10 *woredas* administered under the sub-city. There are 96 pre-primary and primary schools, eight secondary schools, two preparatory schools, five TVET schools, five colleges and five universities in Gullelesub-city. There are seven health centers, 29 clinics and three hospitals(<http://www.addisababa.gov.et>).

From the 10 *woredas* administered under Gullele sub-city, four *woredas* were included in the first round of UPSNP. The remaining six *woredas* were included in the second round of the program. Two *woredas* from the first four were selected as study sites for this study.

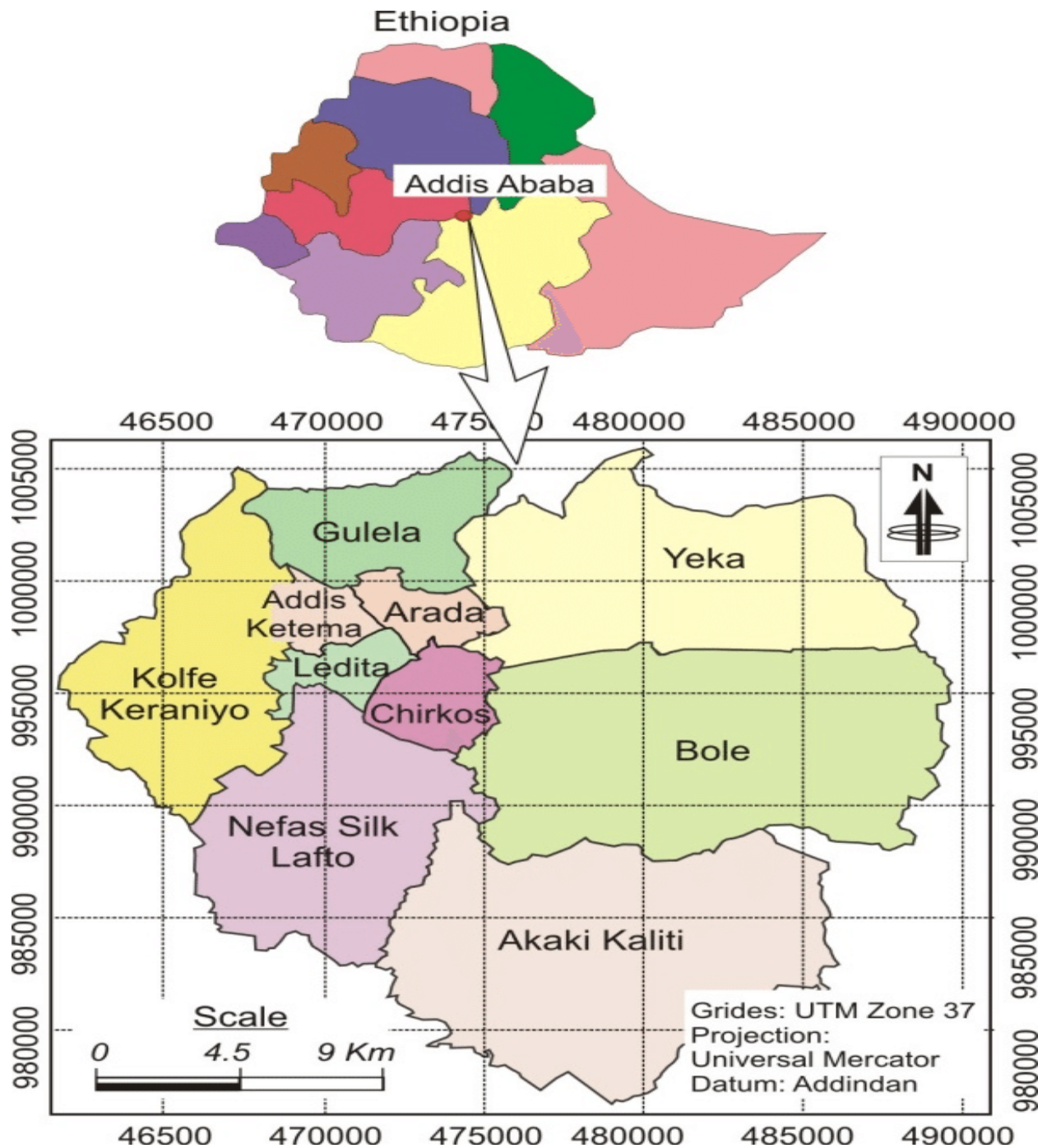


Figure 2. Map of Addis Ababa Sub Cities. Source: Berhanu et.al., 2017

Key: ■ Gullele sub city

### 3.2 Study method

Mixed research approach is employed for this study. Both qualitative and quantitative approaches are used to have a comprehensive analysis. Using multiple approaches can capitalize

on the strengths of each approach and offset their different weaknesses. Since the study involves assessing income generation and control, quantitative research is employed to capture quantitative realities and provide the most appropriate insight on the issue. On the other hand, the qualitative method is employed to shade light on aspects of the study that cannot be captured by the quantitative method such as aspects of self-confidence; opportunity for decision-making, opportunity for exercising leadership. Besides, it could also provide more comprehensive answers to research questions, going beyond the limitations of a single approach (PREST, 2004). Creswell, 2009 also says there is more insight to be gained from the combination of both qualitative and quantitative research than either form by itself. Their combined use provides an expanded understanding of research problems. The combination of both methods was useful to triangulate the results.

### **3.2.1 Qualitative approach**

This study employed qualitative research approach to gain a deeper insight on UPSNP's benefit for women, women's involvement in the UPSNP structure, women's decision on income and environmental benefit of UPSNP. Key-informant interviews focus group discussions and observation were carried out to gather primary data. Semi-structured interview consisting of a series of pertinent questions was conducted with key informants at the study *woredas*. Focus group discussions directed towards the key research questions was conducted with women beneficiaries to further enrich and strengthen data collected through other procedures. Observation at PW sites was carried out to verify work being done by the beneficiaries.

### **3.2.2 Quantitative approach**

The study applied quantitative approach to collect firsthand data from women beneficiaries on their socio-demographics, their access to financial services, their involvement on decision-making process and their contribution in environmental rehabilitation under UPSNP through questionnaire.

### 3.3 Data Sources

This study used both primary and secondary data sources as an input. Primary data was collected using questionnaires, structured interviews, focus group discussions and observation. Questionnaire and focus group discussions were deployed to collect information from women beneficiaries. Similarly, structured interviews were conducted with key informants at the study *woredas*. On the other hand, field observation at PW sites was conducted to triangulate and further strengthen primary data.

Articles, journals, books, published and unpublished documents, research works, policies and strategies, and reports related to the study were used as inputs. These secondary sources were the base for driving conceptual framework of the research.

### 3.4 Study Population

There are four *woredas* in Gullele sub-city where the first phase of UPSNP was launched reaching a total of 14,028 people. These four *woredas* are, *woreda 1*, *woreda 4*, *woreda 7* and *woreda 9*. From these *woredas*, *woreda 7* and *woreda 9* were randomly selected for this study. These two *woredas* are benefiting 7,218 people in the first round. Out of these, those registered as heads of household for conditional transfer are a total of 2,020 people. Therefore, the sample for this study was drawn from 2,020 population.

### 3.5 Sample Size Determination and Sampling Method

#### 3.5.1 Sample Size Determination

There are several formulas for determining sample size; widely used are Yamane's and Cochran's formulas. Yamane's is a simplified formula for calculation of sample size from a population, which is an alternative to Cochran's formula. This study used Yamane's simplified formula that was developed in 1970. The mathematical formula for determining sample size is:

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

Where: N – is the total number of beneficiaries in the selected *woredas*  
e – the error term

The sample size is determined with confidence level of 95% and 0.05 error term.

$$\begin{aligned} & \mathbf{n=2,020} \\ & \mathbf{1+2,020(0.05)^2} \\ & \mathbf{= 333.8} \end{aligned}$$

### 3.5.2 Sampling Method

This study selected two *woredas* from the four *woredas* in Gullele sub-city where UPSNP initially started its implementation. Both probability and non-probability sampling were used. Non-probability purposive sampling was used to select one sub-city from the total 10 sub cities in Addis Ababa. Data obtained from Addis Ababa Food Security and Urban Job Creation Agency shows Addis Ketema to have the highest number of women beneficiaries followed by Gullele Sub-city. Non-probability purposive sampling was used to select Gullele Sub-city, which has the second highest number of women beneficiaries since Misgana (2018) has conducted a study at Addis Ketema sub-city.

Following Sub-city selection, probability simple random sampling was used to select two *woredas* from Gullele sub-city out of the four *woredas* where program implementation was started. This study chose simple random sampling, as it is the most common and the simplest method of sampling. Each unit of the population has equal chance of being drawn in the sample. Therefore, it is a method of selecting **n** units out of a population of size **N** by giving equal probability to all units.

Accordingly, *woreda 7* and *woreda 9* were selected as study *woredas*. These two *woredas* have total population of 2,020 and sample size of 334 was drawn out of this. Then convenience sampling was used to select *ketenas* from each *woreda* to undertake the survey. There are eight *ketenas* in *woreda 7* and six *ketenas* in *woreda 9* out of these, *ketenas* where beneficiaries were willing to provide information were selected. Thus *ketena 2, 3, 7* and *8* were chosen from *woreda 7* and *ketena 3, 4, 5* and *6* were chosen from *woreda 9*. Following this, a proportionate sampling was done to determine the number of beneficiaries from each *woreda*. The calculation

was done by multiplying total beneficiary in each *woreda* by the sample size (334) and dividing by the total number of beneficiaries from both *woredas*. Finally, women beneficiaries were randomly chosen, and survey was conducted.

$$\text{Woreda 7 sample size} = \frac{1,234 * 334}{2,020} = 204$$

$$\text{Woreda 9 sample size} = \frac{786 * 334}{2,020} = 130$$

### **3.6 Data Collection Methods**

#### **3.6.1 Quantitative Data Collection**

**Household Survey:** With the help of questionnaires, quantitative data was gathered from women beneficiaries. The questionnaire has four parts: the first part was socio-demographic data, second part focused on financial services beneficiaries are getting, third part had questions related to their involvement in decision making, their leadership role in public work groups, the control they have over the income they get and their participation in social networks within their community. The fourth part focused on women's contribution in environmental rehabilitation under UPSNP.

Before the survey was conducted, the survey tool was pre-tested to evaluate the relevance and clarity of the questions. Accordingly, irrelevant questions were removed, and few questions were re-structured. As per the sample size, 334 questionnaires were prepared however, 296 were found to have completed information. The questions were translated to Amharic language to make it understandable for beneficiaries and ease the data collection process. Besides the researcher, three enumerators assisted in administering the survey. These enumerators were briefed about the objective of the study and content of the questionnaire before being deployed.

