

Impact Assessment of Literacy Skills on the  
Income Generating Schemes for Poor Women in  
Addis Ketema Sub City

The Case of  
Organization for Women in Self Employment /WISE/

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By: Tibebu Zenebe

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## ***Lists of Acronyms***

ACOPAM	<i>"Appui associatif et coopératif aux Initiatives de Développement à la Base".</i>
ADRA	<i>Adventist Development and Relief Agency</i>
ANFE	<i>Adult and Non-formal Education</i>
CSTCs	<i>Community Skill Training Centers</i>
CBOs	<i>Community Based organizations</i>
DWACUA	<i>Development of Women and Children in Urban Areas</i>
Dvv	<i>Institute for International Cooperation of the German Adult Education Association (Institute fuer international Zusammenarbeit des Deutschen/Volkshochschul-Verbandes/</i>
EFA	<i>Education for All</i>
ESDPs	<i>Education Sector Development Programs</i>
FDRE	<i>Federal Democratic Republic of Ethiopia</i>
FAL	<i>Functional Adult Learning/Literacy</i>
GDP	<i>Gross Domestic Product</i>
IGA/Ps	<i>income-generating activities/projects</i>
FGD	<i>Focus Group Discussion</i>
ILO	<i>International Labour Organization</i>
MDGs	<i>Millennium Development Goals</i>
MFI	<i>Micro Finance Institute</i>
MEDaC	<i>Ministry of Economic Development and Cooperation</i>
MoFED	<i>Ministry of Finance and Economic Development</i>
NHCs	<i>Neighborhood Committees</i>
NHGs	<i>Neighborhood Groups</i>
NGO's	<i>Non Government Organizations</i>
NLM	<i>National Literacy Mission</i>
PRS	<i>Poverty Reduction Strategy</i>
SACCO	<i>Savings and Credit Cooperatives</i>
SEWA	<i>Self Employed Women's Association</i>
SSA	<i>Sub Saharan African</i>

## ***Lists of Acronyms***

<b><i>TVET</i></b>	<i>Technical Vocational Education and Training</i>
<b><i>TLC</i></b>	<i>Total Literacy Campaign</i>
<b><i>TOTs</i></b>	<i>Training of Trainers</i>
<b><i>TV</i></b>	<i>TeleVision</i>
<b><i>WAO</i></b>	<i>Women's' Affairs Office</i>
<b><i>UN</i></b>	<i>United Nations</i>
<b><i>UNESCO</i></b>	<i>United Nations Educational, Scientific and Cultural Organization</i>
<b><i>US</i></b>	<i>United State</i>
<b><i>USAID</i></b>	<i>United States Agency for International Development</i>
<b><i>WEEL</i></b>	<i>Women's Economic Empowerment and Literacy program</i>
<b><i>WEP/N</i></b>	<i>Women's Empowerment Program of Nepal</i>
<b><i>WISE</i></b>	<i>Organization for Women in Self Employment</i>
<b><i>WSHGs</i></b>	<i>Women Self-Help Groups</i>

## **Abstract**

*The purpose of this study was to assess the impact of WISE project intervention on the income generating schemes for poor women in Addis Ketema Sub City. In order to achieve this purpose, basic questions were raised that were intended to address the project overall design, implementation activities and impact on the livelihoods generation capabilities of targeted beneficiaries in the study area. Case study method was employed to carry out the research. Both qualitative and quantitative data were gathered using questionnaire, interview FGD and document reviewing as a method of data collection. The analysis of data was carried out using descriptive narrative and percentage analysis method. The participants of the study were categorized into seven groups and different sampling techniques were employed to select samples from each group. A total of 44 beneficiaries of the project were selected using availability sampling method, to fill out the questionnaire; and another 53 were selected using the same sampling technique and got involved as participants in an in depth interview and FGD. The purposive sampling technique was used to collect data from 2 literacy facilitators and 8 project staffs. The findings of the study indicated that the project has been designed and implemented in the area with the view of promoting income generating schemes for poor women by maximizing the beneficiaries' income generating capabilities using tools; skills trainings, saving, loan and micro business development. The project created an opportunity for literacy learning and easy access to loan for many women beneficiaries. The study finding disclosed a well organized and efficient skill training program delivery, close follow up and supervision support, excellent business management counseling service, respectful and worthwhile treatment to the beneficiaries that contributed to the paramount effect of promoting the living standard of the beneficiaries. Finally, the study concluded that there is a high demand for the expansion of the project intervention in the study area. Hence due consideration should be given to the establishment of networking and partnership promotion; with different funding organization to expand the contribution of the project and ensure its sustainability to other deprived women.*



## Chapter One

### I. INTRODUCTION

#### 1.1 Background and Rationale

Ethiopia is the most populous state in the Horn of Africa and one of the world's poorest countries with a real per capita GDP of US\$ 90. About 87% of its population live in rural areas and are dependent on agriculture; more than 56% live in absolute poverty; and 70% of the adult population is functionally illiterate and unskilled. One in every two adults cannot read or write and the situation is worse still in the rural areas and for young and adult women. Furthermore, children and youth living in rural areas have little access to education or skills training programmes, and the overall quality of education in rural areas is generally low due to poverty and limited investment and resources. In addition, the drop-out rate for children and youth leaving the education system after the primary school level is very high and many school leavers fail to acquire adequate literacy or vocational/livelihood skills (UNESCO, Institute of Lifelong Learning, 2009).

The report also conveys the government's commitment to fight poverty and its future plan to address the needs of children, youth and adults with the provision of appropriate education. Hence the report forwarded the following;

*The Government of Ethiopia considers the education sector to play a crucial role in driving development and transformation as well as reducing poverty and empowering citizens. As a result, the Government has prioritized the development and provision of access to primary education to children under 15 years and Technical Vocational Education and Training (TVET) to out-of-school youth and adults who have completed grade 10 and above. Furthermore, the Government also offers literacy courses and basic skills training in CSTCs to people who left school prior to grade 10 or who have received no education at all. (UNESCO, Institute of Lifelong Learning, 2009, p.2)*

Based on the recent status report of MoFED (2010), the government's move towards the alleviation of poverty, gender equality and the provision of access to primary education, has shown progress.

Hence, the Ministry of Finance and Economic Development in its MDGs 2010 report, pointed out that, the total population living under the poverty line has shown a decline to 29.2% in 2009/10 from where it was 49.5% in 1994/95 and 38.7% in 2004/5.

The government started the fight against poverty from very high levels with close to 49.5% of the total population under the poverty line in 1994/95. In the interventions made within the past seven years, major progress has been registered.

This growth has emanated from the growth of small holder private agriculture, particularly in rural areas and also the growth in the service sector areas.

The Government of Ethiopia has declared its commitment to gender equality, equity and the empowerment of women by stipulating the rights of women in its Constitution. The intervention includes, increasing girl's and women's access to education, improving water supply and sanitation as well as health services and adapting agricultural training to the needs of women. Furthermore, safeguarding rights such as access to land, credit, and increasing the number of women that benefit from government programs such as the construction of low cost houses in urban areas and the encouragement of micro and small scale enterprises.

With regard to primary education measured in intake rate, it reached 89.3% in 2009/10 out of which the participation for female stood at 86.5% and for male stood at 87.9 %.

Towards the achievement of this goal, the Government of Ethiopia has made achieving universal primary education a central aspect of public policy, and public spending on education has increased over the decades. Successive five year nationwide Education Sector Development Programs (ESDP I, ESDP II ESDP III, and ESDP IV) have already been implemented. Ethiopia realizes that, increasing the coverage of education is only part of the battle and the push to increase coverage has been accompanied, in recent years, by a national program to improve the quality of education delivered, to keep children in school and reduce dropout rates.

But in the case of adult literacy and Non formal education, as the report reveals, the general literacy rate remains very low. Heterogeneity in the gender disparity of adult literacy rates is widespread across Ethiopia. In addition, the urban-rural disparities in

literacy are pronounced with literacy rates often significantly lower in rural areas. (MoFED, 2010 ).

Regarding the aforementioned point, the UNESCO Institute of Lifelong Learning (2009) argued that, over the past decade, however, the Government has provided only marginal support in the field of Adult and Non-formal Education (ANFE). It was not until recently - notably, after the Dakar Forum on Education for All (EFA) and the formulation of the new Poverty Reduction Strategy (PRS) - that non-formal education gained stronger political support and began to be viewed as an alternative route to basic education. At the same time, livelihood-oriented adult non-formal education initiatives and activities carried out by NGOs and community-based organizations have been recognized for their role in promoting development and alleviating poverty.

The report stated also the role of NGOs in the area of adult education and depicts the extent their contribution to fulfill the government's educational objectives.

Accordingly, only a small number of NGO-initiated adult education programmes are operating at the community level and most, particularly those in the remote rural areas, are neither effective nor sustainable. Furthermore, most of these programmes continue to prioritize and provide literacy education and skills training without addressing the need for an integrated functional literacy or livelihood training programme that encompasses critical areas of adult education such as civic, cultural, or environmental education, or the broad field of continuing education. They couldn't (adequately) equip learners to establish a livelihood or carry out economic activities after they have completed a course of training (e.g. open businesses or carry out income-generating activities/projects (IGA/Ps)).

It is on this background that the researcher selected the Organization for Women in Self Employment /WISE/ which has been working in the area of economic and social empowerment of women in Addis Ketema Sub City since 2000.

## 1.2 Statement of the Problem

Poor women are often more disadvantaged than men in terms of representation and participation in decision making, income generation opportunities, physical and tenure security, shelter, and legal and human rights. Many of them appear marginalized, even hidden, from ongoing events in their communities because of lack of skills, literacy, status, mobility, and self-confidence. Further more, it states the fact that women are seldom involved in decision making or policy formulation processes has impeded their socio-economic development and has led to most key issues affecting them remaining untouched. However women know that the acquisition of knowledge constitutes the first step towards the process of change, be it social, economic, cultural, or political. (Global Urban Development Magazine, Vol.2, Issue 1, 2006)

The “Leave No Woman Behind Joint Programme Project” (2007) also confirms that, Women and girls in Ethiopia are at a distinct disadvantage compared to boys and men, on a range of issues including literacy, health, livelihoods and basic human rights. Constraints to women’s participation in social development in the country remain formidable because of traditional attitudes, beliefs and practices that reinforce gender roles and that are disadvantageous to the equal rights and development of women. Furthermore, there are few women empowerment programmes designed to correct the existing imbalances in access of women to productive resources, economic opportunities and active involvement in decision making at all levels of governance. In urban Ethiopia, female household heads engage in the informal sector for daily subsistence, often shouldering the responsibility to raise children out of wedlock. [http://www.et.undp.org/index.php?option=com\\_docman&task=doc\\_download&gid=84](http://www.et.undp.org/index.php?option=com_docman&task=doc_download&gid=84))

Yeshiareg (2007) on her report raised many issues that preclude the participation of women in every sphere of social activity and emphasized how serious the condition of women is. Accordingly, she argued that, the increased focus on gender and development debate has been an important development of the last three decades. The global realization that failure to pay closer attention to the differentiated positions of women and men in society (resource allocation, rights, and opportunities) in

formulating policies and designing projects can have adverse impact on development outcomes.

Yeshiareg (2007) further discussed on the point recalling the agreement reached by world leaders on the Beijing Platform and mentioned that, with this understanding, the consensus around the Beijing Platform for Action which was endorsed by 189 governments and leaders of key international institutions at the IV UN International Conference on Women in 1995 held in Beijing. The centrality of gender equality as one of the prerequisites for poverty reduction was further recognized as the world leaders agreed to a set of time-bound and measurable goals and targets, now called "Millennium Development Goals", for halving poverty and hunger, ensuring universal primary schooling, reducing child and maternal mortality and infectious diseases, improving environmental sustainability and achieving gender equality and women's empowerment.

Yeshiareg continued that, at the World Summit in 2005, Governments of Africa and other regions and international development organizations, reaffirmed their commitment to gender equality and women's empowerment as essential to development, peace and security.

She also emphasized on the commitments that the World Nations entered to attain the Millennium Development Goals and stressed that, the Millennium Development Goal 3: Promote Gender Equality and Empowerment of Women (MDG.3) is recognized not only as a goal in itself but also as an essential step for achieving all other goals. Paragraph 58 of the World Summit Outcome Document of 2005 articulates the resolution of the world leaders to eliminate pervasive gender discriminations in primary and secondary education, property and housing rights, access to reproductive health, access to labor markets, sustainable employment, and labor protection, and representation in government decision-making bodies as well as elimination of all forms of violence against women and the girl child.

It is this deep concern and development gap that leads governments, NGOs and civic societies to work towards alleviating poverty i.e. to ease the burden of poor women and ultimately to secure the development and well being of the society. In this regard,

these agencies spotlight on the communities where the magnitude of the problem most likely prevailed, in order to tackle the problem either independently or collaborating their efforts for the benefit of the disadvantaged group.

Thus, this research sets out

- (a) to examine what effects literacy skills have brought on income generating activities
- (b) the ways in which savings and credit, enterprise and basic literacy skills used as tools for building the capacity of poor women and the impact of these activities on enhancing their livelihood and the improvement of their quality of life.

To this effect, the following basic questions were set to be answered at the end of the research work.

1. How are the overall design and implementation of the WISE project in the study area carried out?
2. How could the acquired literacy skills facilitate the efforts of poor women who are engaged in small scale income generating schemes?
3. What are the impacts of literacy skills on improving the livelihood of poor women in the sub city?
4. What are the major challenges that have encountered the implementation of adult literacy and income generation and training activities in the sub city?
5. What are the implications and lessons learnt from literacy skills training and income generating scheme of the project?
6. What does the sustainability of the project look like?



### **1.3 Objectives of the study**

#### **1.3.1 General Objective**

The general objective of the study was to assess the impact of income generating activities of poor women in Addis Ababa.

#### **1.3.2 Specific Objectives:**

**The specific objectives were to;**

- Survey in what ways the training of literacy skills supported poor women in running income generating activities.
- Determine the effect of acquired literacy skills on the economic empowerment of women focusing on change in income and asset possession
- Assess the contribution of acquired literacy skills in enhancing the level of confidence and self esteem of target beneficiaries
- Identify the factors that limits the effective implementation of literacy skills training with income generating schemes in the study area
- Find out the implications and lessons learnt/ success stories from such literacy training accompanied with income generating self help development program.
- Determine the effect of acquired literacy skills on the social empowerment of targeted women focusing on change in role and participation status in the community

### **1.4 SIGNIFICANCE OF THE STUDY**

Women face abject poverty in want of adequate food, clean water, sanitation, and health care. They often lack access to the critical resources of credit, land and inheritance. They are denied opportunities, choices, access to information, education, and skills. Without any sense of power whatsoever, their participation in decision-making is minimal, both at home and in the community. (Adult Education and Development, Editions 63, 2005).