### 3.6.2 Qualitative Data Collection

**Semi-structured interview:** Semi-structured interviews were conducted with relevant stakeholders (UPSNP coordinator, UPSNP best practice expert and UPSNP livelihood strengthening coordinator) at the study *woredato* to obtain additional information to strengthen data obtained through other techniques. These interviews provided data on women's role in targeting committee, appeal committee and as PW lead, UPSNP benefit for women and women's contribution in environmental rehabilitation. The interview was guided by a set of questions which focused on role of women in PW, targeting and appeal committee, UPSNP benefit for women and women's contribution in environmental rehabilitation in UPSNP.

**Focus Group Discussions:** FGD was conducted to get a deeper perspective of women beneficiaries and triangulate the information collected through questionnaire and semi-structured interview. Two FGDs, each consisting of eight participants, were conducted to mine detail information, data and opinions of different aspects of the research. Accordingly, questions pertinent to decision making authority on income from UPSNP, attitude on saving, expression of opinion on meetings, UPSNP benefits for women and women's contribution in environmental rehabilitation in UPSNP.

**Direct (field) observation:** observations were carried out during quantitative data collection and field visit to the public work area to assess the environmental benefit of UPSNP. Environmental greenery and beautification working areas were visited to collect data on the ground (both informal discussion and photographs were obtained).

### 3.7 Data analysis

This study employed descriptive and thematic analysis methods to interpret findings from qualitative and quantitative data collected.

Qualitative data gathered through, interview, focus group discussion and observation was analysed through thematic analysis. Data obtained through these qualitative methods was transcribed and summarized in related categories. Then the data was categorized into three major

themes each having sub themes under it. Finally, the data was written in a direct quote and/or paraphrased as necessary throughout the analysis process of this study.

Blaikie (2003), said summarizing and presenting descriptive data are done through frequency counts across categorical data. In order to undertake certain types of data analysis, such as discussing the characteristics of a frequency distribution or comparing data across categories we need to reduce frequencies, the raw data, to some common base. Blaikie (2003), says this is done in two related ways; by calculating either proportions or percentages. Percentages are more commonly used than proportions perhaps because whole numbers are easier to read and are less prone to numbers starting with a decimal point to recording and reading errors.

With this understanding, quantitative data collected through questionnaire was sorted and analysed using Statistical Package for Social Science (SPSS) version 23. Before the data was fed into SPSS it was translated back to English language, coded, categorized and entered into Microsoft excel worksheet for ease of transfer to SPSS. Following this, descriptive statistics was used to interpret the findings using frequency, percentage and mean.

## Chapter Four: Findings and Discussion

### 4.1 Socio-demographic characteristics of households

A total of 334 women participated in this study however the response of 296 women; of which 177 respondents form *woreda 7* and 119 respondents from *woreda 9* of Gullele Sub-city was found to be complete. Head of households (HH), age, marital status, and education, were the socio-demographic variables of the study. These variables were useful to show the characteristics of the sample population under study.

#### 4.1.1 Head of household

One of the socio-demographic characteristics this study looked at was how household leadership is divided between the two genders. The finding showed there are more male-headed households than female headed households in both *woredas*. From the total 296 respondents, 104 were female-headed households taking 35.1 percent and the remaining 192 or 64.9 percent were male headed households. When isolating this figure for each *woreda*, there are more female headed households in *woreda 7* when compared to *woreda 9*. Although the number of male headed household is higher in both *woredas*, the observation, interview and informal discussions showed majority of PWs participants are women. This is because their husbands are either engaged in other income generating activities or they are not capable of participating in PW activities due to illness, physical disability or unwillingness.

When *woreda* UPSNP officers were asked their opinion on this, they all said that women are more vulnerable to poverty; they do not have the opportunity to get a job and also compete on the same ground as men for daily labour. According to these officers, many of the beneficiaries came from rural areas, spent some years as domestic workers and when they got older, they got married and had children. After a while their husbands left them, or they passed away; when that happened, the responsibility to look after their children fall on their shoulders and they did not have the freedom to go out and seek employment.

This opinion is also reflected by Gender and Urban Change (2013), which stated, domestic work is one of the main employment opportunities for poor urban women as well as for young rural women migrating to the cities. Parpart et. al., (2000), finding is similarly relevant which says surveys on poverty always show that female-headed households are disproportionately represented. This is not surprising, as women earn, on average, less than men and have fewer assets and less access to employment and production resources, such as land, capital, and technology. Women also retain responsibility for domestic activities and childcare.

Interview with *woreda* 9 key informant attests the same impression:

*“Though I have not confirmed with research, estimating from my observation, in woreda 9 more than 70 percent of the beneficiaries are poor women. These women are living in dire situation and unlike men, they were not able go out and engage in daily labour because they do not have the physical strength. Further to being the poorest, women are willing to do any job to improve their life and the life of their children. I have noticed men are not willing to engage in road cleaning and waste collection; they prefer daily labour, but women do not put forth preference since they want to earn income. A practical example here is when women beneficiaries give birth their husbands are required to cover their place in the PW however, husbands are not willing to do so; therefore, the amount of money transferred to that household will decrease even though the women will get her full pay” (Interview two, May 2019, Addis Ababa).*

Through the informal discussion with these women, it was observed how badly they suffered from poverty and unemployment. Even if they managed to get a job it was low-wage and not enough to cover basic expenses.

Head of household was assessed to see if participation of female-headed households is promoted, as it is one principle of the program. However, the findings from this study show that although many of the PW participants are women, in both *woredas*, participation of female-headed households is not well promoted.

#### **4.1.2 Age of respondents**

The other socio-demographic variable that the study analysed is the age of respondents. From a total 296 respondents who participated in this study, 125 women are between the age of 31- 40 taking 42.2 percent. Women between the age of 20-30 are 71 in number taking 24 percent from the total. 60 women are between the age of 41-50 taking 20.3 percent. Women between the age

of 51-60 are 33 in number taking 11.1 percent while the remaining 7 women are above 61 years taking 2.4 percent. The mean age of participants of this study is 39 where the younger beneficiary is aged 20 and the oldest is 71. This finding shows though majority of the beneficiaries are in a productive age they are either unemployed, employed with low wage, have family members who are unemployed, or are employed but do not earn enough to cover basic necessities implying the high unemployment and poverty rate in Addis Ababa.

#### **4.1.3 Marital status**

Majority of the women who participated in this study are married. From the total 296 respondents, 63.51 percent of women are married, 14.53 percent are separated, 10.81 percent are divorced, 9.46 percent are widowed and 1.69 percent are single. Further dividing this data per *woreda*, the number of women who are divorced and separated is higher in *woreda* 7 (49 beneficiaries) when compared to *woreda* 9 (26 beneficiaries). The data obtained depicts there are more vulnerable married women than all others (divorced, separated, widowed and single women) added together.

#### **4.1.4 Education level**

Educational level findings of the study show that 32.77 percent of women can read and write, 30.41 percent have no education, 22.97 percent have attended primary education, 13.51 percent have attended secondary education and the remaining 0.34 percent have attended college. Separating this data for each *woreda* shows, *woreda* 7 has more women with no education and *woreda* 9 has more women who have attended secondary education. From the total 296 respondents there is only one woman who attended college.

There is low level of education among women beneficiaries, which can be one reason for them living in poverty. Most women have expressed their regrets for not being educated during both the survey and FGDs. They are aware education is important to overcome poverty and they have dedicated the little resource at hand for their children to attend school and have a better future. There are similar findings from studies conducted by Muluemebt (2010), Misgana (2018), and Meseret (2019) similarly show low level of literacy among women. Chant (2013), also said in urban areas, and particularly slums, opportunities for human capital development (e.g. through

training and education), decent work and income-generating activities are constrained for women. Jayamohan and Kitesa (2014), in their analysis of urban poverty in Ethiopia found that literacy ratio seems to have reduced the probability of poverty.

The socio-demographic findings of this study showed participation of female-headed households is not well promoted in both *woredas* despite the fact that women take the lion share in PW activities. Although majority of the beneficiaries are in a productive age, they are either unemployed or employed with low wage. Contrary to most studies, married women in the study area are more vulnerable to poverty than separated, widowed and single women; as to the reason behind requires further investigation. There is also low level of education among women beneficiaries, which can be taken as one reason for them living in poverty.

## 4.2 Women’s access to financial services

The use of formal financial services is lower for women than men in all regions of the world. The proportion of women who saved at a formal financial institution was 21 percent compared to 24 percent for men worldwide. The proportion of women who borrowed from a financial institution in the past year was 8 percent for women and 10 percent for men (The World’s Women, 2015). Similar studies like this also reveal that access to formal financial institutions and services is lower in developing countries especially among women. The following sections show the status of women’s access to financial services.

### 4.2.1 Household income source

In addition to their participation in PW program of UPSNP, beneficiaries have the liberty to peruse other forms of employment and get income; this is done to encourage beneficiaries to seek other job opportunities and to avoid dependency on the program. Table 4.1 below shows the type of work women who participated in the survey are engaged in.

Table 4.1 - Income source of respondents

Income Source <i>Woreda</i> Cross-tabulation			
Income Source	<i>Woreda</i>		Total
	7	9	
Cashier	0	1	1
Daily labour	94	80	174
Driver	0	1	1
Pension	2	3	5

Pension and daily labour	3	2	5
Petty trade	20	13	33
Street vender	3	3	6
Support	1	0	1
UPSNP only	47	15	62
Weaving	7	1	8
Total	177	119	296

*Source: own survey, April 2019*

When women beneficiaries were asked their household income source, for the majority (174) it was daily labour accounting to 58.8 percent. The transfer from UPSNP is their only means of income for 20.9 percent of respondents. Petty trade (selling food items, vegetables) is an income source for 11.1 percent of respondents. As shown on table 4.1 cashier, driver, pension, pension and daily labour, street vending, support from relatives, and weaving were mentioned as other sources of income for the remaining respondents accounting to 9.2 percent.

These women were asked who in the household does these income-generating jobs. 200 respondents said it is themselves, 72 said their husbands and themselves work to bring the income while 20 said it is themselves and their children who do these works. These results show that majority (67.57 percent) of women are working in low wage and informal sector to support their family in addition to PW and their domestic responsibilities.

Other studies and reports also agree with the findings of this study. Tacoli and Satterthwaite (2013), claim women tend to work in less remunerated and more insecure jobs and they are more likely than men to be employed informally and to earn less. The report of Ethiopian Urbanization review (2015), similarly states women are much more likely to be in informal employment than men in part reflecting lower educational attainment. A recent study of UN-HABITAT (2017), also found women dominate in informal sector participation. In the urban informal sector of Addis Ababa, females account for 13.9 percent and male's 12.4 percent. At the country level, in 2015, women constitute 36.5 percent of the urban informal sector workers while males account for 21.7 percent.

From the 296 who participated in the survey, for 234, the other source of income has continued after their enrolment in UPSNP and for the remaining 62 the other income source has stopped after they joined UPSNP. Putting this figure in percentage, 79.05 percent still have another

source of income while 20.95 percent do not. This figure shows, the income from UPSNP has not created dependency and beneficiaries are striving for betterment of their livelihood which is the aim of the program. On the other hand, it implies the income from UPSNP is not enough to cover basic necessities for the majority therefore, they engage in additional income generating activities. Both Misgana (2018), and Meseret (2019), said beneficiaries found the transfer amount to be inadequate compared to the standard of living in Addis Ababa as a result they engage in additional livelihood activities. Nevertheless, since the income from UPSNP is regular it has benefited both those who do not have other source of income and those who do. These same sentiments were forward by women who participated in this study.

#### 4.2.2 Household total income and expenditure

UPSNP allows a maximum of four beneficiaries per household to participate in the program. In both *woredas*, the majority of HH have four UPSNP beneficiaries accounting to 70.61 percent, followed by 20.95 percent having three UPSNP beneficiaries. The remaining 6.42 percent and 2.03 percent are beneficiaries with two and one family member respectively. This indicates majority of HH either have dependants or unemployed family members.

Table 4.2- UPSNP beneficiary per household

UPSNP beneficiary number <i>woreda</i> Cross-tabulation					
<i>Woreda</i>	UPSNP beneficiary no.				Total
	1 beneficiary	2 beneficiaries	3 beneficiaries	4 beneficiaries	
<i>Woreda7</i>	5	12	44	116	177
<i>Woreda9</i>	1	7	18	93	119
Total	6	19	62	209	296

Source: own survey, April 2019

MoUDH PIM (2016), states setting of wage rate in case of conditional cash payments is determined taking into account the market wage rate for similar or comparable unskilled labour. At the time of this survey the daily payment rate for UPSNP beneficiaries engaged in PW is 75 ETB and payment is made multiplied by the number of beneficiary in the HH. At this stage of the program, beneficiaries are required to work specific days in a month and spend the reaming days engaged in other income generating activities. *Woreda 7* beneficiaries work the first 12 days at the beginning of the month while *woreda 9* beneficiaries work three days a week for the

entire month. According to *woreda 7* UPSNP coordinator, this arrangement was made because many of the beneficiaries travel to nearby towns out of Addis Ababa for work and it is to support and encourage their efforts to improve their livelihood.

Table 4.3 Wage rate calculation for UPSNP beneficiaries

<b>UPSNP beneficiary in HH</b>	<b>Number of working days per month</b>	<b>Daily payment</b>	<b>Saving amount (20%) per month</b>	<b>Total payment</b>
<b>One</b>	3 days	75 ETB	45 ETB	<b>180 ETB</b>
<b>Two</b>	6 days	75 ETB	90 ETB	<b>360 ETB</b>
<b>Three</b>	9 days	75 ETB	135 ETB	<b>540 ETB</b>
<b>Four</b>	12 days	75 ETB	180 ETB	<b>720 ETB</b>

Source: *Woreda UPSNP Office*

When respondents were asked their monthly total income, many preferred not to state, others said they do not know and the remaining gave figures lower than the UPSNP monthly transfer even though they said they have other source of income. When monthly total expenditure was asked, 95 percent of the respondents gave figures more than the income they have previously stated therefore, this study calculated average income rate taking the amount specified by beneficiaries for each income source. In reality, beneficiaries may earn more or less than these average rates.

The total estimated monthly income (UPSNP and other source) of respondents from both *woredas* was a minimum of 360 ETB and a maximum of 3,000 ETB. For *woreda 7*, the minimum monthly income was 540 ETB, which is the monthly income for household with three beneficiaries, and for *woreda 9* the minimum monthly income was 360 ETB which is UPSNP monthly income for household with two beneficiaries. The maximum monthly income for *woreda 7* was 2,800 ETB where all family members worked as daily labour and also earned pension while for *woreda 9* it was 3,000 ETB where all family members worked as daily labourers. The average monthly income was 1,293 ETB with *woreda 9* having both the minimum and maximum income-earning beneficiaries. Through this, it was identified UPSNP is an only

income source for some and an additional means of income for others. For both categories the program has become their safehouse because sometimes low-wage employment will be scarce.

The majority of respondents accounting to 55.07 percent have a total monthly expenditure between 1001-2000 ETB. 37.84 percent of respondents spend between 360-1000 ETB a month and 7.09 percent spend 2001-3000 ETB a month. The expenditures are food, house rent, clothing, medical treatment and school materials for children. This figure shows expenditure of majority of beneficiaries is more than their average income. Even those beneficiaries who have other source of income said their job is not regular; there are some days they get to work and other days where they are idle. This shows either beneficiaries have additional means to cover their expenses which they have not stated, or they have given overstated rates as expenditure.

### 4.2.3 UPSNP Effect in household economy

Women were asked if their enrolment in UPSNP has brought economic change in their life and HH. Out of the total, 94.9 percent or 281 respondents said it did while 5.1 percent or 15 respondents said it did not. As shown in table 4.4, a total of 288 respondents said as a result of UPSNP they are able to fulfil basic necessities for their family, 42 respondents said they started saving, 11 respondents said they are able to pay school fees for their children. The remaining 15 respondents said UPSNP did not bring any economic change in their life.

Table 4.4 – UPSNP effect on household economy

<b>Effect on Household Economy woreda cross-tabulation</b>					
<i>Woreda</i>	<b>Economic Change</b>				<b>Total</b>
	Basic necessities	None	Saving	School fee	
<i>Woreda 7</i>	141	2	32	2	177
<i>Woreda 9</i>	87	13	10	9	119
Total	228	15	42	11	296

*Source: own survey, April 2019*

Even though 80.7 percent of beneficiaries said they have other sources of income, the findings show that 75 percent were not able to fulfil basic necessities with this income before UPSNP. This

implies beneficiaries are engaged in low wage employment and UPSNP has become an essential source of income for their HH. Many of the beneficiaries were able to afford if not all some of their family and their own needs. Similarly, Misgana (2018), and Meseret (2019) have found UPSNP has brought a positive change for beneficiaries. Misgana (2018), identified the cash transfer has significant and positive effect on the income-poverty status of the HH and it also improved the food security status of HH by increasing the number of meals taken per day. Meseret (2019), similarly found that UPSNP has improved food access of HH.

#### 4.2.4 Formal financial institution access

World Bank global research in 2012 showed that an estimated 2.5 billion women and men – more than 50 percent of the total adult population – have no access to the types of formal financial services delivered by regulated financial institutions. In 2015, The World’s Women also stated the use of formal financial services is lower for women than men in all regions of the world; globally, 47 percent of women have an individual or joint account at a formal financial institution compared to 55 percent of men. UPSNP requires beneficiaries to open a bank account and this has helped introduce many women to bank services. It is stated on MoUDH PIM (2016), that each client opens a bank account in a nearby Commercial Bank of Ethiopia branch (or maintains the existing account) to which payments are made.

Table 4.5 – Bank service access

<b>Bank account service accessworeda Cross-tabulation</b>			
<i>Woreda</i>	<b>Bank account access after UPSNP</b>		<b>Total</b>
	No	Yes	
<i>Woreda7</i>	17	160	177
<i>Woreda9</i>	6	113	119
Total	23	273	296

Source: own survey, April 2019

This study has found, 92.2 percent have a bank account as a result of UPSNP while the remaining 7.8 percent had a bank account before their enrolment in UPSNP. This shows UPSNP has helped many women to access banking services and that the 2015 report of The World’s Women applies to the beneficiaries’ status before joining UPSNP. This finding also implies there

is improvement in Ethiopia's safety net since (Holmes and Jones, 2010) and (Lumbasi, 2018) review of Ethiopians PSNP. Jones and Holmes (2010), found bank accounts are not opened in women's name therefore, income is accessed only through husbands. Lumbasi (2018), said while both spouses are eligible for the transfers, the husbands have more access than the wives do. In the few instances where women collect the transfers, their responses showed that they only do so when their husbands are unavailable. Although informal discussions with beneficiaries and PW leads have confirmed there are cases where bank account for the transfer is opened under the name of husbands and they control the money; the participants in this study have accounts in their names showing there is an improvement in this regard.

#### **4.2.5 Access to Saving**

According to The World's Women, 2015 report the proportion of women who saved at a formal financial institution was 21 percent compared to 24 percent for men worldwide. When participants of this study were asked if they save more than the required 20 percent set by UPSNP, 233 or 78.7 percent of respondents said they do not save while the remaining 63 or 21.3 percent said they do save. Although the majority of respondents do not have a saving additional to the requirement set by UPSNP, all of them have a saving they will make use of upon their graduation from the program. For many, this has taught them the importance of saving and for some it has given them hope for improving their livelihood.

Out of the total, 98.3 percent of women who participated in the survey believe it is important to have a saving while 1.7 percent said they do not believe saving is important because they are not sure of the future. *"Saving is important to start a business"*, *"it can be used during emergency needs"*, *"my children can make use of it"*, *"I can use it for future needs"* and *"having a saving will help me to get credit"* were the reasons given by the those who believe in the importance of saving. All participants agree on one thing regarding having additional saving; which is, the transfer amount from UPSNP does not consider the high cost of living and the fast-growing inflation rate therefore, having a left-over money to save is almost impossible.

Table 4.6 – Respondents reason for saving

Saving importance <i>woreda</i> Cross-tabulation							
<i>Woredas</i>	Reason for Saving						Total
	Business	Emergency	For my child	Future use	Get credit	Not sure of future	
<i>Woreda7</i>	27	43	3	96	8	0	177
<i>Woreda9</i>	5	31	0	75	3	5	119
Total	32	74	3	171	11	5	296

Source: Own survey, April 2019

Similar to the survey results, beneficiaries who participated in FGD believe saving is important, but they do not have additional saving other than the monthly requirement set by UPSNP. These women wish they had some leftovers to save but the amount they receive will not spill over than covering basic necessities. Although these women do not have formal savings, they have *Equib* where they save 10 ETB a week per person and keep it with a selected chair and take turns to take the money each month to purchase what we need. With this money some purchased a new sleeping mattress, others bought small cooking stove and the rest bought kitchen wares.

Responses from the survey and FGDs enables one to conclude UPSNP has provided access to formal saving, it has brought change on the outlook beneficiaries had for saving and though informal, many have small savings in the form of *Equib*, which is a benefit these beneficiaries are able to get because of their participation in UPSNP.

#### 4.2.6 Access to credit

Newton (2016), said poor women are frequently highly credit constrained because they lack collateral to access loans and according to the World's Women (2015), the proportion of women who borrowed from a financial institution in 2014 was 8 percent for women and 10 percent for men. As one of the objectives of this study is assessing financial service access for women, beneficiaries were asked questions focusing on their access to credit before and after UPSNP.