The role of education in empowering women's collectives assumes greater significance in this context. Information dissemination, raising awareness, capacity building, and translation of skills into practice increases women's economic options

and promote their sense of worth. Basic literacy skills help them to acquire knowledge and skills required for improving and developing their tasks in all fields. Vocational education and training go a long way in facilitating their economic base. Enhanced organizational and social leadership skill empowers them socially and politically.

Poor women lack resources, skills, education and collective strength to break the cycle of their oppression and exploitation. External facilitation through voluntary development organizations plays a crucial catalytic role by creating a platform for learning.

Thus, assessing the impact of WISE project on women beneficiaries in Addis Ketema Sub City may help:

- Policy makers and curriculum planners to consider the issue of literacy-led livelihoods skills development programs for women.
- Raise social awareness about the contribution of literacy and livelihood skills training for the socio economic empowerment of women and poverty reduction as well.
- Adult and non formal educators to develop action oriented literacy training programs for the poor women and be acquainted with the factors that impede the affective implementation and impact of such kind of programs in study areas and other similar ones;
- Users of WISE to replicate as well as maintain the sustainability of the project
- Other similar development projects to learn from the experience and develop a better on this kind of program or women empowerment model.

Furthermore, the finding of the study can also be used by other researchers and scholars in the field who might be interested to conduct further studies on the subject. In addition, the result of the study could serve as a source of information for the general public that need to know the role of literacy skills saving, credit and micro business development training programs in the socio economic empowerment of women.



### **1.5 Delimitation of the Study**

The study was focusing on the assessment of the impact of literacy skills on the income generating schemes for poor women in Addis Ababa. Ultimately the study was targeting to the investigation of how literacy skills assisted poor women in the targeted study area for carrying out and managing their income generating activities successfully.

The organization's mission, goals and objectives, implementing procedures and achievements made since the time of its inception were reviewed.

Although the Organization for Women in Self Employment (WISE) currently focuses its programme attention on six sub-cities of Addis Ababa namely, Kirkos, Nefas silk Lafto, Akaki-Kalit, Addis Ketema Gulele and Kolfe Keraniyo.

The study was based on one Sub-city, in Addis Ketema sub city, concentrating on the major adult literacy training programmes, such as entrepreneurship skills, leadership and management skills, health education and self development training programmes on the one hand, to assess how the literacy programs were organized and implemented, on the other hand, to investigate its relations with income generating schemes and the benefits bestowed from combining literacy training with income generating schemes.

The study did not evaluate other programmes like the provision of TOTs, consulting and training of staff and target groups of like-minded organizations that the organization was operating.

## Operational Definitions of Key Terms

1. **Literacy skills:** - any newly acquired skill obtained through education and training that develops in practice.

This includes, the skill of writing, reading and computing, the personality qualities or life skills built-up in the process of self development, such as, change of attitude and positive thinking, readiness to accept new ideas, decision making, self confidence, assertiveness, good interpersonal communication, relations and interaction skills, qualities of business making skills, saving habits, business management and household management skills, time management, the skills of making negotiations and persuasion, skills of keeping personal hygiene and household health care etc.

2. **Literacy Skills Trainings:-** Trainings offered with literacy component to women who are already on activity by developing program to suit the needs of the activity.
3. **Income generating schemes:** - self sponsored micro business ventures, carried out by women established for income producing purposes, these women depend their living on producing and retailing consumer items or engaged in buying and selling of small consumable goods.
4. **Micro Credit and Savings Cooperatives /Associations:-** Income generating schemes established to provide support to women by social actors where these social actors assisting women to secure income through their own effort.
5. **Micro credit or loan service:** - the process of lending small amount of seed money to groups or individuals with out collateral to help poor women to establish their own business.
6. **Micro Finance Institutions (MIFs):-** Institutions organized to provide services of loan to individuals or groups and mobilize savings for clients. (based on predetermined agreements and commitments)
7. **Compulsory Savings:** - Savings, which acts as collateral and will be with held by the MIFs in case of default.

## CHAPTER TWO

### II. REVIEW OF RELATED LITERATURE

In view of the research problem that determines this study, review of related literature will be discussed in this chapter. The works of different researchers written on the area of the Impact of Literacy Skills on the Income Generation Schemes has been consulted.

Most researchers highlighted the importance of establishing linkage between literacy and income generating schemes to obtain successful results for empowering poor women

Before going into detail analysis of what others have learned about similar research problems, it is good to raise first the issue of women and review the reasons as to why they are vulnerable to economic deficiencies.

#### **2.1 Women's Vulnerability to Economic Deficiencies**

The Gender perspective Guideline issued by MEDaC & WAO (2001) underlines on this subject and claims that, lack of access to and control over land, lack of education and training, lack of access to credit are some of the major restraining factors that created the marginalization of women from the mainstream economy.

Research findings have shown that in most parts of African and Asian countries, poor women are leading their living in very severe conditions. In most cases the socio economic & political status of these countries could not allow to uplift women who are living under the lowest stratum.

Hay & Stichter (1995) argued that, above many other factors that cause women's poverty gender discriminations stood on the forefront. As the authors further elaborated, women in sub-Saharan African cities work inside and outside the home in a variety of occupations. Whatever the origins of the women, the occupations they pursue tend to fall into certain categories because of women's differential access to

education and the constraints imposed by the gender division of labor, both colonialist and indigenous. Although most African nations have enacted laws that forbid discrimination on the basis of sex, only very few women have been able to overcome the socioeconomic constraints which keep women illiterate, poorly paid, or marginally self-employed.

The authors continued their argument and revealed the situation how much African Women were lagging behind from access to education which was the main cause for their discrimination in the labour market, accordingly the authors stressed that, In Sub-Saharan Africa as a whole, the great majority of women are still illiterate. Most of these are in rural rather than urban areas. Illiteracy rates are falling for young women, but are still much higher for young women than young men. In some quite populous African countries, such as Ivory Coast Ethiopia, Liberia, Senegal and Sierra Leone, the ratio of female to male enrolment in primary school was still less than that of male students.

According to MEDaC/WAO (2001) the situation of women in Ethiopia is not that much different from those of women in many parts of Africa. Women in Ethiopia have been subjected to various forms of gender based discrimination under traditional customary rules and practices which in many ways have had impacts on economic, political and social status of women in the country.

Given women's lack of access to economic resources and the various obstacles preventing them from benefiting from the fruits of their labor, to this effect, the majority of the people living in chronic poverty in Ethiopia are women.

The organizations pointed out that, a great number of urban dwellers earn their living from activities such as selling food and drinks, petty trade, spinning, handicrafts and street vendors, In urban as well as in rural areas the majority of women are engaged in informal economic activities.

As it is marked out in the guideline, to change the scenario, the government attempted to take series of affirmative action and various interventions were made to minimize the prevailing effect of poverty in the Ethiopian context.

The FDRE constitution proclaimed in August 1995 entitled women the right to equality. Accordingly, article 35 (3) states that, "the historical legacy of inequality and discrimination suffered by women in Ethiopia taken into account, women in order to remedy this legacy, are entitled to affirmative measures. The purpose of such measures shall be to provide special attention to women so as to enable them compete and participate on the basis of equality with men in political social and economic life as well as in public and private institutions." (The Constitution of FDRE, 1995).

The organizations asserted that, towards the realization of this endeavor, all policies, strategies and guidelines prepared on sectoral basis were made to reflect the issue of gender in order to address the question of women at all levels of intervention areas.

Above all the Ethiopian National policy on women encourages women's equal participation in all aspects of economic social and political arenas in the country. The policy also aims to ensuring the full development and advancement of women so that they enjoy their democratic and human rights.

The policy areas of focus to promote the advancement of women are closely linked to twelve priority areas recommended in the Beijing Platform for action. Like for example (Women and Poverty, Education and Training for women, Women and Health, Violence against women. etc.)

The organizations further noted that, in addition to the efforts made in various angles, the government initiated the drafting of a practitioners' guide in order to help project planners and decision-makers address gender issues in project preparation and consequently resource allocation.

Describing the importance of the achievement of these objectives, the government of Ethiopia has shown strong commitment to incorporate gender perspectives in programs and project planning since they are entry critical point to take into account gender concerns in the socio economic development process of the country.

Therefore, in order to ensure women's equal participation and enable them to become equal participants of the progress made in these areas, it is imperative to channel all the necessary resources in a coordinated and cohesive manner. The advancement of

women can be achieved with the cooperation and collaboration of Government, NGO'S, private sector, professional associations, women's organizations and women themselves.

In view of the above statement, the current trend which is becoming popular and widely used strategy is organizing women in small business cooperatives targeted for income generating activities. It is regarded as a means of pulling out of women from the meager of poverty. The next topic deals with the contribution of micro credit associations in supporting women's productive activities.

## **2.2 Micro Credit and Savings Associations as a means to Income-Generating Activities**

Albee Alana, (2010), in his evaluation report accounted the flourishing of income generating schemes and the support provided to women by various social actors hence, according to his analysis, many development agencies are increasing their emphasis on assisting women to secure income through their own efforts. Such approaches are often categorized as 'income-generating activities' and cover initiatives as diverse as small business promotion, cooperative undertakings, job creation schemes, sewing circles, credit and savings groups and youth training programmes. According to Albee, (2010) income generating activities are those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. He denoted also that, other types of support affecting women's production are considered complementary to income-generating activities. For example, these might include child care or basic services provision and labour-saving technologies.

### **2.2.1 Methodologies of Credit Interventions**

Regarding methodologies of credit interventions, Albee (2010) demonstrated the two types of methodologies of programming credit interventions targeted at poor women. Which are; participatory approaches and approaches that introduce models.

Participatory approaches often start from the existing situation of the beneficiaries. They accept that interventions do not begin in a vacuum and that poor women have



ingenuity and understanding about managing finances and household resources. Humility is therefore required on the part of the intervening agency, which must first learn from poor women about the specific informal credit mechanisms already existing in their area. Such mechanisms include traditional systems, such as money lending, funeral societies, personal borrowing, bartering and pawning. Understanding how these work and what their limitations are takes time and interaction with the poor, because household and individual borrowing issues are considered private matters in most cultures. Through this process of interaction and reflection, trust and understanding can be built between the interveners and poor women. This forms the basis for identifying constraints on these women, and eventually building mechanisms to address their needs. Therefore, planning must not be done externally but with the active participation of the beneficiaries. Where the goal is empowerment, interveners sometimes support the process of building democratic membership-based local organizations with poor women. On the other hand, this participatory approach differs from the 'models' approach in which standard predetermined packages are offered. These often include step-by-step guidelines to microbusiness feasibility studies, loan administration, etc. Most often they promote a system whereby credit is delivered, collected and recorded by persons external to, and of a different class from, the borrowers themselves. This, and the lack of women's participation in decision-making, can lengthen the road to empowerment.

In another development Clark Josh (2010) in his article, '*How Micro lending Works*' tried to show the growing predominance of credit as a development tool. Accordingly, he argued that, most bankers are, after all, capitalists as well, and the best way for a lender to ensure a profit is to lend to those likeliest to repay the loan. The door to wealth or self-sufficiency is open only to those who meet certain standards. Unfortunately, the poor generally don't meet those standards.

Addressing the emergence of a new lending system Clark (2010) emphasized that, another type of lending has emerged to combat this vicious cycle, known as micro lending. Compared to traditional lending practices found in capitalist economies, microlenders are mindlessly risky in the loans they make: They loan money to the

indigent, those without collateral, career changers and those without any work experience. To some, the concept of microlending is merely a noble idea that doesn't work in practice or an innovation that will eventually lead to a developed, globalized world. (Clark Josh, 201)

The word micro lending makes the concept sound like it's concerned with very small loans. Indeed, this is usually the case in the developing nations where the bulk of microlending takes place. It's not the dollar amount that necessarily makes a loan a microloan; it's the criteria that borrowers must meet.

Microloans traditionally go to those who are overlooked by large, traditional lenders: the poor, women, those without collateral, entrepreneurs who are stepping into a new field. Microlending pioneer Muhammad Yunus, a Bangladeshi economist and founder of microlender Grameen Bank, described the practice, "If banks lent to the rich, I lent to the poor. If banks lent to men, I lent to women. If banks required collateral, my loans were collateral free". Grameen Bank's loans also went to the illiterate and those in remote and poverty-stricken rural areas where no banks existed. In 2006, he won the Nobel Peace Prize for his work.

Yunus wasn't the first person to come up with the idea of lending money to people traditional banks reject. Microlending bears a striking similarity to borrowing from loan sharks; it serves borrowers who are viewed as unsuitable for loans from more traditional channels. In fact, microlenders are usurping business from loan sharks in some countries, mainly because there's no threat of violence associated with microlending and interest rates are much lower. The average interest rate on microloans made worldwide is 31 percent.

Rather than threatening to break the legs of errant borrowers, microlenders like Grameen Bank and others rely on social pressure to ensure loan repayment. Many traditional societies maintain strict social codes pertaining to repaying what is borrowed. In other words, failure to repay on time places the good name of a borrower's family on the line. Grameen Bank also lumps disparate borrowers into groups. Further lines of credit are opened only when all of the borrowers in a certain group are making payments on their loans.



Micro lenders also employ what they call "bankers on bicycles." These are collection agents that make weekly visits to borrowers to collect payments. This method of collection helps ensure repayment of the loans made to entrepreneurs in developing nations because it's convenient for the borrower. The social pressure of a personal visit from a neighbor who works for the lender also increases the likelihood for repayment.

According to Lemire Beverly, et al. (2002). study report, the advancement of micro - credit programmes is analyzed with regard to its contribution to poor female youth. Based on his observation by participating in micro-credit programmes, poor female youth can develop income generating activities, which, in turn could provide a basis for developing sustainable livelihoods. In that event, the amelioration of the household resource constraints might enable their children (especially girls) to go to and stay in school, and alternative that would otherwise not poor families to climb out of poverty, but also have beneficial, long term intergenerational effect of women by enhancing the quantity and quality of human capital. However a vast majority of poor female youth are neither in school nor participants in micro-credit programmes. Rather they are often engaged in economic activity at the lowest level, or in home based activities such as cleaning, cooking and looking after siblings.

Lemire Beverly, et al. (2002), stressed on the point that, to the extent, these girls belong to households in which their mothers are engaged in in-come generating activities supported by micro-credit, they might be able to develop human capital if household resources enabled them to go to school. Thus, female youth either develop livelihood skills related to their enterprises, if they participate in credit programmes, or benefit indirectly by being able to go to school if their mothers are programme participants. Indeed, the later impact can be very important, since it provides the opportunity, if not the guarantee of breaking out of the intergenerational cycle of poverty. The main difficulty is that there is little guarantee that the amelioration of house hold resource constraints would translate into girls' attending or, more importantly, competing school, if parents choose to educate boys only (for the reasons cited earlier). Indeed, such girls might have to shoulder even greater domestic responsibilities at home if their mothers are busy running micro-enterprises.