Table 4.7 – Access to credit after UPSNP

Access to credit after UPSNP <i>woreda</i> Cross-tabulation							
<i>Woredas</i>	Access to credit after UPSNP						Total
	<i>Eqiub</i>	Fear	I haven't asked	No collateral	UPSNP didn't start	Women and youth association	
<i>Woreda 7</i>	1	84	14	33	43	2	177
<i>Woreda9</i>	0	55	19	8	37	0	119
Total	1	139	33	41	80	2	296

Source: own survey, April 2019

Regarding access to credit after their enrolment under UPSNP, 47 percent of the respondents said they wanted to get credit but they feared they might not be able to repay the loan; 27 percent of respondents said they did not access credit because the program credit service has not started yet and they did not try from other institutions; 13.9 percent said they have tried to get credit but they were not able to because they do not have collateral and 11.1 percent said they have not asked for credit because they do not have the capacity to repay. Only 3 women, accounting to 1 percent of the respondents accessed credit; two of these women took credit from women and youth association while the remaining one took from *Eqiub*. Even though women have regular income from UPSNP they still do not access credit for different reasons mentioned.

Mariechild (2013), argues women's access to credit has an impact on their lives. Results imply that women's access to credit contributes to an increase in asset holding, purchasing power, political and legal awareness and involvement in decision-making. The result from the survey shows many women fear to get credit; they believe they do not have the capability to repay. Although UPSNP has not started providing credit service yet, unless the *woreda* UPSNP offices work to create positive attitude among beneficiaries and organize sessions on what sort of benefit they can get from credit, women might not be willing to access any credit service including the one provided through UPSNP. This will result in a wasted opportunity where women could have improved their livelihood.

Table 4.8 – Access to credit before UPSNP

Access to credit before UPSNPworeda Cross-tabulation								
Woreda	Access to credit before UPSNP							Total
	Credit and saving association	Friends	Neighbours	NGO	None	Relatives	Women and youth association	
Woreda7	7	0	4	1	148	16	1	177
Woreda9	4	3	1	1	105	3	2	119
Total	11	3	5	2	253	19	3	296

Source: own survey, April 2019

Participants of this survey were also asked if they accessed credit before UPSNP. Majority of the respondents accounting to 85.4 percent said they have not taken credit, 6.5 percent of respondents said they used to take credit from relatives, 3.7 percent accessed credit from credit and saving association and the remaining 4.4 percent took credit from friends, neighbours, NGO and women and youth associations. Comparing these numbers with the respondents who got credit after joining UPSNP, it can be concluded that beneficiaries stopped using informal sources of credit after their enrolment in UPSNP. This can be due to the regular income UPSNP has created and these women were able to cover their expenses however, further study is needed to know the reason behind.

#### 4.2.7 Financial skill

MoUDH PIM (2016), states financial literacy training will be given to beneficiaries upon the start of the program. Out of the 296 women beneficiaries who participated in this study, 215 said they have taken financial skill training while 81 women said they have not.

Pie Chart 4.1– Percentage of respondents who took financial skill training



Source: own survey, April 2019

A follow up question was forwarded to respondents to see what benefit they have gotten from the training. A little more than half of the respondents (51.7 percent) said they have learned how to handle their income; 14.2 percent said they learned how to save; 5.7 percent said they have gained general financial knowledge; while 3 respondents or 1 percent from those who took the training said they have not learned anything. When separating the responses for each *woreda*, *woreda 7* has majority of the respondents who have said they have not gained any skill from the training while *woreda 9* has many women beneficiaries who have gained skill on saving. The total figure shows 99 percent of women who have attended the training have gained financial knowledge, which is helping them make informed decisions on their current income and for the future. This implies enrolment in UPSNP has given them skill which they did not have before and this skill is one they can apply in their day to day activity. Netsuh (2014), study also found economic interventions together with basic financial literacy training have an empowerment effect on the lives of women.

### 4.3 Women’s Involvement in Decision-making

#### 4.3.1 Decision on income

In Ethiopia, there has been significant improvement in the societal attitudes towards gender equality and women’s empowerment. However, challenges remain in women’s limited access to and control of resources especially with respect to productive resources, household economy and decision-making power (Council for Development Policy, 2017).

UPSNP has created a regular income for women who did not have other means. With this income comes the opportunity of deciding what to do with it. The report of The World’s Women (2015), showed many women are excluded from economic decision making within their own households. It says in developing regions, having a job and a cash income does not necessarily translate into control over the economic resources acquired. On average, 1 in 3 married women in developing countries have no say about major household purchases and 1 in 10 married women are not consulted on how their own cash earnings are spent. Although this fact may still holds true, the finding from this study indicated otherwise.

Table 4.9 – Decision on income

Decision on income <i>woreda</i> Cross-tabulation						
<i>Woreda</i>	Decision on income					Total
	Family	I	I and husband	My husband	My mother	
<i>Woreda7</i>	0	135	23	19	0	177
<i>Woreda9</i>	3	92	19	4	1	119
Total	3	227	42	23	1	296

Source: own survey, April 2019

From the 296 women who participated in this study, 76.7 percent said they decide on the income they receive from UPSNP. Those women who account to 14.2 percent said they decide with their husbands jointly; 7.8 percent of women said it is their husbands who decide while the remaining 1.3 percent is taken by respondents who said the whole family involves in the decision (3 respondents) and 1 woman said her mother decides. These figures are an indication that there is a change in progress regarding women’s decision on the income they earn.

To get further insight, similar question was raised in FGDs; the responses obtained agree with the survey findings. Except one woman all women who took part in the FGDs said they decide on the income they receive, and they all believe it is their right as they worked hard for it; “*it is my money*” is a phrase repeatedly used by all. The sort of decision they make ranges from buying food items, household utensils, school materials for their children to what amount they save for *Equib*. These women said although they and many participants in UPSNP have a bank account under their names, there are a few women who engage in the public work, but the payment is made to their husbands’ accounts and they have little or no say on the income. The only women who had a different practice said she and her husband decide together and that has been the practice in her house even before she enrolled in UPSNP. She believes deciding together with her husband does not make her less empowered it rather makes her feel her husband sees her as an equal partner.

Making these sorts of decisions on the income they get have enabled women to be confident and fulfil things they believe is necessary for their family; this is an indication that women are being empowered in their household. Studies on safety nets from other countries also showed similar results. Research from Mexico’s Oportunidades program shows that giving cash only to women increases their decision-making role in household expenditure and their financial security, self-esteem and social status. A gender audit of Brazil’s BolsaFamilia also found that women’s domestic status increased because the income received was regular, compared with other household members whose jobs and wages are uncertain (Thakur et al. 2009).

Both the survey and FGDs showed there is an encouraging change in terms of women’s decision on income. Although, there are still women who are not entitled to decide on the income they get majority of the participants of this study have been empowered as a result of the decision they were able to make. This means, further, to being an income source and a means to fulfil basic necessities, UPSNP has enabled women to take charge of their income and make decisions on it and has become essential empowering women in their household.

## 4.3.2 Women’s involvement in UPSNPstructure

### 4.3.2.1 Targeting committee

MoUDH PIM (2016), states that community/*ketena* targeting committee are established in each community composed of 7,9 or 11 members for ease of decision making of which 3-4 members will be women. According to the information received from the *woreda* UPSNP office, both *woreda 7* and *woreda 9*, have women targeting committee members taking up 4-5 seats from the total 9 members. This shows, both *woredas* are working according to the PIM and also women are getting the opportunity to involve in the decision-making structure of UPSNP.

According to UPSNP *woreda* officials, the targeting committee members are selected by the community. Beneficiaries will be asked to identify individuals they believe will represent them, who are trustworthy, who do not discriminate and who are responsible. The office has no say in this. The same beneficiaries will also replace these committee members if they fail to deliver. This process is said to be participatory and in the best interest of beneficiaries. Women members play the same roles as their male counterparts in the targeting committee. These committee members are responsible to identify beneficiaries who are the poorest of the poor. They will rank and select beneficiaries and make the list public making sure each beneficiary fulfils eligibility criteria. The committee also regularly updates list of registered households and members to capture any change.

Table 4.10 –Knowledge of women’s participation in targeting committee

Women in targeting committee <i>woreda</i> Cross-tabulation			
<i>Woreda</i>	Women in targeting		Total
	I don't know	Yes	
<i>Woreda7</i>	98	79	177
<i>Woreda9</i>	72	47	119
Total	170	126	296

Source: own survey, April 2019

During the survey, respondents were asked if they are aware of women’s membership in the targeting committee. A little more than half of the respondents totalling 57.4 percent said they do not know if women are members of the committee while 42.6 percent of respondents said they are aware women are committee members. Separating this figure for each *woreda*, the figure

shows that *woreda* 9 has more beneficiaries who are not aware compared to *woreda* 7. To clarify this, a question was forwarded to *woreda* 9 UPSNP office and the response received implied these women may have not paid attention to the process because the targeting committee members are selected from the community by the beneficiaries themselves and the name of each committee member per *ketena* is also visibly posted in the *woreda* UPSNP office.

The researcher has confirmed the names of the targeting committee members are indeed posted at both *woredas*. However, the reason why majority of the beneficiaries are not aware needs further investigation. Despite this, the finding confirmed women are represented in the targeting committee and they are actively performing their assigned roles. As a result of their involvement in this committee, women have gained respect, recognition, and changed the attitude of people who believe women do not have the ability to handle leadership roles.

#### **4.3.2.2 Appeals committee**

In order to manage and resolve grievances about beneficiaries' selection or any other implementation procedure, *woreda/kebele* appeals committees are established in UPSNP *woredas/kebeles*. The number of committee members should be 7,9 or 11 for the purpose of decision making of which 3-4 members will be women (MoUDH PIM, 2016). Both *woreda* 7 and *woreda* 9 have appeals committees. Similar to the targeting committee, *woreda* officials were asked how the appeals committee is established.

Beneficiaries select individuals who are believed to be unbiased, who are responsible and can truly work for the benefit of the community. As part of the appeal committee, women members investigate appeals submitted and present findings to the committee. For example, they visit the home of non-beneficiaries who presented their appeals for enrolment and make sure the person is indeed the poorest of the poor and qualifies to be included. On the other hand, they also visit a house of a beneficiary who may be wrongly included and decide s/he is well off and should not be a beneficiary. Women chair the monthly appeal committee meetings; they present reports of works accomplished and new cases. For example, out of the six appeal committees in *woreda* 7, two women are chairs, two women are deputy chairs and four women are secretary of the committees.

Though it is not an individual decision woman are usually four in number in the committee so it can be said they play a great role in decision making.

Among the 296 beneficiaries asked 68.6 percent are aware of women’s participation in appeals committee while 31.4 percent are not aware. Despite the lack of awareness among beneficiaries, women are actively participating in the appeals committee and playing important role in addressing issues. The presence of women in this committee has opened the eyes of other women beneficiaries that a woman can be a leader and can make decisions. Those women in the committee also experienced a change in their self-esteem and are motivated to accomplish more for the benefit of all.

Both the findings regarding targeting committee and appeals committee imply that there is awareness gap among beneficiaries; therefore, these committees need to hold awareness creation session, so beneficiaries are aware and use their rights accordingly.