Social capital the actual or virtual resources (trust, friendship, solidarity, support, that individuals have access to through participation in extra household settings, can also be acquired by women participating in group - credit programmes. This provides additional support for the success of income-generating activities started with financial capital, and can empower women emotionally, an important factor in their well-being. Empowerment can also occur in other contexts. If participating in credit programmes improves the status of female youth, it could reduce gender inequality in decision making within the household.

As the study report discloses, in India about 93% of all workers are self-employed women constitute more than half of this workforce, more than 96% of women workers are self-employed, self-employed workers are those who earn a living through their own small businesses or through their own labour.

Unlike workers in the organized sector, they do not obtain a regular salary. These workers are characterized by insecure employment, low incomes, lack of capital assets, lack of access to institutional support and no social security benefits, leading to an extreme level of poverty and vulnerability.

They can be, broadly divided into three categories : hawkers and vendors; home based workers, such as weavers, garment makers, food processors and crafts people, and manual labour and service providers, such as agricultural labourers, construction workers, rag pickers, domestic workers, and car pullers.

Lemire Beverly, et al. (2002), further elaborated that, self employed women are caught in the vicious circle of poverty, indebtedness, no government assistance and low income. A possible solution to free these women from this vicious circle involves linking them with registered banks. But attempts to link self-employed women with national banks through SEWA (Self Employed Women's Association) as an intermediary met with many practical difficulties. Bridging the gap between sophisticated bank staff and women in shabby clothes accompanied by noisy children was not achieved, because the banks were not able to relate to these women.

In 1973 the members of SEWA came forward with an answer: a bank of their own where they could be accepted in their own right and not made to feel inferior. Four thousand women contributed share capital of Rs 10 each to establish a women's cooperative Bank. In May 1974 the SEWA bank was registered since then it has provided banking services to poor, illiterate, self-employed women and has become a viable financial venture.

Poor illiterate women find it useful to deal with a bank only if its service is suitable for them. SEWA also mobilizes linkages with other support services such as training, health care, childcare, legal aid, marketing, housing, technical services and other business development services.

According to Desta Asayehgn (2010), poverty is not simply having a very low income. It is a multifaceted phenomenon. In addition to low income, poor people also suffer from illiteracy, unsafe drinking water, and lack of access to basic health services. They live in remote, resource-poor areas, and atrocious slums. Frequently encountered with their vulnerability, the chronically poor are unable to develop their personal capabilities or provide a good start in life for their children, and often die prematurely of preventable causes. (Alston and Shepherd 2008: 9.) With the hastening of the global poverty crisis and the absence of an adequate social safety net for those marginalized and vulnerable sections of society in the less developed countries, a number of researchers have moved beyond the relentless pursuit of short-term toward long-term anti-poverty, environmentally sustainable paradigms to assist chronically poor sectors of society. Though remarkably polarizing issues, in the last three decades microcredit programs have been made available to the chronically poor as a viable option to involve them in the formal economic sector. It is assumed that the disadvantaged groups will become productive members of society if they involve themselves in small businesses that may contribute to powerful changes within their lives. (Microcredit Summit, 1997, Fisher and Sriram, 2002).

In formal financial markets, the poor are excluded from establishing their own small businesses because they are not recognized as being credit-worthy, i.e. unable to save, lacking verifiable credit history or goods to offer as collateral to secure loans,

forcing them to turn to traditional money lenders. ( Zamperetti and Franca Dalla Costa, 2008.)

Recognizing the needs, capacity, and the talents of the poor to repay the loans, micro lending programs are loans extended to group members rather than to individuals. In view of the contingent group loan approach, it is generally assumed that group members would have an incentive to monitor their progress and that this would lead to a greater rate of repayment of their loans since each borrower's creditworthiness would be a factor in the overall creditworthiness of the group (Fisher and Sriram, 2002; Stiglitz, 1990; Varian, 1990; and Becker, 1991). In short, the success of group lending creates positive incentives for members to repay because in case of default, no member of the group will receive future loans. For prompt repayment, there is repeat lending to the group. In group lending, the probability of moral hazard is largely reduced because all borrowers are members of the group and subject to peer pressure, group dynamics, cohesiveness, and the ultimate success of each member of the group (Ajit, A; Sunil, R; and Raman k. R, 2006).

Desta (2010) stated that, microcredit is the process of lending small amounts of seed money to groups rather than to one person, without collateral, to help poor people to establish their own business. Microcredit, especially designed for eco-entrepreneurship, encourages innovation in rural and urban areas to produce environmentally friendly products for the marketplace. Thus, the philosophy of demand-led microcredit finance visualizes the poor not as objects of charity but as socially productive persons. The rationale and objective of advancing micro-loans to the ultra poor is to improve their liquidity constraints, create employment opportunities, and induce sustainable incomes by engaging the poor in the reinvention of everything from the bottom-up, with limited top-down directives. Therefore, the loans accorded to the poor are not only bankable but it is assumed that micro enterprise activities will eradicate poverty and foster sustainable development. As argued by Doocy et al, Microfinance is a logical approach to development because it functions at the grassroots level, can be sustainable, is capable of involving large segments of the population, and builds both human and productive capacity. Summer, (2005). Stated differently, microcredit is an investment in people, the poor and their abilities, which sharpens entrepreneurial initiatives, and strengthens developing countries' economies.

Microcredit is a vital tool for economic development because it enables the poor to build assets, increase income, and reach self-sufficiency. Thus, microcredit not only delivers macro benefits but creates a silent revolution in poverty-stricken rural areas (Sharma, 2005).

As a result, in the 1990s the commercialization of microcredit continued to gain force as one of the key tools of development. The World Bank, the U.N. Capital Development Fund, the European Bank for Reconstruction and Development have created full-scale movements to promote the availability of microcredit programs to a number of developing countries. Based on anecdotal assessment of the impact of microcredit as a financial instrument, the United Nations declared 2005 as the International Year of Microcredit. Realizing that chronically poor people merit the greatest international attention, using the year 1990 as a baseline, the United Nations has advocated the reduction of both extreme poverty and hunger by half or more by the year 2015 of those whose income is below US \$1 per person/day.

Despite the provocative criticisms enumerated above, the idea of microcredit as a key to socio-economic transformation has taken a prominent place in the international sphere. A number of voluntary associations, non-government organizations, friendly societies, savings and credit cooperatives, national and regional government organizations, and commercial banking institutions have joined hands in providing financial services to the marginalized sectors of the world's developing countries. Nonetheless for microcredit programs to alleviate poverty in the long run, the participants need to demonstrate sensitivity to the environment and be involved in environmentally sustainable projects. (Gehlich-Shillabeer, 2008).

Following the Grameen Bank of Bangladesh's model that: 1) the poor are bankable, 2) under non-collateral micro-lending, loan repayment rates are very high, 3) microcredit programs are critical anti-poverty tools, and 4) microcredit is a key to socio-economic transformation and could in the long run contribute to environmentally sustainable development; since 1993, Ethiopia has registered and is operating more than 20 microfinance institutions in accordance with Proclamation No. 40/1996. (Ageba, 2007.) Currently, it has been reported by Forbes Magazine that two microfinance institutions operating in Ethiopia are among the top 50 Microfinance Institutions in the World. The



Amhara Credit and Savings Institution ranks sixth in the world and Dedebit Credit and Savings Institution (based in Tigray) ranks 31st in the world (Nazret, 2009).

### **2.2.2 Micro Finance Policy and Development Framework in Ethiopia**

Pitamber Sunita (2003), on his field observation report, regarding the factors that Impede the Poverty Reduction Capacity of Micro-credit in Malawi and Ethiopia, tried to indicate the roles of Micro finance Institutions and their contributions in the process of poverty reduction activities. Hence, according to Pitamber's observations, the origins of MFIs in Ethiopia is largely rooted in their NGO past with a clearly defined mission of rural poverty eradication. A Government decree in 1996 established the licensing and supervision of MFIs as 'share companies' in accordance with the Commercial Code of Ethiopia. With a network of about 500 sub-branches and branches, the MFIs have expanded their outreach to many of the regions where the incidence of poverty is highest.

As Pitamber (2003) noted, as of January 2001, MFIs in Ethiopia had made loans to and mobilized savings from about 500,000 clients nationally. Some MFIs have also started to offer other services such as managing pension remittances and money transfer services (IFAD, 2001; Negash et. al. 2002). At least 41% of the MFI clients, nationally, are women and in the majority from rural households. MFIs have sustained high loan repayment rates, which varies from 94- 100%. The high repayment rates are mainly due to the kind of loan products offered to women borrowers, which is micro-loans with weekly repayments, and group pressure.

According to his report, the loan products among MFIs in Ethiopia generally follow the Grameen model with some slight variations. Most of the MFIs have two types of loan products, namely loans for on-farm activities, which are due in four to twelve months, and off-farm investments with more flexible repayments on weekly or monthly basis (IFAD, 2001). On average, 60% of the MFI portfolio represents loans for on-farm investments while income generating activities and petty trading accounted for about 40%. There are two types of savings offered by MFIs, namely compulsory, which acts as collateral and will be withheld by the MFI in case of default, and voluntary savings

which the individual can withdraw at any time. Compulsory savings are the most common and the interest rate on savings is about 6% per annum (Dejene, 1999). In comparison to Malawi, the interest rates on loans in Ethiopia can be said to be at acceptable levels, and this is mainly because of the highly controlled nature of the Ethiopian economy and the inflation rate. Interest rates vary among MFIs ranging from 12.5% to 15% per annum, in addition to a loan application fee of about 2%.

### **2.2.3 Community based organizations and the Informal Financial Sector**

The report further elaborated that, in Ethiopia only about 1% of rural households maintain bank accounts. Thus, the informal financial sector is one of the most important sources of rural finance and accounts for about 78% of total agricultural credit (Dejene Aredo, 1993). The major sources of finance in this sector are relatives and friends (66%), and moneylenders (15%). In Ethiopia, there are a number of commonly found community based indigenous savings and credit groups, which are also widely used by women.

One of the Community Based Organisations (CBOs), known as *iqqub* is an informal, ad-hoc association organized by members for the purpose of pooling their savings in accordance with rules established by the group. Members agree to deposit monthly or weekly contributions of a fixed sum with an elected treasurer or, where accessible, in a bank. Lots are drawn weekly or monthly by turns and members in need can purchase the winner's lot by paying a premium. The other common CBO is an *iddir* which is an informal association whereby savings are made primarily for the purpose of covering the cost of funerals or weddings. A *mehaber* is an informal, religious association that draws its members from the church to raise money for medical and burial expenses. In this sense, moneylenders are well positioned, with terms and conditions that are quick, simple, convenient and flexible, for most accessible source of funds for the rural poor outside of family and friends, albeit at an annual rate of interest as high as 245% or more. Therefore, CBOs play a significant role in savings and beneficiary mobilization, and are considered to be effective ways of targeting clients as some of the CBOs are uniquely controlled and owned by women. Savings and Credit Cooperatives (SACCOs) are almost entirely urban based with membership largely drawn from salaried

employees and generally people who share a common purpose and locality. Currently there are about 670 urban SACCOs with approximately 150,000 members.

Reportedly, these SACCOs have consistently performed quite well largely due to their political and financial independence. Most of the SACCO members are men. Members are required to save 3% to 5% of their salaries on a monthly basis. Borrowers are charged 1.5% per month and savers paid the regular bank savings rate, which is currently around 6% per annum. All cooperative societies, including SACCOs, are governed and supervised by the Regional Cooperative Promotion Bureaus.

### **2.3 Literacy Skills and Income Generating Activities**

An article entitled Literacy and Livelihood through Self Help Groups in Urban Settings, An Innovative Experiment in West Godavari District of Andhra Pradesh (2002), tried to show the strategy used to tackle illiteracy through Total Literacy Campaign in urban settings of India. According to Rao Mohn(2002) the article writer "one of the grey areas of literacy movement in India is the lack of effective model for tackling illiteracy in urban settings". The following point signifies this fact.

The article reviewed that, Total Literacy Campaign (TLC), a major strategy followed at present by the National Literacy Mission (NLM) to achieve universal literacy in specified target group, has not differentiated urban and rural areas in terms of approach and methodology. As a result, TLCs have not been able to show real impact in municipal areas of many successful TLC districts. The reasons for this are not far to seek.

*The mass mobilization strategies used in TLCs which are effective in rural areas, are ineffective in urban localities because of its heterogeneous character -a contrast to the homogenous community nature of the rural and tribal areas. Though the non-literates in urban areas live in a literate environment, they are not a part of it. These people who live mainly on manual labour and other petty jobs do not find the necessity of literacy in their day-to-day life. Literacy is not a priority for them because they perceive that it does not have any relation to their livelihood. It is well known fact that economic advantages constitute an important motivational factor. It is perceived that livelihood comes from literacy (education), otherwise literacy and livelihood are two different, independent and isolated issues. (Mohn, 2002: p.1)*



Realizing that the strategy applied in urban settings was ineffective, they changed their approach and introduced a new system that is by combining literacy trainings with livelihood activities. The following signifies this point.

*Development theorists as well as development planners have asserted that literacy does often mean higher income for the new literate both in urban and rural settings. In the rural setting, the new literate is able to make use of such economic institutions as the rural banks and marketing co-operatives as well as economic opportunities in the extension activities of different Ministries and related agencies. In the urban setting, literacy contributes to higher income, to safety on the job, and to the possibility of unionization to protect economic interests. (Mohn, 2002: p.1)*

Rao argued that, the literacy programmes in urban areas failed to establish linkage between literacy and livelihood. Therefore the critical issue is to integrate both in a systematic and complimentary manner. The integration can be done in three ways.

1. *Introducing literacy in day to day life of the non-literates.*
2. *Introducing a new economic activity to the non-literates and imparting literacy skills to meet the educational needs arising out of that economic activity.*
3. *Introducing literacy component to the people who are already in an activity by developing a programme to suit the needs of that activity.*

According to Rao Mohan (2002) from the proposed literacy approaches mentioned above, the third model was preferred. Accordingly, "A literacy programme was conceived and implemented in West Godavari district of Andhra Pradesh using the third approach. In the process of socio-economic and political development, the civil society is organizing itself into different associations to satisfy their developmental needs. The Government is also promoting such groups and associations like cooperatives; self-help groups, professional bodies, stakeholders associations, etc. One such group is the Women Self-Help Groups (WSHGs)".