Table 4.11 - Knowledge of women’s participation in appeal committee

<b>Women participation in appeal committee <i>woreda</i> Cross-tabulation</b>			
<i>Woreda</i>	<b>Women in appeal committee</b>		Total
	I don't know	Yes	
<i>Woreda7</i>	29	148	177
<i>Woreda9</i>	64	55	119
Total	93	203	296

*Source: own survey, April 2019*

#### **4.3.2.3 Public work**

Another structure in UPSNP where women take decision is PW. There is 1 to 5 and 1 to 30 group leadership arrangement in PW. 1 to 5 is a subdivision in the 1 to 30 arrangements where 1 person supervises the remaining 4 during PW and lead the daily discussion after completion of work. 1 to 30 is a wider group where 1 person supervised 29 beneficiaries during PW. 1 to 5 leads will have regular discussion with 1 to 30 leads which helps in flow of information and putting forward requests of beneficiaries.

PW supervisors (1 to 30 leads) are selected by the *woreda* UPSNP office from the beneficiaries taking into consideration their communication skill, literacy level (read and write) and their ability to coordinate together with their readiness to work. *Woreda 7* has 58 PW leads while *woreda 9* has 32. From the 58 in *woreda 7*, 32 are women and from the 32 in *woreda 9*, 22 are women. These figures show women take greater number as leads implying, they are both qualified and have readiness to work when given the opportunity. It also shows there is improvement in assigning women as PW leads since Muluemebet (2010), study on PSNP that showed limited number of women in this role.

All participants of this survey were also asked if they are aware of women's leadership in PW and 100 percent said yes. This finding agrees with the data obtained from the *woreda* regarding women's participation as PW leads. As PW leads, these women are handling multiple requests from beneficiaries, they are controlling quality of work accomplished every day and balancing labour efficient tasks among beneficiaries. This has enabled them to gain experience in leadership, develop effective communication, and decision-making skill.

#### **4.3.3 UPSNP meeting participation and opinion expression**

Women's participation in community meeting is important as it helps women to develop social skills, it is a means of sharing information and it also provides the platform to get feedback from participants. Muluemebet (2010), found that although there is improvement in the number of women participation on community meetings, most women fail to attend regularly and speak their views. Women fail to attend for two reasons she says. One is the workload at home which does not allow them to have time to attend and the second is restriction from their husbands.

Findings from this study shows that all who participated on the survey attend whenever there is a UPSNP meeting. However, not all of them have the confidence to voice their opinion on the meetings. From the total respondents, 18.2 percent said they are afraid to speak, 9.1 percent prefer not to speak because they believe their opinion does not matter while 1 percent said there is no encouraging platform for women to speak. The fact that all women are attending the meetings helps create healthy communication culture among them as they will have common issues to discuss, through the discussions they will learn from each other and strengthen their

social ties. Although there is still a need for improvement, the current rate of attendance will be helpful to encourage women to freely express their opinions.

Table 4.12 – Opinion expression on meetings

Opinion expression on meetingsworeda Cross-tabulation					
Woreda	Opinion expression on meetings				Total
	Fear	My opinion doesn't matter	No platform for women	Yes	
Woreda7	37	10	3	127	177
Woreda9	17	17	0	85	119
Total	54	27	3	212	296

Source: own survey, April 2019

On FGDs, participants were asked why women usually do not speak on meetings and their responses showed social norms have a great role of influence on women. ICRW (2018), stated norms and institutions have influence in a society. It says, norms include gender-defined roles, taboos, prohibitions and expectations such as whether or not it is appropriate for women to be in public spaces, hold certain types of jobs, or manage money. Instances still exist where it is unusual for a woman to speak in public. Women who participated on the FGDs reflected this same issue.

These women said women are not meant to speak in the presence of others let alone in big gatherings; *“this is our culture; we feel like we are being disrespectful if we speak on gatherings”*. They do not have the courage to speak in fear of judgment. Some women mentioned their mothers were instructed to leave the room when guests come to their home and others said women are expected to accept and perform anything their husbands said without questioning it, according to them this still exists among them. The participants in the FGDs also mentioned they are seeing some encouraging things such as some women speaking up for their rights and challenging authorities during UPSNP meetings and women working as PW leads and chairing different UPSNP committee meetings.

The ideas raised in the FGDs showed there is still a long way to go and a lot to be done to encourage women to speak up and also change the attitude *“women are not to speak in public”*

among society. 1 to 5 PW groups can be effective in teaching women they have the right to speak up and voice their opinion on all matters that affects them and their family.

#### 4.3.4 Social network participation

Social networks are groups crated by individuals to serve a common purpose and increase social relations among them. The common social networks in Ethiopia are *Equib* and *Idir*. Ayele(2003), said *Idir* and *Equib* are among the most enduring, universal, effective and relevant socio-economic informal institutions Ethiopians have created. He defines *Equib* as an association established by a small group of people for the purpose of proving substantial rotating funding formembersin order to improve their lives and living conditions. While *Idir* is an association established among neighbours or works to raise funds that will be used during emergencies such as death with these groups and their families.

UPSNP has helped beneficiaries to form social network such as *Equib*. Out of the 296 women who have participated 40.2 percent said there is a social network established after their enrolment in UPSNP. Within this social network, 6 women are chairs, 4 are secretary, another 4 are treasures and 102 are members. Participants of the survey were asked if they want social networks to be established where it doesnot exist. 100 respondents said they want social networks to be established while 76 said they do not. In this social network, women members take the highest number.

Table 4.13– Social network availability

UPSNP social network availability Woreda Cross-tabulation			
Woreda	UPSNP social network availability		Total
	No	Yes	
Woreda7	85	92	177
Woreda9	92	27	119
Total	177	119	296

Source: own survey, April 2019

Addis (2013),found women’s participation in social groups and gatherings helps them to practice decision making. Women are able to practice decision making power when they decide how to

act in groups whenever there is social gatherings or religious holidays. They have their own rules and regulations to decide minimum requirement, which empowers them socially and to some extent economically and politically. Women who have participated in the survey for this study have said being part of *Equib* besides saving money to fulfil their needs has helped them to make friends and interact with people helping them to improve their social life. Having an improved social life helps these women to interact and share experiences which in turn will enable them to make informed decision in their daily life.

To understand participants' perception, women were also asked if they prefer women only social networks to be established. Majority accounting to 62.2 percent said they want both men and women to be members since this makes the network effective. *"The idea of social network is to help each other out in times of needs and this does not differentiate between men and women; we are equally in need"* was the believe of the respondents. Only 12.2 percent said they prefer women only social networks because it will empower women. Contrary to this, 2.7 percent of respondents said they do not want women only social networks because it does not empower women while the remaining 23 percent of respondents said it does not matter to them whether women only social network is established or not.

Those respondents who prefer women only social networks said *"women are able to accomplish anything when we work together. Even if we did not attend formal education, we have learned a lot from our lives and sharing that with one another will encourage us."* *"We will have the freedom to decide on anything without the influence of men."* *"Women are encouraged and dare to take responsibilities they would not take otherwise."* On the contrary those women who said it does not empower women justify their answer as *"women do not usually get along especially when we are many in numbers, the presence of men is important to balance this out"*. The finding showed majority of the participants prefer both men and women to benefit from social networks this can be an indication that women are equally treated and their role is recognized by their male counterparts therefore they do not want to have a separate group to exercise their rights and responsibilities.

Table 4.14 – Women only social network establishment

Women only social network Woreda Cross-tabulation					
Woreda	Women only social network				Total
	Doesn't empower women	Effective when both participate	Empowers women	It doesn't matter	
Woreda7	7	97	21	52	177
Woreda9	1	87	15	16	119
Total	8	184	36	68	296

Source: own survey, April 2019

#### 4.3.5 Change in self-esteem

Devereux, et.al (2008), said following participation in public works, there are instances where women have developed confidence to share ideas, discuss household issues with their husbands and some men have begun to recognise women's rights to asset and property ownership. The finding of this study is in agreement with this, where 85.1 percent of respondents said they have seen a change in their self-esteem after joining UPSNP. These women said they have gained confidence, they learned from each other's experiences, they made friends, they were encouraged to take up responsibilities, they started to express themselves better, they have gained skill and have improved social interaction. All these changes are essential components to empower women in the effort to improve their livelihood.

The experience sharing among women enables them to learn from one another, encourages them to perform better, helps them to be innovative and creates "I too can do it" attitude. Through this they will have an improved self-esteem and a better social interaction which creates an opportunity for improvement.

Table 4.15 – Change in self-esteem after UPSNP

Self-esteem Woreda Cross-tabulation			
Self-esteem after UPSNP	Woreda		Total
	7	9	
Confidence	76	69	145
Experience sharing	4	0	4
Made friends	5	3	8
No	20	24	44

Responsibility	4	0	4
Self-expression	29	0	29
Skill	12	0	12
Social interaction	27	23	50
Total	177	119	296

Source: own survey, April 2019

Muluemebet (2010), study also revealed women who participated in PWs developed self-confidence and their influence in decision making within the household has increasing as a result of their growing capacity to contribute to household income. Findings from FGDs and interview also reflect the same.

Participants in the FGDs said they have observed positive changes on themselves and other women they work with since they joined the program. Many of these women said they did not have friends or social life and few of them did not know how to interact with people as a result. These women are grateful for participating in UPSNP as it created an opportunity for them to make friends, reap financial benefits from *Equib* and build a social life such as helping each other when one of them encounters family problems. Major benefit these women said they have gained is the job opportunity; being able to go out of home having a paid job is rewarding for all of them. It has made them believe they are capable of earning income and it has also changed the way the community thinks of them. All of them said “*we are able to work outside of home and earn an income; this makes us very happy.*” From the discussion it is easy to understand most women experienced a change towards their attitude for work; they believe they are capable of working and improving their life, they have improved self-confidence and they have hope for a better future.

#### 4.4 UPSNP benefit for women

It is stated in the MoUDH PIM (2016), that the program is designed to respond to the unique needs, interests and capabilities of men and women to ensure that they benefit equally. As this study focuses on women, participants were asked if UPSNP is benefiting women and men equally, all 296 respondents said it is. When these women were asked what sort of benefit UPSNP has brought for them; except 7 women who said nothing the remaining 289 said UPSNP

has created income, job opportunity, saving, work exemption for pregnant women, it has given them a sense of self-worth and crated opportunity for social interaction.

These responses are indications that women are benefiting from the program and these benefits are helping them to improve their life in various ways. The income is used for basic necessities, the job opportunity has opened the eyes of these women that they have the ability to work, having knowledge about saving is helping them to manage their money efficiently, participating in PWs has created an opportunity for many women to have a social interaction and pregnant women are exempted from PWs while receiving their monthly income; all these are benefits women did not have before and it is playing a role in empowering them.

Table 4.16 UPSNP benefit for women

UPSNP benefit for women <i>Woreda</i> Crosstabulation								
<i>Woreda</i>	UPSNP benefit for women							Total
	Income and job	Job	None	Saving	Self-worth	Social interaction	Work exemption for pregnant	
<i>Woreda 7</i>	63	51	0	21	1	3	38	177
<i>Woreda9</i>	5	85	7	8	0	4	10	119
Total	68	136	7	29	1	7	48	296

Source: own survey, April 2019

Study results from Misgana (2018) and Addis (2013) also found the same result. Misgana(2018), found that beneficiaries are able to involve in social lives such as *Idir*, *Equib* and visit sick neighbours, visit those who have lost their family member, visit those who have given birth, get acquainted with others through public work, get credits and buy household assets. She says this has enhanced their confidence while living among the community. Similarly, Addis (2013), said group forming for the purpose of public work activities was significant advantage of PW beneficiaries as the group has strong connection outside of the PW activities. Addis says women beneficiaries exercised social empowerment and to some extent political empowerment. They have also become active participants of social gatherings and religious holidays.

During FGDs women were asked if people have treated them differently after they have been enrolled in UPSNP to see the benefit for women from another perspective. Participants said People used to perceive them as lazy because they used to stay at home; they did not understand

finding a job was difficult for them. Since their enrolment in UPSNP these women leave home early in the morning to perform PW and people have started to encourage them and appreciate their contribution in making the neighbourhood clean and green. Some women also mentioned their husbands have started taking the children to school in the morning and treating them with respect.

## **4.5 Women's contribution to the environment**

### **4.5.1 Public Work site distance**

UPSNP beneficiaries are assigned to work in the community they live in. This study wanted to know how many women are working within a close distance from their home because long distance travel might discourage women to participate on a regular basis and thus force them to drop out of the program. When women were asked how far they travel to reach the PW site, 50 percent said they travel < 1km, 31.8 percent said they travel 1-2 km, 11.5 percent said they travel 3-4 km while the remaining 6.8 percent come from a distance > 4km. These women said they are grateful that they are able to work in close proximity to their neighbourhood because they will not incur transportation cost and they will return home on time to do domestic work or engage in other income generating activities.

These women were also asked if there is a differentiated PW category and working hour difference for women and women. 100 percent of respondents said they perform same PWs as the men though sometimes men willingly take over labour intensive activities such as closed ditch cleaning. Every beneficiary also has the same working hour which is from 6 AM to 10 AM in the morning. However, beneficiaries are given 30 minutes to take their children to school and come back. This is highly appreciated by all. The fact that women are equally treated as men has encouraged them and boosted their confidence; it has also showed they are capable of performing same tasks as men. Muluemebet (2010), shares the same view standing on the finding of her study. She said women do the same type and amount of work and they perform it with the same quality. This has created an opportunity for equal participation in PW with men and equal pay, which helped them to get appreciation from the community and fair treatment, from their husbands.

Table 4.17 - PW site distance

PW site distance Woreda Cross-tabulation					
Woredas	PW site distance				Total
	< 1km	> 4km	1-2km	3-4km	
Woredas 7	92	11	56	18	177
Woredas 9	56	9	38	16	119
Total	148	20	94	34	296

Source: own survey, April 2019

Some of these women have appreciated the fact that the PW is done for a relatively shorter time, however, they prefer if the 6 AM start time is changed because they have faced difficulties and physical assaults when leaving home as early as 5:30 AM. One beneficiary said, *“I have been physically assaulted by my ex-husband when I was leaving home early morning I was lucky some people who were going to church came for me he could have beaten me even worse than he did.”* Even though the other women who participated in this study have not mentioned similar cases, they have said they feel very insecure walking out of their neighbourhoods’ early morning even if they travel a short distance.

#### 4.5.2 Women’s Public Work Participation

In the Federal Urban Job Creation and Food Security Agency (FUJCFSA) public work guideline (2017), five feasible public works for urban areas have been stated. These are urban solid waste and environmental cleaning activities, urban beautification and greenery activities, urban agriculture, urban integrated watershed development and urban social infrastructure and services. This study wanted to know which of these activities among the women who participated in the survey are involved in to identify if women are provided equal opportunity to participate in all PW activities as well as gain diversified skills.

From the total 296 respondents, 46.3 percent said most women work on urban greenery and beautification, 43.9 percent said solid waste management, 9.5 said it is watershed management while 0.3 percent said urban agriculture. When these respondents were asked their opinion as to why many women are involved in solid waste and environmental cleaning and urban beautification and greenery activities, 53.7 percent said because it is assigned by the program,

29.4 said because it is easy for women, 12.8 said because these activities are important for the environment and 4.1 percent said because women are good in these activities.

Table 4.18 – Women’s participation in PW

Preferred PW for women <i>Woreda</i> Cross-tabulation					
<i>Woreda</i>	Preferred PW for women				Total
	Greenery and beautification	Solid waste collection	Urban Agriculture	Watershed	
<i>Woreda7</i>	76	73	1	27	177
<i>Woreda9</i>	61	57	0	1	119
Total	137	130	1	28	296

Source: own survey, April 2019



Figure. 3 Women on neighbourhood cleaning - *Woreda 9*



Figure 4 Women engaged in Urban Agriculture – *woreda 7*

According to the MoUDH PIM (2016), labour intensive public works sub-projects under UPSNP will support sustainable community assets and public services. The PIM also states a menu of PW appropriate for the urban areas is customized to the special environments in each of the participating cities will be provided as guidance to the communities in participating areas. The findings from the survey shows that cu has been implemented in the study areas however only 12.8 percent of the participants are aware that PWs are selected to support community assets. On this regard, PW leads and UPSNP office has to create awareness among the beneficiaries, so they understand their work is beneficial for the community. The findings also indicate the customization process to identify appropriate PW although has helped in identifying the need in a specific area, it has limited beneficiaries from gaining diversified skill through participating in

the different PW activities. Therefore, it is recommended if *woredas* create a mechanism of exchanging beneficiaries to help them participate on different PW activities and develop skills.

### **4.5.3 Skill from Public Work**

The findings of this study show that from the list of PWs category, respondents who participate in urban greenery and beautification take the first place, followed by solid waste management and watershed management. Beneficiaries have received trainings to perform these activities. Those working on urban greenery and beautification have been trained on how to plant seedling keeping a standard distance, how to water, how to prepare plantation area, how deep they need to dig, how they need to weed, and how to use the utensils. Most respondents said with the skill they got from this training they have planted flowers and vegetables at home.

Beneficiaries have also received training on solid waste management starting from the type of care they need to take when handling solid waste such as wearing gloves, mouth guards and protective glasses. They also have been trained to segregate recyclable waste. However, some beneficiaries do not apply the waste handling procedure and have encountered health issues as a result. One beneficiary said she does not wear gloves while handling solid waste because the gloves do not give her comfort.

During FGDs beneficiaries were asked if they believe the PW they are doing have given them skills. Some of them believe they learned new skill such as how to plant seedling and with that knowledge they plant cabbage, tomatoes and green pepper at home. Another skill they mentioned to have learnt is that plastic materials do not decompose easily, and it is necessary to separate it from other wastes. These women have also learned how to make composite with vegetable peels like onion and potato. A number of these women have been using an open space in their neighbourhood to grow vegetables and sell it however they were forced to stop as people kept taking the vegetables overnight. A sizeable number of women have a plan to work as gardeners after they transit to the livelihood program. All participants of the FGDs agree the most important lesson they learned is work ethic and that they have the ability to work and improve their life.

It is evident from the response of the respondent that their participation in UPSNP has given them some know-how in maintaining their environment while at the same time generating some income through their engagement in some kind of green economies. However, some of these women feel these skills will not help them build a livelihood in the future. They said engaging in dry waste management, taking part in neighbourhood cleaning, open drainage cleaning, separation of recyclable waste and river side cleaning does not do anything for their future. They do not want to do this for the rest of their life, rather they want to acquire new skill that will help them earn better income.

Federal Urban Job Creation and Food Security Agency (FUJCFSA) public work guideline (2017), states PWs are expected to bring three impacts, these are; increased income and consumption-smoothing, reduction in poverty and poverty gap ratio, and infrastructure development. The guideline states PW that increase skills and productivity of beneficiaries are encouraged but it underlines PWs are temporary job opportunities for obtaining social transfer. The findings from this study showed PWs have indeed become a temporary job opportunity for the poor however, it cannot be concluded that PWs have either increased skills or have not. But the clear truth is, PW has improved the work ethic and attitude of many of the beneficiaries. When referring to other studies on this issue, Misgana (2018), stated UPSNP beneficiaries appreciated the contribution of the public work activities in providing skills, enhancing their work habits, and upgrading the safety and aesthetic value of the environment (clean and green physical environment).

#### **4.5.4 UPSNP Benefit for the Environment**

UPSNP is designed in link with existing government policies, strategies and programs such as The Environmental Policy of Ethiopia (1997), The Climate Resilient Green Economy Strategy (2012), Urban Development Policy (2013), Urban Solid Waste Handling and Disposal Strategy (2014), and The Climate Change Resilient Urban Green Infrastructure Strategy (2014). This link is expected to increase the effectiveness of UPSNP both in urban development and environment rehabilitation.

In light of describing the contribution of women in environmental rehabilitation, this study also looked at beneficiaries' opinion regarding the benefit UPSNP has brought for the environment. All respondents believe it has brought positive change; "*the neighbourhood that used to be dirty and had bad smell is now clean, open spaces and neighbourhood road sides are covered with grass and flowers, eroded places have been filled with soil and the community is now aware of the benefits*" were opinions put forward as environmental benefits by respondents. They were also asked if they believe they have played a role in this positive change to the environment. From the total participants 99.7 percent of respondents said their labour and dedication makes them major players in the positive environmental change while only one respondent is not sure of her contribution.



Figure 5 Flowers planted by neighbourhood road sides

The above pictures show the flowers planted at neighbourhood roadsides of both *woredas*. These flowers have changed the scenery of the neighbourhood and prevented the throwing away of dry waste on the area. The below clean cobble stone roads are also the works of the beneficiaries which has made the surrounding pleasing for the eye.



Figure 6 Cleaned cobblestone roads

Table 4.19 – UPSNP benefit for the environment

UPSNP environment benefit <i>Woreda</i> Cross-tabulation					
<i>Woreda</i>	UPSNP environment benefit				Total
	Awareness among community	Beautification	Clean	Rehabilitated environment	
<i>Woreda7</i>	1	31	134	11	177
<i>Woreda9</i>	0	4	110	5	119
Total	1	35	244	16	296

Source: own survey, April 2019

During the FGDs carried out with women and interviews with officers at UPSNP office the same opinion was reflected which agrees with the survey results. All women who participated in the FGD strongly believe UPSNP has benefited the environment. They said some of the open spaces they cleaned were so disgusting to look at and people used to cover their noses when they walk pass by it. Those piles of waste are cleaned, and shrubs were cut down and flowers and trees are planted. These women also added they are doing difficult tasks such as cleaning closed ditches. Eroded spaces have also been rehabilitated with soil filling and making trenches. Plastic bottles have also been separated from other wastes and this is helping the environment. All women said they wish people in the neighbourhood start to be considerate to the environment and refrain from dumping waste on open spaces and roadsides.