Introducing literacy to people who are already engaged in an economic activity in a way which serves their needs was the best way to tackle adult illiteracy in the urban context. As it is clearly stated in the following paragraph, the government's effort to empower poor women in such kind of self help group has brought successful results.

*Many changes have been taken place over the last few years in respect of women empowerment through various economic programmes. Development of Women and Children in Urban Areas (DWACUA) is one such important programme introduced by the Government for development of women. The main objective of this programme is to provide income-generating skills and activities to poor women and thereby bring about change in quality of life of women and children of the selected families. This programme also reflects the change in the policy from individual oriented schemes to group based programmes, which enhance bargaining power and decision making ability through collectivization. (Mohn, 2002: p.2)*

The article noted that, under this scheme, Neighborhood Groups (NHGs) and Neighborhood Committees (NHCs) were formed in slum areas of the municipalities and they organised the DWCUA groups. Not less than 10 women who are Below Poverty Line form into a group and organise any economic activity that includes savings and credit. They take up group based economic projects and the Government provides revolving fund and subsidy.

The DWCUA groups were selected as a unit to improve women literacy in the slum areas of the district. It was planned that the group would take initiative to educate their own group members. This programme, based on earlier an experience in rural areas in the same district named as Akshara Mahila (AM), was started from Oct 2, 2000 in West Godavari District. The programme was designed in such a way that literacy was made a part of group activity as thrift and savings.

As demonstrated in the above paragraph, the experiences of most developing countries and research findings have shown that literacy trainings have been successful when it is organized in combination with income generation activities. The impact of Adult literacy projects run by governments and NGOs revealed this fact.

According to Rao Mohan (2002). This was amply demonstrated by the experience of the Akshara Mahila programme in West Godavari district in the urban areas. What came as an added advantage was the existence of the Women Self-Help Groups in the urban area, viz., the DWACUA. It was this experience that served as the torch bearer when the Akshar Mahila Programme was later up-sealed in the whole district from August 2000

and subsequently merged with the state-wide Akshar Sanskranti programme from October 2000.

### **2.3.1 Literacy as a prerequisite to livelihood training**

In another development the African Region of the World Bank Human Development sector, study report on "Skills and Literacy Training for Better Livelihoods, A Review of Approaches and Experiences" (Oxenham John, et al.2002) looks at the intersection between training in livelihood skills and basic education for illiterate and semi-literate youth and adults. The study taking into account the cases of four countries from Africa, Senegal, Guinea, Uganda and Kenya as well as some other Asian countries Bangladesh Philippines and Nepal. According to the study its "basic task was to examine two broad approaches to combining livelihood training with literacy instruction. One approach is to enrich a livelihood-led program with components in calculating, writing, and reading. The other is to enrich a literacy-led program with training for one or more livelihoods" (Oxenham John, et al.2002)

These approaches are also categorized in to five sub divisions; a frame work developed by Rogers as cited (Rogers, 1997).

1. Literacy as a prerequisite or in preparation for training in livelihood or income-generation activities. That is, training in a livelihood is the longer term aim, but people are encouraged not to start training in a livelihood, until they have first mastered reading, writing, and calculating sufficiently to cope with the livelihood's operating and development requirements. There is a planned progression between the two.
2. Literacy followed by separate livelihood or income-generation activities. Here, learning literacy is regarded as a self-standing and worthwhile aim in itself and is undertaken first. Thereafter, training is offered in either livelihoods or some form of income-generating activity. There are no systematic connections between the two components.
3. Livelihood training or income-generation activities leading to literacy. In this sub-category, groups start out learning to develop a business but come to recognize that their progress will be frustrated, unless they learn to calculate more comprehensively,

record their incomes and outgoings and read their records. The content of the literacy and numeracy grows out of the livelihood and income generation.

4. Livelihood and income-generation activities and literacy integrated. In this sub-category, training in a livelihood and instruction in literacy and numeracy begin simultaneously, often with the content of the literacy derived from or influenced by the livelihood.
5. Literacy and livelihood and income-generation activities taking place in parallel but separately. Programs in this sub-category recognize the importance of both components, start both simultaneously, but omit to develop any systematic connections between them.

Countries which are dedicated to fight poverty with the ruthless power of literacy followed these basic principles, accordingly, in Guinea, Kenya, and Senegal, none of the programs studied required its participants to learn how to read, write, and calculate, before permitting them to enter training in livelihood skills. However, the Uganda study encountered one called FAL; (Functional Adult Learning) conducted by the NGO, the Adventist Development and Relief Agency (ADRA).

ADRA has adopted a curriculum that goes well beyond literacy and aims to enable poor women to develop better and sustainable livelihoods. It had originally taught only livelihood skills, but, as other organizations have done, ADRA came to recognize that without literacy and numeracy, the development of such skills is very restricted. The following reveals ADRA's experience.

*ADRA offers a course of three stages. The first stage, which is obligatory, involves learning to read, write, and calculate, with a particular emphasis on calculating accurately. For this stage, ADRA uses the standard literacy texts provided by the government's program, but it adds exercises to help learners to understand more thoroughly what is involved in the processes of buying and selling as a business. The second stage instructs the learners in how to assess the feasibility of a project. It also requires each of them to save a small amount of money and, without financial assistance, start a modest income-generating activity. The final stage requires the learners to form "solidarity groups" of five members each, who trust each other enough to open a joint bank account, into which they pool their savings and from which they will manage any loans they take or make to each other. The three stages take up between nine and 12*

*months at the rate of six hours a week, or 250 to 300 hours in all. Once the stages are completed, ADRA is prepared to make micro loans of about US\$30–60, repayable in installments over 16 weeks with an interest rate of four percent per quarter. It reports that these smaller loans and short periods of repayment help sustain commitment and accountability and ensure success. (Oxenham et.al, 2002: p.15)*

As ADRA's work experience indicates, in this approach, Literacy skills were taken as a prerequisite to participate in the livelihood trainings. Although at the beginning some of the participants were involved without having the ability of reading, writing and the skills of calculating but later on it was realized that they could not be successful in their income generating activities if they were allowed to continue without developing such skills, so ADRA made all participants to fulfill literacy and numeracy skills before they started the livelihood training programs.

According to the study report, "Outside the four African countries intensively studied, three contemporary programs that insist on literacy as a prerequisite for livelihood training are found in Bangladesh, the Philippines and Nepal, while two others, in Ethiopia and Somaliland, do not quite fit the description but are close to it." (African Region World Bank, 2002). The experience of the three countries can be reviewed as follows: The Saptagram Women's Enterprise Development requires participants to fulfill literacy skills in advance.

*The Bangladesh Saptagram and the Philippine Women's Enterprise Development Program offer training in a range of skills that enable women to enhance their livelihoods and incomes. However, since these skills involve the use of literacy and numeracy, both organizations require applicants to show that they can handle the course materials before admitting them to the course. If applicants cannot do so, they must take a six-month course in basic literacy and numeracy to qualify for entry. In both organizations, the literacy course is "functional" in that its content and vocabulary focus on topics of everyday importance, like health, nutrition, child care, hygiene, and sanitation; and it is said to derive from surveys of local situations, as are the occupations in which training is offered. (Oxenham et.al, 2002: pp.16-17)*

The Nepal WEEL combines income generating activity with literacy training. Accordingly, in Nepal, the Women's Economic Empowerment and Literacy program (WEEL) uses the curriculum of the National Literacy Programme also "functional"— or



other existing curricula, as preparation for training in savings, credit, business development, and management.

However, in order to emphasize the connection with livelihoods and thus maintain interest and motivation, WEEL supplements the content with 12 poster and discussion sessions on women's roles, benefits of being in a group, and benefits of savings and credit. Its whole course takes 21 months in three phases. The first is preparatory literacy and numeracy. The second focuses on savings, credit, and business management. The third requires only one group meeting per month to advance business and literacy skills. Initiated in 1994 and moving through careful preparatory phases, WEEL now combines income, food security, credit, micro-enterprise, and literacy numeracy in its curriculum. Its 3,000 initial enrollees have now graduated (a study of what they have done with their learning is in process and should be available later in 2001). They have formed over 300 savings and credit groups and helped 100 already existing groups to learn literacy, numeracy, and more advanced topics like marketing. Its current enrollment has 10,000 women. Most are illiterate, but some are partly literate either from earlier literacy programs or from some years in primary school (Sherpa et al. 2001).

AS the study report summarizes, "works that began with livelihood skills, then found that some degree of literacy and numeracy was necessary to develop the skills further. The ADRA-FAL programs in Uganda and the Ethiopia WISE as well as the Bangladesh Saptagram's work, described earlier, are examples; they originally attempted to teach only livelihood skills, but found that the lack of literacy blocked their efforts. Saptagram's participants actually requested literacy and numeracy instruction (although bookkeeping remains a subject that they shy away from!) (Guttman 1994: 16). "

The study didn't limit its scope with these types of approaches alone; countries that have practiced different or similar experiences were further surveyed. For example in Uganda, The Rukungiri Women's Groups located in Rukungiri district was primarily established to train women in savings and credit schemes as well as in traditional income generating activities, like bee keeping, poultry raising and basket weaving, although the participants had acquired a primary level education but they demanded to participate in the National Functional Adult Literacy (FAL) program. As the participants opinion

indicated, "... the groups wanted to strengthen their literacy skills to feel more confident and in control in understanding loan agreements and managing their savings and credit accounts." (pp)

The other approach that can be cited in this same category is the case of WEP/Nepal, the Women's Empowerment Program of Nepal (WEP/N), like that of WEEP, this program is established to support and enable very poor women to identify, develop, and manage opportunities to improve their livelihoods and incomes. In carrying out this program WEP/N conducted the literacy teaching integrating with the livelihood training program. According to the study report the project is found to be very much successful. The following idea consolidates this point.

*WEP/N does not teach literacy as a preparation or prerequisite for livelihood training, but combines the two from the start of the course. It does not use the national literacy curriculum, as WEEP does. Instead, it has developed its own curriculum out of the vocabulary and practices of savings, credit, and micro-enterprise. ... WEP/N appears to enjoy high rates of regular attendance by its participants and very low rates of dropout. Two factors may help explain this. One is the close linking of literacy/numeracy with the livelihood core of the program. The other may be WEP/N's parallel emphasis on social action. (Oxenham et.al, 2002: pp.28-29)*

Therefore according to the study report, WEP/N's approach is more effective than other strategies in accomplishing its objectives for establishing a sustainable savings and credit system without external micro-finance institutions, encouraging soundly run micro-enterprises and imparting usable and permanent literacy and numeracy.

The third type of program that integrates livelihood and literacy training was practiced by ACOPAM which was based in Senegal Dakar and was serving many countries in West Africa. Its acronym ACOPAM stood for the French title, "Appui associatif et coopératif aux Initiatives de Développement à la Base". The governments of these countries were involved; the program was sponsored and promoted by the International Labour Office and the Norwegian government



According to the study report the program existed for 21 years and had contributed a lot to improve the livelihoods of poor women in the area; in this regard the ACOPAM experience covers much of the following:

ACOPAM aimed chiefly to help poor rural people, especially women, to improve their livelihoods and make more productive use of available resources.

ACOPAM was concerned with production, the environment, and empowerment.

Literacy—and even more, numeracy—were necessary for these purposes, and not only for the basic livelihoods themselves. Like WEP/N in Nepal,

ACOPAM found that existing literacy instructional materials did not fit its purposes. Over the years, it developed no fewer than 22 of its own literacy curricula in several West African languages, all derived from the vocabularies and practices of crops, cooperatives, savings, credit, and micro-enterprise management and marketing. The instructional method combined straightforward technical content with an adaptation of Paolo Freire's consciousness raising approach.

As other programs have done, ACOPAM worked with local groups and encouraged them to recruit their own literacy instructors from among suitably qualified friends and neighbors, whom it then trained for the task and helped to remunerate. The technical instructors in agriculture, horticulture and cooperative management, however, were specialists recruited and paid by the program.

The program succeeded in enabling large numbers of poor rural people, particularly women, to learn how to bring unused and new resources into production, to manage new production techniques for familiar crops, and to handle new crops and products to the considerable benefit of themselves and their families.

It also enabled them to take more active, competent, and confident interest in their cooperative organizations and their day-to-day operations and financing.

The overall analysis of the study indicates that many of the organizations that have carried out the project works, combining the training of literacy skills and income

generating activities, in one way or another have been successful. Accordingly, as it is summarized in the study report the following points confirmed what was observed and acknowledged in the works of the organizations.

1. Organizations that are more concerned with livelihoods and other aspects of development seem to be better at designing and delivering effective combinations of livelihoods and literacy than organizations that are more focused on education. Projects run by NGOs that integrate development and literacy appear most effective.

The implication is that policy for vocational/ livelihood education with literacy should consider operating through agencies, both governmental and non-governmental, that work with people in their actual livelihoods and employment.

2. Deriving literacy/numeracy content from livelihood skills and integrating it with the livelihood training from the very start seems more promising than either running the two components parallel with each other or using standard literacy materials to prepare people to train for livelihoods.
3. Livelihood-plus-literacy/numeracy programs can greatly improve their chances of success, if they incorporate training in savings, credit, and business management, along with actual access to credit.
4. Chances of success are even greater in a program that works with established groups of people who share a common purpose, rather than with individual applicants. In the absence of such groups, it would probably still be better to take the time to identify promising common purposes and to work on forming new purpose- driven groups than to resign the program to unconnected individuals.
5. Experience seems to have produced a strengthening consensus that programs that are well negotiated with their prospective learners in association with local authorities and leaders are likely to be more effective than programs that are simply put on offer.
6. While differing levels of proficiency in different livelihoods required different periods of learning, the minimum period needed by a really illiterate person with normal learning abilities to attain a degree of literacy and numeracy sufficient to support advancement in a livelihood seemed to be some 360 hours of instruction and practice.

7. The broad experience of income-generating projects suggests that arranging for both livelihood specialists and literacy instructors is more prudent than relying on literacy instructors to undertake livelihood instruction or income-generating activities in addition to teaching literacy and numeracy. The broad trend appears to treat literacy instructors on a similar basis to livelihood specialists and to pay them for their efforts.

### **2.3.2 Women, Self Employment and Entrepreneurship in the African Economy**

Yeshiareg Dejene (2007), in her study report *'Promoting Women's Economic Empowerment in Africa'* analyzed the status of women engaged in self employment activities and their involvement in micro and small enterprises in Africa. Hence the report highlighted the need for poverty reduction initiatives to target beyond increasing household income and reducing poverty and seeks the growth of micro and small scale business enterprises. She also emphasizes the need to look at promoting women's economic empowerment from a multi- sectoral perspective and the need to integrate various economic, social and cultural elements in developing projects that seek to develop micro and small scale business enterprises. Moreover she deals with the various gender-related obstacles to the growth of women's access to assets. Accordingly in her study she stated that, the African economy is characterized by the presence of a large segment of people engaged in the informal economy. She further elaborated the definition of the term informal economy based on the ILO context, and then defines that informal economy means different things in different context. Therefore she denoted that, the ILO, together with other stakeholders, used a more comprehensive and broader definition of the informal economy. Accordingly, the informal economy is comprised of (i) informal employment without secure contracts, benefits etc, (ii) informal employment in informal enterprises (small unregistered or unincorporated enterprises including: employers, employees, own account operators, and unpaid family workers in informal enterprises, and (iii) informal employment outside of informal enterprises including domestic workers, temporary, casual or part-time workers etc.