During the interview session Officers at the USPSNP office said they had done a mini assessment and asked the non-beneficiary residents in the community where the PW activities have been done and found a positive response. They said the community is happy with how clean and green the neighbourhood has become, and they are no longer catching flu from the smell of solid waste. According to the offices, there was a wrong perception among the community regarding the PW but once the change became visible, they are encouraging these women by making them coffee, giving them clothes, and sometimes money. This also helped the women to be confident as they knew their work is appreciated. *Woreda 9* has also been selected as a model for doing a good job in urban greenery and beautification which shows the impact of these women.

The researcher has also seen open spaces in neighbourhoods are cleaned; flowers and vegetables have been planted. Neighbourhood cobblestone roads are clean and the sides are covered with grasses and flowers. The below pictures show open spaces that used to be waste dumping site but now changed to green areas.



*Figure 7 Waste dumping sites turned into green area – woreda 7*



*Figure 8 Waste dumping site cleaned and covered with vegetation – woreda 9*

#### **4.5.5 UPSNP overall benefit for women**

In the Program Appraisal Document (2015), it is stated that, the design process included an explicit gender focus and targets to reach 60 percent of women. It also made the number of women beneficiaries as the first indicator to measure the project development objective. Similarly, on the MoUDH PIM (2016), it is stated UPSNP has a gender sensitivity lens where priority should be given to sub projects that are assigned to enable women to participate and reducing their regular work burden and increase access to productive assets. It also states women should be encouraged to take leadership positions in public works planning whenever possible.

These statements are indications of women’s vulnerability in urban areas and that UPSNP is planning to address it.

As this study focused on women beneficiaries as a closing point, the study wanted to see the overall benefit UPSNP has brought for women. Women were asked to state what benefit they have gained from their enrolment in UPSNP. Majority of the respondents accounting to 76.4 percent of the total said UPSNP has given them income and job opportunity, while 17.6 percent said it has improved their livelihood, 3.7 percent said they are able to have a saving, 0.7 percent said they have hope for the future, 0.3 percent said knowledge and experience another 0.3 percent said social interaction while the remaining 1 percent said UPSNP has not benefited them. It can be concluded UPSNP is benefiting women in different aspect and when this is supported with the livelihood aspect of the program it will bring a lasting change in the life of each individual.

Table 4.20 – UPSNP overall benefit for women

<b>UPSNP overall benefit for women Woreda Cross-tabulation</b>			
UPSNP benefited women	Woreda		Total
	7	9	
Hope for a better future	2	0	2
Improved livelihood	35	17	52
Income and job	134	92	226
Knowledge and experience	1	0	1
Nothing	0	3	3
Saving	4	7	11
Social interaction	1	0	1
Total	177	119	296

Source: own survey, April 2019

The same question was raised for officers at *woreda* UPSNP offices. All of them strongly believe UPSNP has helped women who were in a difficult situation. They said most of these women did not afford one meal a day, they didn’t have a change of cloth, they lived under a plastic shelter or on the streets, they did not have anything to provide for their children. Now at least they are able to purchase food, have a change of cloth and live in a better place. Thought is hard to say their

life has changed completely they are better off than where they have started so we can say UPSNP has benefited women.

Other studies conducted showed additional to economic benefits, such programs have social benefits as well. Addis (2013), said PSNP enhances social and somehow economic empowerment of women beneficiaries which helps them to have access and control over resources and capitals particularly social capital. It helps women beneficiaries to enhance their household food security by empowering them economically and socially even though social empowerment was not the main intention in the program. Misgana (2018), stated that UPSNP has contributed in improving the social assets (social networks), financial assets (income and saving), human assets (food security, skill and work habit), natural assets (environmental protection), and physical assets (household assets) of the beneficiaries.

Mulumebet's (2010), study also showed that PSNP has contributed in empowering women economically and in social aspects of their life. Similarly, Newton 2016 said social transfers, when regular and reliable, can help to alleviate constraints, promote savings and enable women to invest in livelihood enhancing activities and contribute to growth. Daniel (2012), found that PSNP brought about significant contribution on improving the economic and social status of women. He said PSNP contributed for household income diversification and asset building, it played a great role to boost confidence and business skill of rural women, women's role in local program management structure improved; women's decision-making role at households and community level enhanced, and women's confidence and participation in local social institutions boosted.

Summing up, both the findings from this study and others conducted in the area indicate that women have benefited in terms of income, developing self-esteem, getting access to job opportunity, accessing an informal saving and involving in social networks as well as in community decision making. This implies the control over asset, self-efficiency, productivity, decision making and consumptions indicators leading to women economic empowerment model used for this study have been fulfilled. Therefore, it is possible to say UPSNP has brought economic empowerment for women beneficiaries.

## Chapter Five: Conclusion and Recommendation

### 5.1 Conclusion

The findings of this study showed that UPSNP has contributed in economically empowering women and in bringing positive change on the urban environment at *woreda 7* and *woreda 9* of Gullele sub-city. The key findings are summarized under each component of women's economic empowerment framework used for this study.

One indicator of empowerment under power and agency is control over assets. This means women have their own source of income and women have control over how to spend cash or saving. The findings from this study have shown that women have income as a result of UPSNP and this income is regular when compared to their other sources. From the total women who participated in this study 76.9 percent said they have control over their income and they make decisions such as on what to spend and what to save. This shows women are being empowered in making decisions for themselves and their household.

Women beneficiaries in both the target *woredas* are members of targeting committee, appeal committee, and public work and they also hold leadership roles. Although targeting and appeal committees make decision as a group, women play significant roles as chairs of the committee, deputy chairs of the committee and secretary of the committee. Women's decision-making is highly exercised in PW where they serve as PW leads; they are also fairly represented as PW leads in both *woredas* taking more than 50 percent from the total. This study has found women's participation in targeting committee, appeals committee and in PW proves their involvement in the UPSNP structure and that they are qualified for leadership roles if they are given the opportunity. As a result of UPSNP, women are also able to establish social networks such as *Equib* and reap both the financial and social benefit it provides.

Self-esteem is one part of women's economic empowerment and it is the improvement women are experiencing in their self-esteem. From the total participants in this survey, 85 percent have experience a change in their self-esteem. These women have gained confidence, they learned from each other's experiences, they made friends, they were encouraged to take up responsibilities, they started to express themselves better, they have gained skill and have

improved social interaction. They also have improved social life, they visit their colleagues when they encounter family problems and provide support. Women are also fully participating on UPSNP meetings and forwarding their opinions and requesting for their rights although there is still a room for improvement. Therefore, it is possible to say UPSNP is playing a significant role in terms of improving women's self-esteem.

Economic advancement is the other major component of women's economic empowerment. Within this component, work skill and access to job play significant role in bringing economic empowerment. UPSNP has created access to job for women beneficiaries; it is one of the major benefit they say they have gained from the program. Women have also gained work skills from the PW they are performing and financial literacy as a result of UPSNP. Women have said as a result of their involvement in greenery and beautification they were able to plant vegetables at home for their own consumption, as a result of their involvement in solid waste management they have gotten knowledge regarding solid waste and how to make out of vegetable remains. The financial literacy training they received has also helped them in handling their income. All these indicate that women have access to job and the job has given them useful skills implying the existence of economic advancement.

Women's access to saving and credit is another important dimension of economic empowerment. Because of UPSNP 92.2 percent of the women who participated in the study have their own bank account. All women in the program also have an obligation to save which is valuable in teaching them the importance of saving and helps them to secure credit for the future. Although majority of the women who participated in this study do not have additional saving than the required amount they believe in the importance of saving and want to save if they get left over money. When it comes to accessing credit, UPSNP has not started the service however; few women have taken credit from other sources. Main reason forwarded by these women for not taking credit is fear that they might not be able to return the loan.

Women's contribution in environmental rehabilitation work is highly visible. Majority of those participating in PW are women and they are responsible for all the greenery, beautification and solid waste management works. Open space areas in the community, which used to be waste

dumping sites have been cleaned and changed to green spaces. Cobble stone roads are cleaned, both open and closed ditches that were closed with solid waste are cleaned, open areas by the side of roads are planted with flowers and trees and eroded lands are filled with soil. All these activities that are benefiting both the community and the environment are results of these women's work.

According to the findings of this study, UPSNP has brought economic empowerment for women. Financial service access such as access to income, access to bank service, access to saving has been created for all beneficiaries where majority of the women did not have such opportunity before. Contrary to previously implemented productive safety net programs, with UPSNP women are encouraged to participation in decision-making structure such as in targeting committee, appeal committee and PW. This has enabled women to use their potential, improve their self-esteem and change their attitude of feeling sorry for themselves. Women have started to make decision on the income they receive; they are able to form social networks, which has improved their social interaction, created experience sharing opportunity among themselves and built a culture of supporting each other in needs. UPSNP has created job opportunity and skill for women who were mainly unemployed; this is the biggest achievement of the program. Having this job opportunity has boosted the moral of these women; it has taught them they are capable to work and has given them hope for the future. Many women have a changed attitude and mind set; they are thinking of better ways to improve themselves. UPSNP has also brought significant change on the physical environment. The urban greenery and beautification, solid waste management and watershed management works done have brought visible change on the urban environment. Neighbourhoods where these activities were done are clean, green and appealing to look at.

With the above-mentioned benefits of UPSNP, this study concludes that women are economically empowered as they have accessed financial services and they are involving in the decision-making structure. They are also contributing toward urban environmental rehabilitation.

## 5.2 Recommendation

The findings of the study warranted the following recommendations:

- *Woreda 7* and *woreda 9* UPSNP offices should organize awareness creation session for existing and new beneficiaries regarding targeting eligibility, targeting committee, selection procedure and rights and responsibilities of beneficiaries.
- Food Security and Urban Job Creation Agency should consider revision of PW start time from 6:00 am to 7:00 am to protect women beneficiaries from assaults resulting from leaving home as early as 5:30 am.
- *Woreda 7* and *woreda 9* UPSNP offices should work through PW groups (1 to 5) to encourage women who fear to speak up.
- *Woreda 7* and *woreda 9* UPSNP offices together with Food Security and Urban Job Creation Agency should create a platform for women empowerment sessions to create awareness on credit services for women who have fear of taking loans. This can be done by inviting women who have changed their livelihood using credit service either from credit association or from PSNP.
- Food Security and Urban Job Creation Agency together with other stakeholders should revise the wage rate taking into consideration the increasing cost of living in Addis Ababa as it is stated on the MoUDH PIM.
- *Woreda* UPSNP offices together with city administration should work on community awareness creation session regarding damping of solid waste on open space or leaving of sacks of waste by the road side.
- *Woreda* UPSNP offices should use UPSNP meetings as a platform to inform beneficiaries engaged in PW that activities are selected to enhance community development. This will give beneficiaries moral that their work has value.
- The PW customization process has limited beneficiaries from gaining diversified skill through participating on the different PW activities as the activities are set according to the geographical setting of the area where the activity is conducted. For example, some *woredas* have watershed management activities as there are water bodies in the surrounding. Therefore, it is recommended if *woredas* create a mechanism of exchanging beneficiaries to help them participate on different PW activities and develop skills.