Emphasizing the prevalence of informal economy in the African context, the study report further indicates that, the informal economy employs a larger share of the economically active population in Africa. It employs 72 percent of the non-agricultural employment in sub-Sahara Africa and 48 percent in North Africa. One of the reasons for the large share of informal employment is the inability of the formal sector (public and private sectors) to absorb the growing labor force. The study report took into account the cases of some Sub Saharan African countries to illustrate the prevalence of informal economy in the region. The role that informal economy plays in SSA is worth mentioning.

*In Ghana, for example three-fourth of the households depends on women's small and micro income generating activities for their survival for more than half of the time. Similarly, many households, in particular poor households depend on women's informal livelihoods for much of their income. Women's informal employment in both agricultural and non-agricultural sectors contributes to the national economy. Self-employment is an important part of the informal economy and comprises 70 percent of informal employment in non-agriculture employment in sub-Sahara Africa. Self employment can be divided into three main categories, trade, production, and services. Women's self employment in SSA involves a whole range of economic activities in production/manufacturing (food processing, weaving, handicrafts etc), services (cooking, hair plaiting, laundry, informal lending etc), and trading (wholesale and retail trading) (Accounting for 60 percent of the non-agricultural self-employment, trade has a prominent place in SSA). It is estimated that most micro and small enterprises are part of the informal economy. (Yeshiareg Dejene, 2007: pp 9-10)*

According to the article, several studies have shown that women's prominence in the micro and small entrepreneurship are due to various factors including easy entry. A study conducted in Ethiopia, Kenya and Tanzania by the African Development Bank and ILO (2004) indicated that micro-enterprises with less than 10 employees constitute over 99 percent of their micro, small and medium sized enterprises. The study further estimates that the share of women is reported to be approximately 65 percent in Ethiopia, 45 percent in Kenya and 43 percent in Tanzania.

### 2.3.3 Characteristics of Women Owned MSEs

Regarding the Characteristics of Women Owned MSEs, the study pointed out that, many women enter into micro-entrepreneurship out of economic necessity and lack of other employment options. As the report stated women are forced to participate in these activities, because of their multiple responsibilities at home, women often choose the type of income generating activity that would allow them to manage from home. A review of African MSEs indicated that 45 percent of the female headed micro and small enterprise were home-based as compared to only 19 percent of the male headed micro and small enterprises (USAID 1995, cited in DAI 2004).

Another common characteristic of women owned MSEs is the type of economic activity in which they are engaged. The following discussion point reveals the type of activities what is typical in most part of Africa.

*In Africa many women are engaged in food processing, basket making, cloth dying, soap making etc, while men are concentrated in wood work, transport, metal processing and similar occupations. Some of the reasons why women are concentrated in certain occupations have to do with their lack of marketable skills other than what they have learned at home and the easy entry into these occupations. This gender differentiated segregation of employment has ramification for growth and income (as cited in DAI, 2005). For example, brick making (male occupation) in Zimbabwe earned 7 times as much more as beer brewing (female occupation) regardless of comparable investment (Yeshiareg Dejene, 2007: p10)*

### 2.3.4 Gender Differentiated Constraints to Women's MSE's Growth.

According to the study report, the three main reasons cited as growth constraints were finance (working capital or cash flow), markets, and input supplies. Interestingly, the survey also notes that female entrepreneurs in the four countries studied did not appear to respond to the large markets, while men's enterprises increased relatively consistently with an increase in market size.

Home-based businesses have the advantage of allowing women to combine both their businesses and their care responsibilities (especially those with young children).



However, such businesses have limited direct interaction with customers as opposed to those income generating activities that are based in traditional markets or commercial districts.

### **2.3.5 Labor Burden**

Yeshiareg in her study signifies the severity of labor burden that women have encountered in their day to day activity. The following point reveals how labour burden affects the lives of women in the society.

*Women have higher labor burden (time poor) as opposed to men. Family and community responsibilities take a lot of women's time that could be applied for improving their income generating efforts. In many SSA countries, women work up to 16 hours a day, juggling both productive work and their responsibilities at home. Their responsibility for child care (often caring for three to six children at a time) limits their mobility and obliges them to generate income in less conducive environment for business. there is greater shortage of affordable child care and preschool programs even in urban areas in many parts of Africa. Women responsibilities for child care are often cited as reasons for women's low participation in skills training and literacy programs, which are crucial for building business management skills of female enterprises. (Yeshiareg Dejene, 2007: pp 12)*

### **2.3.6 Skills**

As the study report underscores in the following point, women are highly illiterate, and therefore they are prepared and trained for those activities that requires less skill qualification:

*Lack of adequate skills are other constraints faced by female entrepreneurs. The coverage and quality of agricultural extension services in processing, preserving and packaging food is limited in many SSA countries. Training for women often focuses on "traditional female skills" in tie and dye, basket making etc. for which the market is saturated. Women's high illiteracy rate also limits the types of vocational and skills training they can be offered. (Yeshiareg Dejene, 2007: pp 12)*

### 2.3.7 Access to Financial Resources

Regarding access to financial resources, the study pointed out that, women lack the privilege to own asset of their own. So in this context the following idea tried to show the reality:

*Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources specifically land. For example, female headed households in Uganda claimed that their inability to finance their startup capital prevented them investing in businesses and trade activities (Dolan 2002, cited in USAID 2005). The lack of both start up and working capital limits the size, type and location of income generating activities. In recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps to the poor in general and to poor women in particular. While some of the successes of micro-credit institutions has gained recognition over the years, The growth of micro-finance institutions and their impact in helping reduce poverty has gained worldwide recognition. By the end of 2003, about 80 million people were accessing micro-credit by about 2,900 Micro Finance Institutions. Despite this continued growth, there is a considerable gap of unmet credit demand worldwide. The success of micro-finance in supporting micro and small business in general and those operated by own women in particular in India and Bangladesh is well known. (Yeshiareg Dejene, 2007: pp 13)*

### 2.3.8 Weak Infrastructure

According to the study absence of adequate infrastructure greatly affects the movements of women to foster their income generating activities. The low development of roads and lack of transport affects both male and female entrepreneurs. But, a closer examination at the gender differentiated impact of weak infrastructure on women and men and their respective income generating activities tells a different story. As indicated earlier, women's ability to be more actively engage themselves in their economic activities is partly affected by the heavy labor burden and time poverty associated with their family responsibilities. Women who live in communities with low infrastructure, (transport, water and sanitation and energy) are worse affected. Women's time burden is affected by inadequate transport systems.



Collecting fuel-wood is a predominately female responsibility in most of African countries. A study conducted in three countries reported that women spend up to 300 hours a year in Ghana and Tanzania and 800 hours a year in Zambia collecting fuel wood (Malmberg Calvo, 1994, cited in Grown, C. et al, 2005). In northern Ghana, it was reported that the productivity of Shea butter production was affected due to shortage of fuel-wood and lack of alternative energy.

Women and girls spend more time fetching water compared to men and boys. The study in SSA cited above reported that women spent more than 700 hours a day fetching water in Ghana, 500 hours in Tanzania and 200 hours in Zambia. Water is a main ingredient in food processing and other major household and market economies in which women are engaged. The limited access to water by communities, not only exacerbates women's and girls' time and labor burden, it also affects their livelihoods disproportionately. Most of women's economic activities, food processing, vegetable and palm oil extraction, fish smoking, gari processing, textile (batik and tie and die) and other need considerable amount of water and energy sources.

### **2.3.9 Limited Access to Markets**

The study report recognized and stated Studies reported women's micro and small entrepreneurs often complaining about the lack of demand for their products, although according to the earlier mentioned study in Southern Africa, they do not respond to increased markets (DAI, 2005). There are various factors that limit women's income generating activities access to markets. As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Those who cannot travel lack the market information on products and inputs, thus become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated. Some projects which organized women producers in handcrafts and other goods have shown some good practices where women producers were linked to international markets. Such projects invest

extensively into training and coaching to ensure the products match the international quality standards and improve competitiveness.

### **2. 3.10 Weak Business Organizations**

As the study report pointed out, African women have various types of informal and semi-formal economic and social associations where they pull labor and resources together to maximize labor productivity and social networks. To this effect, the report added, recently, through various interventions of donors, governments and NGOs, women have been organizing themselves into groups and associations. In Ghana, for example, women are organized by their products, for example association of shea butter producers etc. However, the capacity of these associations is weak and they more concerned with their social interest instead of looking at what they can do to support their businesses economically. One of the successful organizations of women in the informal sector is the Self-Employed Women's Associations (SEWA) of India which is an organizations and a movement for social change. SEWA has over 959,698 members throughout India and provides various services in to poor self-employed women including savings and credit, child care, insurance and legal services. Lessons can be learned from the strength of SEWA.

### **2.3.11 Limited Enabling Environment**

Regarding enabling environment the report argued that, governments in many part of Africa recognize the role micro and small enterprises can play for employment generation and poverty reduction. However, creating a more enabling environment for promoting micro and small businesses and transforming the informal economy into a dynamic economic sector has been a challenge. The absence of statistical data to determine the size characteristics of the informal sector operators and the capacity of the institutions with which they interact limits the ability of governments to make informed policy measures. Operating informally denies these incomes generating activities access to securing markets and other facilities necessary for their business operations. Reforms are also needed in business registration to allow for joint registration so that women are equal owners of household enterprises. Because joint

registration is often not practiced in many parts of Africa, in time of divorce or death of spouses, women lose the businesses they help grow.

## CHAPTER THREE

### III. RESEARCH DESIGN AND METHODOLOGY

In this chapter, the selected research design and methodology that was applied, the procedure of conducting the research in the targeted study area, the mechanisms and approaches employed to obtain the required data are thoroughly discussed.

#### 3.1 Research Method

To carry out this study the researcher employed the case study method. Chinaph & Miron, (1990) as cited in Yosef (2009).noted that, educational evaluation requires the application of both qualitative and quantitative method and techniques. The decision about which type of technique to use in the assessment, will largely depend on the design of the evaluation as well as on the type and quality of information being sought. And these two methods can complement and supplement each other, depending on the nature and type of progaramme under assessment. Qualitative research helps to better reflect the nature of human experience. According to Lincoln and Guba (1985), the focus of qualitative research is on participants' perceptions and experiences, and the way they make sense of their lives. Creswell (2003) as cited in Yosef (2009) also argues that qualitative research focuses on the process that is occurring as well as the product or outcome, and it helps reveal the attitude and behaviours of the people being observed that cannot be adequately measured by quantitative means.

According to Chinaph and Miron (1990), as cited in Yosef (2009) a case study is a research strategy or an empirical inquiry that investigates a contemporary phenomenon using multiple sources of evidence. Mitchell (1983) in Ahuja (2005) has also noted that a case study is not a narrative account of an appropriate theoretical framework or in support of theoretical conclusions. The author further discussed that whatever the subject of study is; it must be a bound system or unit to qualify as a case study.

Bromely (1986) as cited in Merrian(1988) tried to show the importance of case study and wrote that case studies are as close to the subject of interest as they possibly can, partly by means of direct observation in natural settings, partly by their access to

subjective factors (thoughts, feelings, and desires). According to Merriam (1988), a qualitative case study is an intensive, holistic description and analysis of a single instance, phenomenon, or social unit. Case studies are particularistic in that they focus on a specific situation or phenomenon, they are descriptive; and they are heuristic- that is, they offer insights into the phenomenon under study.

In qualitative research one is interested in process, meaning, and understanding. Words or pictures rather than numbers are used to convey what the researcher has learned about the phenomenon. Qualitative research is thus descriptive. Qualitative research is largely inductive. This type of research builds abstract concepts, hypotheses, or theories rather than testing existing theory.

According to Goetz and Lecompte (1984) as cited in Merriam (1988), purely inductive research begins with collection of data- empirical observations or measurements of some kind – and builds theoretical categories and proposition from relationships discovered among data. In contrast to deductive researchers who “hope to find data to match a theory, inductive researchers hope to find a theory that explains their data.”

Best (1988) on his part stressed on the purpose of case study and stated that, case study is a way of organizing social data for the purpose of viewing social reality. It examines a social unit as a whole. The unit may be a person, a family, a social group, a social institution, or a community. The purpose is to understand the life cycle or an important part of the life cycle of the unit. The case study probes deeply and analyzes interaction between the factors that explain present status or that influence change or growth. It is a longitudinal approach, showing development over a period of time.

The element of typicalness, rather than uniqueness, is the focus of attention, for an emphasis upon uniqueness would preclude scientific abstraction and generalization of findings.

It also evaluates the social institutions that meet the basic human needs of health, protection, making a living, education, religious expression and recreation.

Considering the concepts and principles of research mentioned above, the researcher found it relevant using a *case study* method to apply for this research strategy.

To realize the aim of the study, both qualitative and quantitative methods were used in view of understanding the overall design, implementation and impact of the problem under study. The rational for choosing qualitative method as a main approach is based on the theoretical concept which confirms that this approach helps the researcher to better understand with comprehensive investigation, the target groups actual experience, attitude, views and opinion on the actions and impact of the project in the actual social setting .

The other rational for choosing qualitative method is that, many of the variables to be treated in the study are non-quantifiable such as self- confidence decision making, role and status in the community and others. Besides, the quantitative method is used so as to generate quantitative data on the demographic characteristics, educational level and other pertinent data needed on the overall design, implementation and impact of the problem under study. The decision to consider a mixed approach- both qualitative and quantitative methods is, therefore, on the ground that enables the researcher to obtain a detailed and wide array of data needed to explore the different aspects and outcomes of the case in the targeted social situations. Further more, data obtained from the diverse qualitative and quantitative means would supplement the limitations of one tool, vice versa, and also used as a basis for cross checking the quality and reliability of information obtained from different sources and instruments.

### **3.2 Data Sources**

As far as the sources of information for the research is concerned a distinction can be made between primary and secondary sources of information. Project beneficiaries, literacy facilitators, project managers, project program coordinators, union cooperatives head as well as cooperative facilitators were the main primary data sources. The data obtaining process was carried out based on participants' role in the project and their willingness and ability to provide the desired information. Secondary data sources included mainly reports from previous evaluations carried out and information made available by the project such as a profile of participants showing their number, saving amount and loan records. Other secondary data sources included project publications, manuals, training materials, status reports and other valuable documents.



### 3.3 The Study Area and Justification for Selection

The study was conducted in Addis Ababa City Administration more specifically in Addis Ketema Sub city focusing on four cooperatives organized under the auspices of WISE branch; Amanuel Project coordinating office namely: *Tesfaalen, Amanuel Siket, Manayebet* and *Alem Birhan Saving and Credit Cooperatives*.

Addis Ketema sub city is located in the south western part of Addis Ababa. The population of the residents according to the Central Statistical Agency projection of July 2010 is estimated to be 271,644, among which 138,819 of them are female.

The area is located relatively at the center of the town and has been providing long standing service as a venue for commercial activities and open market center.

People are coming from different places and gather in the area for selling and buying goods, for trading and business purposes. Others, who do not have definite means of income, used to come in this place, in search of job to earn their daily bread.

Most of the women living in this quarter of the town are believed to be poor and make their living engaged in self employment activities; mainly in selling home made products and in the retail trading of small commodities. And that was why the researcher selected the project site as an appropriate place for carrying out the study.

The other factor that initiated the researcher to work in Addis Ketema area was that, the area is located in the vicinity of the researcher's living quarter. So it will enable the researcher to find the project site in a closer distance and can create easy access to contact the respondents to gather the necessary data on the scheduled time.

*Organization for Women In Self Employment /WISE/* was the target organization that the researcher preferred to conduct the study, Addis Ketema sub city is one of the project focus areas of WISE where four of the saving and credit cooperatives are located whereby the Impact assessment study was intended to be carried out. The focus area of involvement was targeted to the development and empowering of poor women who are making their living in small scale business activities. The strategy designed to meet these objectives was to be achieved through operating literacy skills training in combination with income generating activities as well as the use of savings and credit systems as mechanisms of assets possession.



According to the information obtained from WISE project records, the organization was established in September, 1997 and commenced full programme operation in January 1998. WISE has been working with poor self-employed women in their efforts to achieve self-reliance, exercise their rights and improve the quality of their lives. The major focus areas have been the economic and social empowerment of women and thus the improvement of their position and condition in society.

The direct target groups of WISE were poor self-employed girls and women in Addis Ababa who were mainly engaged in home based production and micro-scale trading activities and unemployed girls and women who wished to be engaged in micro-enterprise operation. Currently WISE focuses its programme attention on 36 kebeles within five sub – cities of Addis Ababa namely: Kirkos, Nefas –Silk Lafto, Akaki Kaliti, Addis Ketema and Gulele. As of the current year one more Sub –city, Kolfe Keranyo was included in WISE project operation.

Since its commencement of operation in 1998, WISE has recorded remarkable achievement in the development of women micro-enterprise operators. Over 16,000 girls and women have been reached through 46 savings and credit cooperatives. Moreover, an umbrella institution of the cooperatives has been established to ensure the sustainability of services when WISE ceases direct support to the cooperatives. Through the provision of financial services, over 15,000 of these women and girls were able to initiate or expand their preferred lines of micro-enterprise operations. A total loan of Birr 30 million has been disbursed through the cooperatives and union for the purpose of running businesses making down payments for condominium housing units and covering children's school costs. Moreover, various trainings have been delivered with the aim of developing the knowledge, skills, and attitudes of the members in the areas of business management, leadership and management of cooperatives, health education, literacy and numeracy, family law, and gender.

### **3.4 Sampling procedure**

In this study, appropriate sampling techniques and samples were used considering the nature and type of the respondents' job responsibility. To this effect, the respondents were categorized in seven groups namely Project Beneficiaries, Literacy Facilitators, WISE Project Program Head and Amanuel Project Manager, Training coordinator,

Cooperatives Facilitators as well as Cooperatives Union Manager Head; so as to take adequate and representative sample from each group by using appropriate sampling procedures. To provide a clear picture of the representatives' group classification is illustrated in the following table.

**Table 3.1 Respondents Group Classification**

S.N	Respondents' Category and Job responsibility	No. of Respondents	Sampling Techniques	Instrument
1	WISE Project Program Head Amanuel Project Managers	1 1	Purposeful sampling	Semi structured interview
2	WISE Training Program Coordinator Cooperatives Union Manager	1 1	Purposeful sampling	Semi structured interview
3	Cooperative Facilitators or Organizers Stationed at Amanuel Project Site	4	Purposeful sampling	Focus Group Discussions
4	Literacy Facilitators	2	Purposeful sampling	Focus Group Discussions
5	Project Beneficiaries	44	Availability sampling	Questionnaire
6	Project Beneficiaries	32	„	In-depth interview
7	Project Beneficiaries	21	„	Focus group Discussions
	<b>Total Respondents</b>	<b>107</b>		

According to the information obtained from WISE project records, there was one umbrella union institution established to ensure the services of WISE and 46 savings and credit cooperatives. At the moment there are 16,000 active beneficiaries in all WISE intervention areas. In Addis ketema sub city there are four savings and credit cooperatives and in these cooperative there are 2021 beneficiaries, out of which 1032 of them have been staying in the project for over three years and above. For the purpose of this study, the respondents were selected from among beneficiaries who had stayed in the business for about three years and above and benefited from savings and credit services.

The reasons for the selection of project beneficiaries who have stayed three years and above was to obtain reliable and relevant data from the project beneficiaries.

Above all, their long years of staying in the project, would allow them to evaluate how much they have benefited from the project and would be able to provide genuine information regarding the impact of literacy skills on income generating activities.

Therefore, out of the established four cooperatives and from 1032 beneficiaries who have stayed in the project for 3 years and above, 103 (10%) beneficiaries were selected in proportion to the availability and their distribution in the four cooperative sites.

Maintaining the fair distribution of sample population, a total number of 103 respondents were selected from the four cooperatives, in which case 26 participants were taken from three cooperatives each (3x26) and 25 participants from the remaining one cooperative (25x1).

Initially it was designed to identify and pick up those respondents who have stayed in the project for more than three years, from the registry book found in Amanuel Project Office. The program arranged to meet the respondents was in loan repayment collection centers, but as planned, the required respondents were not showed up during the actual data collection dates. So using the availability sampling method and maintaining equal share of representation to all four cooperatives, the data collection process was administered by contacting those beneficiaries who were coming for the loan repayment. The same procedure was applied for filling out the questionnaire, in-depth interview and focus group discussions. To obtain the required amount of data, the researcher managed to contact some missing respondents in their houses and work place areas.

Thus, out of the total 103 sample population, 50 beneficiaries (out of which 44 fully cooperated to fill out the questionnaire) were contacted through questionnaire; 32 were approached through interview and the remaining 21 beneficiaries participated in FGD.

The focus group discussion was conducted involving, 5-6 women in a group; all identified respondents fully participated in providing the necessary data.

Concerning literacy facilitators there were only two facilitators in the Amanuel project area and both of them participated in providing the data.

Purposeful sampling technique was applied, to select respondents from WISE organization.

Accordingly, the WISE project program head, Amanuel Site project manager, WISE Training program coordinator, Amanuel Site cooperative facilitators and the Cooperatives union manager have fully participated in semi structured interview to provide information for the fulfillment of this study.

### **3.5 Data collection Tools**

To collect the relevant data for this study, four techniques were employed. These were questionnaire, interview focus group discussion and document analysis.

#### **3.5.1 Questionnaire**

The questionnaire having both closed and open ended questions was administered to 50 project beneficiaries. Since the level of education of most project beneficiaries' did not allow them to read and respond to the questionnaire, two literacy facilitators assisted the researcher to read and explain the questions to the respondents and fill out the questionnaire on their behalf.

#### **3.5.2 Interview**

To collect the reliable data from the respective respondents, two types of interview schedules were employed, an in depth interview and semi structured interview. An in depth interview was employed for project beneficiaries.

This method was therefore, believed to provide more accurate information as the respondents appear to be more open to discussion issues during one to one interview as compared to focus group discussion. The questions forwarded during the interview sessions were dealing with the respondents' personal background and issues such as livelihood income generating and social empowerment and others.

The researcher have employed a semi structured interview for the WISE project program head, Amanuel project manager, WISE training coordinator Amanuel Site cooperative facilitators and cooperative union manager.

### **3.5.3 Focus group discussion**

Four groups of respondents namely, project beneficiaries' literacy facilitators, cooperative facilitators, have participated in focuses group discussions.

The discussion was focused on the effect of the project as viewed by the participants and other issues related to it. It was conducted on the basis of discussion guide and the researcher have played a facilitating role to lead the discussion by forwarding discussion issues, motivating all to participate and leaving the stage open for discussion.

### **3.5.4 Document Review**

Apart from data gathered through questionnaire, interview and focus group discussion; document analysis was used to obtain additional data through reviewing the different documents and records. Both published and unpublished documents and records were reviewed to obtain background information on the project, about project beneficiaries, about savings and credit activities and other pertinent information. Relevant literatures had been also scanned to learn about the topic under investigation. Therefore, the four techniques explained above were the fundamental methods of gathering the relevant quantitative and qualitative data needed to realize the purpose of the study.

### **3.6 Procedure of the Study**

Procedure of the study is concerned with the strategies followed and activities conducted in the process of research undertaking. It is intended to provide a detailed description of all the main stages being taken to accomplish the study.

The procedure followed in the process of research endeavour broadly involves four important stages.

At the initial stage of investigation, a review of literature was made to develop theoretical background and instrument of data collection. Based on the review of related literature and the information obtained through discussion, data collection instruments were developed. After all instruments were reviewed, edited and modified based on the comments of thesis advisor, the final questionnaire and interview guide

was prepared. Later on, instruments were translated into a common language of respondents to ease the progress of communication.

The second stage mainly involves the field work, which lasted for about 20 days, for administering the instruments and collecting the desired data. To administer the questionnaire and collect data from project beneficiaries' two female literacy facilitators' assisted the researcher in data collection process. The assistants were first oriented on the purpose of the study, the nature of data sought and how to state questions and record responses correctly. Then, these assistant data collectors were assigned to pose questions and fill answer on the behalf of the respondents with close supervision of the researcher. The respondents were also informed about the nature and implication of the study, and were kindly requested to provide genuine information.

Concerning the qualitative data collection procedure, the researcher himself conducted interview and focus group discussions with the help of potential informants. Time and place to conduct the interview and focus group discussion was appointed. Possible attempts were also made to create good and friendly rapport with the respondents and persuade them for high response rate. The interview and focus group discussion were, then conducted for about sixteen days in view of selecting the time and place that was comfortable for the respondents.

An in-depth interview was conducted with the help of the savings and cooperatives facilitators and lasted from 45 minutes to one hour for each respondent. The interviews conducted with the respondents have been tape recorded. On the other hand, the focus group discussion conducted in three different places, the session took about an hour and half for each group at different days. It was conducted in a room provided by Amanuel project area office and in savings and credit cooperatives loan repayment collection centers. The researcher tape recorded and jotted down the key points that deserved to be written, and then, organized a summary of what was being said. The other semi structured interview held with project program head, training coordinator, savings and credit cooperatives union manager, Amanuel project site manager, four cooperatives facilitators and with two literacy facilitators. The interviews have been tape recorded and elapsed from 45 minutes to an hour and a half for each. The



researcher clearly communicated to respondents the objectives of the researcher and the confidentiality of information obtained prior to interview.

After the collection of data, all completed questionnaire were counted and sorted out before leaving the field. The third stage was, therefore, the processing and analysis of data obtained through questionnaire, interview and focus group discussion. After all the desired data was adequately gathered, editing and categorizing of open ended questions responses was made. Data gathered through focus group discussion and in-depth interviews were analyzed qualitatively. Then after a while, analysis was made for both qualitative and quantitative data by using tabulation and appropriate statistical method. Then the data was presented using descriptive narrative method qualitatively and quantitatively.

The last phase of the study mainly involves interpreting the results and finding of the study and production of the research report. Maximum care and effort was put to write the report in such a way that effective communication for research out put and meeting of the expected quality level is being possible.



## **CHAPTER FOUR**

### **IV. PRESENTATION, ANALYSIS AND INTERPRETATIONS**

This chapter mainly deals with the discussion about the characteristics of sample representatives and the presentations of data collected from sample respondents. The data were presented in tables and analyzed using percentage and descriptive statements.

#### **4.1 Characteristics of Respondents**

The data was obtained from two groups of informants, from the primary beneficiaries of the project as well as the project implementing staffs. The project implementing staff group includes, savings and credit cooperatives facilitators or organizers, literacy facilitators, the site project manager, Training coordinator, savings and credit cooperative union manager and WISE project program head.

Hence, the data regarding the back ground information were categorized into two groups and were presented in terms of their sex, age, marital status, educational status, occupations and work experiences.

## Project Beneficiaries

During data collection, it was possible to capture data from a total of 97 sample project informants, including 44 informants filled out the questionnaire, 32 interviewee, and 21 participants in focus group discussion.

**Table 4.1 Background Information on Age, Marital Status, Education level and Duration of Membership in the Project**

	<b>Respondents Response</b>	<b>(Frequency) f. 97</b>	<b>%</b>
<b>1</b>	<b>Age limit</b>		
a.	Below 20 years	0	0
b.	21- 30 years	16	16.4
c.	31-40 years	42	43.2
d.	over 40 years	39	40.2
<b>2</b>	<b>Marital Status</b>	<b>97</b>	
a.	Single	3	3
b.	Married	62	63.9
c.	Widowed	20	20.6
d.	Divorced	12	12.3
<b>3</b>	<b>Education level</b>	<b>97</b>	
a.	Illiterate	35	36
b.	Literate	17	17.5
c.	Grade 1-4	13	13.4
d.	Grade 5-8	17	17.5
e.	Grade 9- 12	12	12.3
f.	Grade 12	2	2
	Diploma	1	1
<b>4</b>	<b>Duration of Membership in the Project</b>	<b>97</b>	
a.	Below one Year	0	
b.	1- 3 years	17	17.5
c.	3-6 years	51	52.5
d.	Above 6 years	29	29.8

As it is presented in Table 4.1 above, 97 (100%) of the beneficiaries were females. This is due to the fact that the purpose of the project is to address women whose economic condition is found in highly impoverished status.

The age range of this group of respondents varies from 21 years to 40 and above.

As the figure in table 4.1 shows, 42 (43.2 %) of them were in the age category of 31-40, 39 (40.2%) of them were 40 and above, while only 16 (16.4%) of them fall within the age limit of 21 to 30 years.

This indicates that, majority of the respondents (83%) were adult women (above the age of 31) who could have learned a lot from life as being an active member of the community. Hence, they are believed to be mature enough to realize and comment on the impact and outcome of WISE program.