- Food Security and Urban Job Creation Agency together with world bank should work to diversify PW options such as dairy farming, construction, sewing etc to increase the skill set of beneficiaries.

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## Website Sources

<https://unstates.un.org/unsd/gender/worldswomen>

<https://www.data.worldbank.org>

<http://www.addisababa.gov.et>

## Appendix 1. Survey Questionnaire

I am a student of Addis Ababa University, College of Development Studies, Centre for Environment and Development. Currently I am conducting a survey for my MA thesis focusing on Women's Economic Empowerment and their Contribution to Environment Rehabilitation through Urban Productive Safety Net Program in Gulelle sub-city. The purpose of this questionnaire is to collect data from women beneficiaries on access to financial services, their participation in decision-making and their contribution in urban environment rehabilitation. The statement and information you provide will only be used for this study and treated as confidential. Thank you very much for your cooperation and participation.

Name of Enumerator \_\_\_\_\_

Date \_\_\_\_\_

Woreda \_\_\_\_\_ Ketena \_\_\_\_\_

### Part I. Basic Information

1. Head of household

1. Male      2. Female

2. Age of respondent: \_\_\_\_\_

3. Marital Status

1. Single      2. Married      3. Divorced      4. Widowed      5. Separated

4. Level of education

1. Read and write education      3. High school education      5. No formal education  
2. Elementary education      4. College/university

### Part II. Access to Financial Services

5. What are the sources of income for your household?

1. Daily labour      3. Street vender      5. Support from others

2. Petty trade (food items, vegetables)      4. Pension      6. UPSNP support
7. Other specify \_\_\_\_\_
6. Who in your household performs these activities?
1. I                      2. My husband              3. My children              4. Other              specify
- \_\_\_\_\_
7. What kind of support do you receive from UPSNP?
1. Conditional cash transfer              2. Unconditional cash transfer
8. Has your other means of income stopped after your enrolment under UPSNP?
1. Yes                      2. No
9. How many UPSNP beneficiaries are in your household?
1. One                      2. Two                      3. Three                      4. Four
10. How much is the amount of cash transfer you receive from UPSNP on a monthly basis?
- Birr \_\_\_\_\_
11. What is your household's estimated total monthly income including other sources?
- Birr \_\_\_\_\_
12. What is your household's estimated total monthly expense (groceries, rent, school fee, utility fee)?
- Birr \_\_\_\_\_
13. Has the cash transfer you receive from UPSNP increased your economic status?
1. Yes                      2. No
14. If yes, in what terms?
1. I started saving                      3. I am able to pay for my children's school
2. I have enough to purchase basic necessities              4. Other                      specify
- \_\_\_\_\_
15. Do you have a bank account?
1. Yes                      2. No
16. If yes, did you open the bank account after your enrolment under UPSNP?
1. Yes                      2. No
17. Do you save from your total monthly income?
1. Yes                      2. No
18. Did you have a saving before your enrolment under UPSNP?

1. Yes                      2. No

19. If yes, how much was your estimated monthly saving?

Birr \_\_\_\_\_

20. Do you save more than the monthly saving requirement under UPSNP?

1. Yes                      2. No

21. If your response if yes, how much do you save monthly?

Birr \_\_\_\_\_

22. Do you believe it is important to have a saving?

1. Yes                      2. No

23. What is your reason for your response in Q. 23?

\_\_\_\_\_

24. Do you have access to credit services since your enrollment under UPSNP?

1. Yes                      2. No

25. If no, what is the reason?

1. UPSNP credit service has not begun      3. Fear of debt  
2. Lack of collateral                              4. Other specify \_\_\_\_\_

26. Did you have access to credit service before your enrolment under UPSNP?

1. Yes                      2. No

27. If yes, where did you receive credit?

1. Saving and credit association              3. Relatives                      5. Neighbours  
2. Women/youth association                  4. Friends                        6. Other      specify

\_\_\_\_\_

28. Were you able to access credit service after your enrolment under UPSNP?

1. Yes                      2. No

29. If yes, please specify the type of credit provider?

\_\_\_\_\_

30. Have you received any financial management training since your enrolment under UPSNP?

1. Yes                      2. No

31. If                              yes,                              please                              specify

\_\_\_\_\_

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32. If yes to Q 31, did it bring a positive impact in your life?

1. Yes                      2. No

33. If                                      yes,                                      please                                      specify

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**Part III. Decision making**

34. Do you decide on the income you receive from UPSNP?

1. Yes                      2. No

35. If yes, how is the decision made?

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36. If no, who does?

1. My husband                      3. My husband and I, he takes lead  
2. My husband and I, equally      4. My husband and I, I take lead

37. Are women members of UPSNP targeting committee in your *Ketena*?

1. Yes                      2. No                      3. I am not aware

38. Are women members of UPSNP appeal committee in your *Ketena*?

1. Yes                      2. No                      3. I am not aware

39. Do women take supervisory roles in public work sites?

1. Yes                      2. No

40. Do you attend UPSNP community meetings?

1. Yes                      2. No

41. If no, why not?

1. I don't have time                      3. I don't feel comfortable  
2. I am not invited to attend          4. Other specify \_\_\_\_\_

42. If yes to Q. 41 do you freely share your opinion?

1. Yes                      2. No

43. If no, why?

- |   |                                    |
|---|------------------------------------|
| 1. I am afraid to speak up<br>to speak    | 3. Platform is not given for women |
| 2. I don't think my opinion will be heard | 4. Other specify                   |
- 

44. Are there any social networks (*Idir, Equib and Mahber*) among UPSNP beneficiaries?

1. Yes                      2. No

45. If yes, are you a member?

1. Yes                      2. No

46. If no to Q.45, would you like it if social networks are established?

1. Yes                      2. No

47. If yes to Q.46, what is your role in the network?

1. Member                  2. Secretary                  3. Treasurer                  4. Chair

48. If social networks exist among UPSNP beneficiaries, who are majority of the members?

1. Men                      2. Women                      3. Both are equal in number

49. Do you prefer a women only social network?

1. Yes                      2. No

50. Why?

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51. Have you been in a leading position since your enrolment under UPSNP?

1. Yes                      2. No

52. If yes, in which section?

- |                        |                   |                        |
|------------------------|-------------------|------------------------|
| 1. Targeting committee | 3. Public work    | 5. Other Specify _____ |
| 2. Appeal committee    | 4. Social network |                        |

53. Have you noticed a change in your self-confidence (speaking in public, on meetings, sharing opinions, engage in activities) after your enrolment under UPSNP?

1. Yes                      2. No

54. What other change have you noticed in your self-confidence after your enrolment under UPSNP?

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55. Do you think UPSNP has benefited women and men equally?

- 1. Yes
- 2. No

56. How?

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57. What part of UPSNP do you think are beneficial for women beneficiaries?

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**Part IV. Contribution to environmental rehabilitation**

58. How far is the public work site from your home?

- 1. Less than 1 km
- 2. 1 – 2 kms
- 3. 3 – 4 kms
- 4. more than 4 kms

59. Do you and male beneficiaries perform the same public work?

- 1. Yes
- 2. No

60. If no, please explain?

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61. Is there a differentiated public work category for women?

- 1. Yes
- 2. No

62. If yes, please explain?

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63. Is there a working hour difference for men and women in public work?

- 1. Yes
- 2. No

64. If yes, what kind?

- 1. Late start
- 2. Early departure
- 3. Breaks
- 4. Other specify \_\_\_\_\_

65. In which public works do women mostly engage?

- 1. Solid waste collection
- 2. Urban greenery and beautification
- 3. Watershed management
- 4. Urban Agriculture
- 5. Infrastructure development

66. Why do you think is the reason?

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67. Do you perform urban greenery works?

- 1. Yes
- 2. No

68. If yes, which of the below urban greenery category do you participate in?

Urban greenery activity	Yes	No
1. Road side and traffic square beautification		
2. Open space beautification		
3. Land preparation for seedling plantation		
4. Planting flowers/grass/trees		
5. Breeding seedling		
6. Land preparation for sport field		
7. Neighborhood road beautification		

69. Did you receive any skill training to perform these activities?

- 1. Yes
- 2. No

70. If yes, please explain?

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71. Do you participate in dry waste management works?

- 1. Yes
- 2. No

72. If yes, which of the below dry waste management category do you participate in?

Waste management activity	Yes	No
1. Street cleaning/sweeping		
2. River side cleaning		
3. Closed drainage cleaning		
4. Open drainage cleaning		
5. Composite preparation		
6. Segregation of recyclable waste		

73. Did you receive any skill training to perform these activities?

1. Yes                      2. No

74. If yes, please explain?

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75. Do you participate in urban agriculture works?

1. Yes                      2. No

76. If yes, which of the below urban agriculture category do you participate in?

Urban agriculture activity	Yes	No
1. Preparing space for poultry farming		
2. Preparing space for bee keeping		
3. Preparing space for animal fodder production		
4. Preparing space for urban agriculture		
5. Preparing space for seedling breeding		

77. Did you receive any skill training to perform these activities?

1. Yes                      2. No

78. If yes, please explain?

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79. Do you participate in watershed management works?

1. Yes                      2. No

80. If yes, which of the below watershed management category do you participate in?

Watershed management activity	Yes	No
1. Hillside terrace		
2. Bench terracing		
3. Levelling eroded lands with soil		
4. Building water ways		
5. Hillside terrace with trench		

81. Did you receive any skill training to perform these activities?

1. Yes                      2. No

82. If yes, please explain?

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83. Do you believe UPSNP has brought positive change in the urban environment?

1. Yes                      2. No

84. If yes, please explain?

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85. Do you think you have played a role in this positive change?

1. Yes                      2. No

86. If yes, in what terms?

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87. Do you believe UPSNP is good for women?

1. Yes                      2. No

88. Please explain your response to Q.88?

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Thank you for your time!

## **Appendix 2. Key informant Interview questions**

Date of interview: \_\_\_\_\_

Interview no : \_\_\_\_\_

Name of interviewee: \_\_\_\_\_

1. How are targeting committee, grievance handling committee and PW leads selected?
2. Are women part of these committee? and what is their role? What sort of decisions do they make?
3. Many beneficiaries are not familiar if women are members of the targeting committee, why do you think this is?
4. Majority of the PW participants are women? Why is that?
5. Do you believe UPSNP is benefiting women? In what terms?
6. Do you believe women have contributed to the environment? How?

### **Appendix 3. Focus Group Discussion questions**

Date \_\_\_\_\_

Woreda \_\_\_\_\_

Focus Group no \_\_\_\_\_ Total No of people in the group: \_\_\_\_\_

1. Since your enrolment in UPSNP, you are getting income for engaging in PW, do you have the authority to fully decide on this income?
2. What are the changes you observed on yourself after your enrolment in UPSNP?
3. Women do not express their viewpoints in community meetings, why do you think is that?
4. Do you save more than the required amount by UPSNP? Why? Do you believe it is important to have a saving?
5. Do you believe the PW you are participating in has given you skills useful to improve your livelihood?
6. Do you believe your participation in public work has brought positive change on the environment?