With regard to project beneficiaries marital status, the majority 62, (63.9%), of them were married. About 20 (20.6%) of them were widowed, while 12 (12.3) of the respondents were divorced. Only 5 (3) of them were unmarried.

As the table signifies, the majority of the respondents were; married women who have great involvement in the household affairs and domestic responsibilities. Nearly one third i.e. 32.9% of the beneficiaries were also widowed and divorced, who have gone through the ups and downs of life process and hence were expected to experience the hardships of family formation and shouldering responsibilities. Hence, both groups are believed to provide valuable information on the project.

In relation to educational background, 35 (36%) of the respondents are illiterate. The rest 62 of the respondents, (63.7%) have acquired at least basic literacy education and above, In this regard most of the beneficiaries have a better background that would enable them to participate in the literacy skills training program.

With regard to the duration of membership in the project, nearly 1/4<sup>th</sup>, 17 (17.5%), of them have stayed in the project for about 1-3 years. On the other hand, the large majority 80 (82.3%) of the beneficiaries have stayed in the project for 3 years and above. In this regard, it can be deduced that the project beneficiaries would be able

to evaluate and give comments on the effectiveness of the project intervention, in relation to the benefits they gained from the project as well as the progress they have made so far.

**Table 4. 2 The type of trade activity the beneficiaries engaged in:**

	Type of trade activities	Respondents Response	
		f	%
<b>1</b>	<b>Home Based Trade Activity</b>		
a.	'Enjera' producing and trading	25	25.7
b.	Café eatery service	3	3
c.	embroidery & handicrafts	11	11.3
d.	Hair dressing	2	2
e.	Sheep fattening/ breeding	1	1
f.	Home brewed alcohol beverage trading	4	4.1
g.	Ambasha producing and trading	11	11.3
h.	Kocho and bulla producing and trading	2	2
i.	Laundry service ( manual labour)	1	1
	Sub Total	60	61.4
	<b>Street Vendors</b>		
j.	Fruits and Vegetables trading	10	10.3
k.	running a kiosk	2	2
l.	fuel charcoal trading	2	2
m.	National dresses and cloth items	5	5.1
n.	Shoes and sandals items	1	1
o.	Butter, Cheese and egg items trading	3	3
p.	Foodstuffs (like cereals, beans, lentils and peas)	3	3
q.	Lodging	11	11.3
	Sub Total	37	37.7
	Total	97	100

Source: field Survey January, 2011

When we refer to their means of livelihoods, 37 (37.7%) of sampled beneficiaries are street vendors mainly engaged in retailing consumable stuffs and other non perishable items. The largest numbers of the beneficiaries, 60 (61.4%), are engaged in home based trading activities whereby they produce commodities at home and sell them either in their own houses or in the streets. Generally, 100 % of the beneficiaries are making their means of income in small business activities.

## II Responses of Project Staffs and Managers

This group of respondents, including two literacy facilitators four cooperatives facilitators or organizers, cooperatives union manager, Amanuel Site project manager, training coordinator, and WISE project program head were involved in responding to semi- structured interviews.

**Table 4.3 General Information and Personal Data of Project Staffs and Managers**

1. Sex				
	Female	%	Male	%
	7	70	3	30
2	Age limit		N	%
a.	Below 20 years			
b.	21- 30 years		5	50
c.	31-40 years		4	40
d.	over 40 years		1	10
3	Marital Status			
a.	Single		5	50
b.	Married		5	50
c.	Widowed			
d.	Divorced			
4	Education level			
a.	Grade 10		1	10
b.	10+3 Diploma		4	40
c.	Grade 12		1	10
d.	Diploma		1	10
e.	B.A Degree		2	20
f.	M.A Degree		1	10
5	Work Experience in the Project			
a	1-3 years		6	60
b	3-6 years		3	30
c	7-10 years		0	
d	Over 10 years		1	10
	Total		10	100

As indicated in the table above, 7 (70%) of the project staff and managers are females. The two literacy facilitators (100%), 4 cooperatives organizers or facilitators

(40 %) and one training coordinator (10%) were under this sex category. Thus this data indicates that the organization had established a principle to recruit female project staffs to facilitate the communications and good relations with the beneficiaries.

The age range of this group of sample respondents varies from 21 to 40 years and above. That is 5 (50 %) of them were under the age range of 21 to 30 years. While the remaining half of the project staff fall within the age range of 31 and above. In this regard, it can be believed that the project staffs were matured enough to carry out their job responsibilities and to provide genuine information to this study.

Regarding marital status, 5 (50%) of project staff were married and the rest half of them were single. In relation to the educational status, 4 (40%) of the respondents i.e. 3 cooperative facilitators and 1 literacy facilitator had their diploma from technical vocational colleges, while 2 of the respondents, one literacy facilitators and one cooperative facilitator had completed grade 10 and 12 respectively. The other group of respondents namely project program head had M.A degree, the training coordinator and union manager had B.A degree while the Amanuel site manager was a diploma holder. These sample groups of members have the necessary knowledge to contribute their share in providing the required data for the fulfillment of this study.

With respect to work experience, as indicated in the table above, 6 (60%) project staff have served for 1-3 years. 3 (30%) project staffs have the experience of 3-6 years, while 1 (10%) of the staff worked in the project for over 10 years.

Based on the duration of the work experience that the informants have, it can be certain that, the project staffs have adequate knowledge about the overall activities of project and would be able to provide the necessary information required.



## **4. 2. Analysis of Data Pertaining to WISE Project Design and Implementation**

### **4. 2.1 The Project Origin, Objectives, Purpose, Focus areas, and Target groups**

According to the information obtained from WISE project records, the organization was established in September 1997 and commenced full program operation in January 1998. WISE has been working with poor self-employed women in their efforts to achieve self-reliance, exercise their rights and improve the quality of their lives. The major focus areas have been the economic and social empowerment of women and thus the improvement of their position and condition in society.

This point was also reinforced by the idea of the informants. According to the informants' response, the objective of WISE/ Amanuel Site project was established to empower women who were living in a very low economic standard and enable them to become economically strong and self-sufficient.

Hence, the purpose of this project was to organize the target groups in savings and credit association and prepare the ground to help them establish their own income generating schemes. As per the relevance of the focus area of intervention, it could be valued from the national perspective point of view; whereby, the outcome of the project activity would be contributing its share to the fulfillment of the national poverty reduction strategy.

The target groups were poor women in Addis Ababa who were making their livelihoods out of petty trading activities; most of them were vendors who were producing and selling their goods in open market areas, on the streets, and in their own private residences.

#### **1) Informants responses on their membership of WISE program**

In the focus group discussion, the beneficiaries were asked as to how and why they have joined the WISE project program. The beneficiaries have said the following:

*"When the organization first came to our area, they announced to all women living in the surrounding. We were called in the kebele compound for a meeting and participated in the orientation presented; there we were informed about the objective and purpose of the project plan. They gave us detail information what is expected from us and what the project's role would be, they convinced us and we also*

*realized that they came for our own benefit and then agreed to apply for the membership. Those of us who were living in the neighborhood and that had closer relations came together to form a group and then we joined the cooperatives. Some of us at the beginning were not having the appropriate information; we found the information from an acquaintance. When we filled out the form for the preliminary questionnaire, we were considering that our personal properties may be held as collateral and dropped the idea of joining, but later on when we received the information about the loan opportunity we went back to the organization and joined the project program. Those who joined the project later after the establishment of the cooperatives received the information from a person whom they knew. They were told that the project would provide a loan service and in order to get that service they went to the project office and applied for a membership. "*

(FGD -1)

In relation to item 1, as explained by the informants, some of the beneficiaries who were organized at the time of the project inception, were directly contacted by the project staff and had received clear orientation about the objective and relevance of the project plan. The other groups who had joined the project in the later days were informed by friends. After getting acquaintances and to look for the support that could be provided by the project then decided to join the project program. This indicates that all of the beneficiaries were drawn into the membership of the Savings and Credit Cooperatives being attracted by the services that they were going to obtain from the project program. This was also witnessed from the results of the questionnaire findings indicated below.

**Table 4.4 Beneficiaries Response on their motives for joining the WISE Program**

Item 2	Alternative Items	Respondent	
		f	%
a.	To get access to literacy training	0	0
b.	To get easy access to loan.	24	61.5
c.	The desire to use literacy skills for income generating activities.	0	0
d.	To get access to other job opportunities.	6	15.3
e.	To get financial aid.	8	20.5
f.	To get skill training for running my petty trading activity	1	2.5

In addition to the information obtained from focus group discussion and in-depth interview, respondents were also asked to provide their opinions as to why they have joined the project.

According to the information indicated in table 4.4, majority of the informants, 24 (61.5%), replied that, they had joined the WISE project Program to get easy access to loan.

Only 8 (20.5%), 6 (15.3%) and 1 (2.5%) of the informants replied that they had joined the project to get financial aid, access to other job opportunities and skill training for running their petty trading activity respectively.

In this regard, from the responses gained from the focus group discussion, in-depth interview and the questionnaire, it can be realized that, the beneficiaries were determined to benefit from the loan services and to continue working on their business activities.

## **2) Responses regarding the prerequisites required to the benefit of getting savings and credit services**

In the in-depth interview the informants were asked, if there was any kind of prerequisites required to benefit from savings and credit services. One of the informants aged 38 has this to say;

*"Once we joined the cooperatives we are advised first to startup making our savings. This saving we regularly invest on weekly basis was a prerequisite for getting a loan. After our saving reached a certain amount (for the beginning it should be 70 birr) then we were entitled to get a loan of 700 birr. Off course the first round loan was not that much sufficient enough to run our business, but we were determined to work hard and repay the first loan before due time and look for the second loan opportunity. Gradually as we made progress in the business activity the weekly savings will increase and the amount of money we saved would be getting more and higher. This will enable us to demand a larger amount of credit in the second, third and fourth round of loan provisions. This will in turn increase the amount of principal that is needed to run the business activity. "*  
(Interview 19)

In relation to item 2, the respondents explained that, membership of the savings and credit cooperatives as well as starting up a saving account were a prerequisite to be entitled to the benefits of credit services. This situation indicates that, the beneficiaries will enter into a commitment to startup a compulsory saving account in order to secure the loan services required to run their business activities.

#### **4.2.2. Project Organization and Management**

According to the information obtained from WISE Project Program Head, and Amanuel Site Manager, the organization had clear administrative structure to manage the project activity. In this regard, the Amanuel area project office has its own area manager; under the area manager there are different units, whose tasks are directly related to the savings and credit cooperatives. These units are responsible to carryout duties of facilitation and organizing, training, finance and administrative services. Under Amanuel area project there are seven savings and credit cooperatives. These cooperatives have also their own structure. They are governed by their own management body and each cooperative has 19 committee members elected to coordinate the leadership activity within their respective cooperatives. The Amanuel area project office is directly accountable to Institution Development Department at the head office level. The Institutional Development Department is responsible to supervise and control the activities of area project offices.

In relation to the head office organizational structure, the Project Programming Head has the following to say:

*WISE is headed by the executive director. There are four major functions organized at the head office level these are: Institutional Development Department, Training Department, Learning and Partnership Department and Finance Department. The Finance Department is directly accountable to the Director, while the other three are accountable to the Project Programming Head. There are also other functions directly accountable to the executive director: Planning, Monitoring and Evaluation unit and Human Resource Management unit. The other organization housed in the WISE head office is, the Savings and Credit Cooperatives Union. This organization is an independent entity established by cooperatives that are fully or partially self sponsored savings and credit cooperatives. The purpose of the Union is to provide services to savings and credit*

*cooperatives substituting the responsibility of WISE, when the WISE project interventions finally ceased its function.*

#### **4.2.3 Project Services, Skill Trainings and Program Implementation**

##### **3) Responses regarding the kinds of services/ trainings given to project beneficiaries**

In relation to the kinds of services and trainings offered, the training coordinator forwarded the following point:

*The beneficiaries were provided with a variety of trainings that were essential to run their trading activities as well as for their own personal development. With respect to services, the organization mainly focuses on the provision of Loan, Business Development and Counseling services. The loan service is the most significant service from which the cooperative members are benefiting a lot. The Business Development service aimed to address those beneficiaries who were considered to be competent in their trading activity. These potentially promising members, other than the training, needed additional advice and close supervision to guide them on how to manage their business activity, keeping record on their income statement, profit and lose, stock management as well as human resource management. This service is accompanied with advanced business skill training. There are also business counseling and health counseling services. Business counseling, focused on helping those members who were not performing well in their trading activity and focuses on supporting them find solutions and look for other alternatives in order to keep themselves stay in the business.*

According to the traing coordinator, the training service comprises five packages, containing 18 different topics in it. The training packages include:

- **Entrepreneurship/ Business skills include:**

- Basic Business Skills (10½) days\*
- Marketing (2½) days
- Business Planning (1½) days
- Record Keeping 1 (4½) days
- Record Keeping 2 (5½) days
- Creative Thinking (5½) days
- Advance Business Skills (5½) days

- **Leadership and Management**
  - Leadership Skills (5½) days
  - Savings and Credit management (5½) days
  - Cooperatives Law and Management (5½) days
- **Health Education**
  - Basic Health (½) day
  - HIV/AIDS (Prevention and Care and Support) (3½) days
  - First Aid (3½) days
  - Harmful/Wasteful Traditional Practices (3½) days
  - Nutrition (3½) days
  - Family Planning (2½) days
- **Self Development**
  - Life Skills (5½) days
  - Literacy and numeracy ( 9 months) \* (the days in the brackets refers to the duration of the training sessions)

In response to the functions and purpose of the Cooperatives Union the Union Manager stated the following:

*In all WISE intervention areas, there are 47 Savings and Credit Cooperatives. Out of these 27 are registered members of the Union. The services that the Union provides to its members include: financial accounting service, loan insurance service, and different aspects of loan services. These loan services were provided to project beneficiaries required for the installment of condominium houses, for working capital and the construction and expansion of private houses. Regarding money borrowed for the advance payment of condominium houses, so far 108 women were benefited from this service and had become owners' of their own houses. 1.3 million birr has been disbursed to cover these expenses. The other type of loan service is, the advanced loan service, designed to serve those beneficiaries who needed to borrow extra money to run their business activities. The beneficiaries, who could not secure the amount of loan they needed in their respective cooperatives due to the restriction of the loan ceiling, can borrow up to 40,000 birr from the union. The third type of loan is, the building construction loan service, designed to provide loan service*



*to those members who needed money for a new house construction or expansion activities, members can borrow up to 60,000 birr for these purposes.*

In addition to this during focus group discussion the beneficiaries raised a special service that the organization was offering them, in this regard; they have the following to say:

*It is obvious that, on September, the New Year's reception and the school opening season are overlapping. In this instances, realizing the shortage of money we may encounter, the organization used to provide us a special loan privilege free of interest every September to cover the costs of: school registration fee, school uniform, exercise book etc. With this, we are very much grateful for the support of the organization; we didn't feel and notice the hard time occurred during that month, in which most people would found it very difficult to bear."*  
(FGD 3)

### **3) Responses on the duration of the Amanuel Project Site intervention and the main areas of activities.**

The Training coordinator and cooperative facilitators were interviewed to give response to this question. Hence, according to their opinion the WISE organization was established in 1998 and the project activity in Amanuel Site had started its operation 2 years later in 2000.

The cooperative organizers' describing the projects area of focus stated the following:

*The main areas of activities were focusing on social groups who were economically categorized at the lowest stratum of the society. In these areas the project was designed to address poor women who were making their livelihoods in small business activities and those who had the desire to enter into the trading activities, if they were offered the opportunity.*

### **4) Responses regarding to the extent of the local community and government involvement in project design and implementation**

With respect to the extent of the local community and government involvement in project design and implementation, the program Amanuel Site Manager described the following:

*All the project staffs were taking part to perform the designed activities in the implementation process. We developed good relationship with*

target area communities and government bodies to maximize full involvement in the design and implementation of the project intervention. Hence the Sub city Administration and the Kebele administration were participating starting from the time of inception. The kebele administration played a significant role in identifying the areas where the project intervention should focus on. It provided the necessary information to identify the target groups. The establishment and formation of the savings and credit cooperatives was officially carried out under the auspices of the kebele administration. The sub city organizing body would be presented in the occasion to handle the organizing process. With this formalities fulfilled, the cooperatives would be officially recognized and obtained their legal entity. Besides, the community representatives, concerned government officials, all stakeholders as well as the beneficiaries were invited to participate during project appraisal, organized to evaluate the project outcomes and the implementation process. The organization took advantage of this forum to oversee the performance efficiency of the organization, to find out the weak and strong points of the program, to gather information feedbacks and comments, to be incorporated while designing the next project program.

#### **5) Responses on the participants involved and the focus areas while conducting project monitoring and evaluation program**

Regarding the participants involved and the focus areas of project monitoring and evaluation, the respondents confirm that, project monitoring and evaluation was carried out during implementation period. There were regular follow ups conducted by cooperative facilitators to get track records about the beneficiaries' business activity status. Whenever a loan service was granted to project beneficiaries it was compulsory to visit the beneficiaries with in two weeks time in order to checkout if they were actually doing their business activity in accordance to their plan. They usually made their project activity status report on monthly basis.

### **4. 2. 4 Budgets and Source of Finance**

#### **6) Responses on the extent of WISE budgets, source of funding and timely availability of fund**

With respect to the extent of WISE project budgets, source of funding and timely availability of fund, the informants, suggested that, the organizations' budget source is mainly what is obtained from donor organizations. The supply of budget is timely

available and it is adequate to carry out the overall functions and activities under operation. There is no problem in this aspect.

Even though, it doesn't mean that the budget amount is sufficient to expand and extend the interventions of the project program into other sections of the society.

#### **4.2.5 Project Staffing, training and compensation**

##### **7) Responses on the recruitment, training and compensation of the project staffs as well as the level and adequacy of training.**

In response to Item 7, which reads "the recruitment, training and compensation of the project staffs as well as the level and adequacy of training", the program head has the following to say:

*One of the major tasks of the organization is to organize a training program, so to be competent in this aspect the project staffs should be updated regularly. Therefore, it is clear that the project staffs are provided with the relevant kinds of training they need to be effective. On the other hand, the project staffs were recruited on the basis of their merit. When ever vacant position are available, it will be advertised to invite candidates to apply for the vacant posts, then the competent candidate who fulfilled the desired position criteria will be recruited. If some posts are supposed to be filled by the existing project staff, the selection procedure will be carried out following the promotion guideline of the organization. Regarding the adequacy of compensation, the rate may differ as per the established salary scale as well as the institutional capacity; eventhough as compared to the remuneration rate of other partner organizations in the town, I believe that their payment is fair and considerate.*

#### **4.2.6 Needs Assessment Survey and Project Design**

##### **8) Responses on need assessment survey in the locality before planning and executing the project and the basis for implementing the project in the specified area**

In response to item 8 which refers to need assessment survey in the locality before planning and executing the project and the basis for implementing the project in the specified area, the program head confirmed that, there weren't any kind of project intervention made without conducting a need assessment first. The responsible

government bodies in the target area would not allow to carryout project plans without analyzing the need assessment reports.

**9) Responses on the design and development of WISE program as well as the involvement of the community in the design and implementation of the program**

In response to the design and development of WISE program as well as the involvement of the community in the design and implementation of the program, the program head responded that, the process of the project strategy design was carried out by involving all stakeholders including the beneficiaries', responsible government and donor organizations. Likewise, the annual project appraisal would be conducted in the presence and full participations of all concerned stakeholders, government responsible bodies drawn from all the six sub cities in which the project program is operating.

**4.2.7 WISE Literacy Program Implementation**

- **Facilitators' Recruitment Training and Compensation.**

**10) Responses on the selection training and compensation as well as the level of training and compensation of the literacy facilitators**

In response to item 10 above the training coordinator has the following to say:

*Literacy facilitators were recruited among eligible applicants who had completed grade 12 and had the desire to work as literacy facilitators. Applicants could be from among the cooperative members or anyone who could fulfill the required qualification. In addition to this, the organization has introduced a new strategy that provided an alternative opportunity to those beneficiaries who could not spare enough time for the literacy learning program. The new alternative approach was designed to train children to coach their mothers; 'child to mother' literacy tutorial service. This approach was believed to create possible means for mothers to attend the literacy lesson in any appropriate time they would prefer. The would-be tutors were offered the initial training organized at the WISE training center and were assigned to carry out the tutoring program. Their compensation would be effected depending on their performance result, whereby the facilitators would be paid when their mother successfully passed the examination.*

Regarding their status in the project, the literacy facilitators indicated that they were playing double role in the project; serving as a facilitator and they were also savings

and credit cooperative members organized under Amanuel Site Project office. They were selected from two different cooperatives, (Manayebt located around Addis Ketema Amanuel Church area, and Alem Birhan Cooperative members are situated around Merkato Bus Station area.)

One of the facilitators aged 35 has this to say:

*Before I joined the organization, I was working as a facilitator in a Kindergarten. Later on I left my previous job and started up my own small business. In between, I got a chance to be a member in the savings and credit cooperatives. At one point when the Amanuel Project Office announced to recruit literacy facilitators from among cooperative members, I had applied and was selected to serve in the literacy program around my living area.*

The other facilitator also stated how she had joined literacy facilitation program; she describes the following:

*I had become a member of the cooperative long before when the Concern Organization was under operation. At that time literacy trainings were delivered by facilitators who were recruited outside of the cooperative members. But those facilitators were not able to keep track on the training program and were interrupted.*

*However while observing the program remained interrupted, I was not feeling at ease by the situation going on. I made my mind to carry on the job on my own willingness; and hence, bearing in mind the initiation of taking over the task, I forwarded the idea to the project office head to allow me continue working in the literacy program. Fortunately I got the consent of the project office and then completing the required formalities I was officially employed and started to work on the facilitation of the literacy program.*

According to her explanation, the nature of the job requires own effort and willingness. Moving from house to house to deliver the learning program was of course tiresome. The learners have different behaviors of their own, it was necessary to handle them in accordance to their behavior and their special needs. It needs personal convictions and to convince the conscience to become successful in this kind of activity. For instance, regarding the management of the learners she indicated the way how she prepared the learners to start the daily lesson and expresses the following:

*Some of the participants may not be happy when I arrive at their house, because they might be engaged in some other activity. In this case what I would do was that, to voluntarily participate in the kind of activity they were engaged in, which could be washing clothes, or cleaning the dishes and the like, just to make them feel how much I*



*was willing to serve. Considering my situation they would not spend much time, soon they would stop their duty and turn their attention to attend the learning program. In another household I might encounter a different occasion may be I could find them preoccupied in some kind of problems. In this instance, what I would do was that, to show them my readiness to listen to their problems and prepare the ground for open discussion, making discussions over the matter, and also forwarding ideas could minimize their tensions. Finally, after settling down the situation then, I would proceed back to my routine work.*

Regarding the pre service training, the respondents noted that they haven't received special trainings in relation to literacy facilitation.

In relation to the assignment of the facilitators, they indicated that they are not full time employees. They are conducting the literacy learning programme in a time schedule arranged to suit the needs of individual participants. Their compensation would be effected based on their efficiency of work. The literacy program is designed to be completed in 9 months time. Literacy participants are assessed every 3 months, those who have successfully completed the first stage will pass to the second stage. Those who didn't succeed to pass the exam would repeat for another round course. The literacy facilitators are therefore getting their payment as per the number of participants they have trained, considering those who are successfully passing the examination conducted every three months.

The respondents mentioned that, as compared to the nature of the task, the compensation is not sufficient, but they said that, it was not the question of the compensation that made them work; but mainly because they had the interest and the desire to see them improving and make progress.

- **The delivery of literacy program**

**11) Responses on the venues of literacy program suitability and the participation of the community in the implementation of the literacy program**

In response to the venues of literacy program suitability and the participation of the community, the respondents explained that, the venues for the literacy program, for some participants it was conducted in their houses and for some others it was conducted in their work places.



Regarding to the suitability of the venue, respondents confirmed that, providing the literacy lesson in the participant's house is better than to conduct in the work place areas. In the work place areas the setting is not convenient there, and at the same time their attention would be at times diverted due to the passing by onlookers standing there to watch what were happening at the scene.

In relation to the participation of the community to the literacy program, the literacy facilitators mentioned that the contributions of individual persons' roles were better than that of collective responses. As the respondents indicated, for instance most husbands were not happy to see their spouses went out to participate in literacy training and they were putting on negative influences to discourage them from participating. Later on as a result of the orientation offered to raise their awareness some improvements were observed.

Other aspects they mentioned were the positive efforts observed among individuals, Like for example, women participating in literacy training were attracting and positively influencing their friends and neighbors to make them join the literacy learning program.

Another instance worth mentioning was that, as one of the facilitators mentioned referring the case that happened in one of her literacy center at *Amanuel Mesalemia* open market area. One of the facilitators spoke the following:

*In Amanuel Mesalemia literacy training center, I used to offer the literacy lesson gathering the participants in a shade. Even though, the area was not suitable to conduct the training program. Most of the time, it was not possible to start the session according to the scheduled time. Sometimes the shading could be occupied by other people, and it needs to ask excuses and negotiate with them to make them move to other places. Again, when the shading was ready for use the participants may not arrive on time. A young woman who was living in that area and who happened to observe our situation approached us and informed us that she would be willing to provide us a room in her house. She was highly interested in what I was doing and was very much supportive to dedicate her house for this noble purpose. Therefore from that time onwards, for over seven months, the literacy training has been organized at her house. Later on I provided her with the necessary learning material and admitted her to*

*join the literacy learning program; she was doing well in her studies. Eventually, the benefactor had become a member of the savings and credit cooperative.*

**Table 4.5 Responses on Issues of Literacy training program/component**

		Respondents Response			
		N = 44			
Item	Did you attend WISE literacy program?	Yes	%	No	%
1.1		10	22.7	34	77.2

In response to item 1.1 in table 4.5 above, respondents were asked to respond if they were participating in WISE literacy program. Out of the 44 respondents, only 10 respondents (22.7%) confirmed that they were participating in literacy training program. While majority of the respondents 34 (77.2%) responded that they were not participating in the literacy program. From this it can be realized that, only a limited number of the beneficiaries are participating in the literacy program.

**Table 4.6 Responses to Literacy training center and the Facilitators**

1.5	Where do you attend the literacy lesson?	Respondents Response	
		N = 10	%
a	In a literacy learning center provided by the project office.	4	40
b	In a neighborhood with other colleagues arranged in one of a volunteers house.	2	20
c	In a kebele center in a place arranged for literacy training purpose.	0	0
d	Individually in my own private residence.	3	30
e	In my business place	1	10
1.6	If your response for the above question is in your private residence, who was responsible to give the literacy lesson? (More than one response is possible)		
a	a facilitator employed by the project office	0	0
b	by one of my daughter or son who was supposed to receive a payment in return from the project office.	0	0
c	a member of the cooperative who was in charge of literacy	3	30

	facilitation who was entitled to receive a payment in return from the project office.		
d	a relative or a person from a neighborhood who was entitled to receive a payment in return from the project office.	0	0
e	Others please specify	0	0

As presented in table 4.6 above, informants were asked to respond to the locations of the venues that they were attending the literacy training. Accordingly, 4 (40%) replied that they were attending in a literacy center, 3 (30%) in their private residence, 2(20% in a neighborhood with other colleagues) and 1(10%) in the work place. This shows that, the literacy training was provided in a place that was suitable for the beneficiaries.

In item 1.6 of the same table above, respondents were asked about the characteristics of the facilitators, accordingly, all respondents 10 (100%) replied that, the literacy training program was conducted by facilitators who were recruited from among the cooperative members.

**Table 4.7 Responses on the regularity of attending the literacy program**

1.7	How often did you attend the literacy program?	Respondents Response	
		N= 10	%
A	Regularly	3	30
B	Most of the time	5	50
C	Sometimes	2	20
D	Rarely	-	0
	Total	10	10

With regard to item' 1.7' in table 4.7 above, respondents were asked to provide their opinion in relation to the regularity of attending the literacy program. In this regard, 5 (50%) informants replied 'often /most of the times', while the other half, 3 (30%) and 2 (20%) respondents responded 'regularly' and 'sometimes' respectively. From this reference, it can be certain that the majority of the literacy participants were fairly attending the training program.

**Table 4.8 Responses on adequacy of time and convenience of the literacy program**

		Respondents Response			
		N= 10			
1.8	Do you think the time allotted for literacy training program was sufficient?	Yes	%	No	%
		6	60	4	40
1.9	Was the time schedule for literacy training program convenient for you?	Yes	%	No	%
		10	100	-	-

As depict in item 1.8 of table 4.8, informants were asked about the adequacy of the time allotment for the literacy program. Accordingly, nearly half 6 (60%) respondents confirmed that the allotted literacy training program was sufficient, and 4 (40%) respondents replied that the time allotted to conduct the training program was not sufficient.

In Item 1.9 of the same table above, the respondents were asked about the convenience of the literacy time schedule. Accordingly, all respondents 10 (100%) asserted that the time schedule arranged for the literacy training program was convenient. This indicates that, the time allotted for literacy program was fair and sufficient and the schedule arranged for conducting the literacy was convenient to the participants.

**Table 4.9 Responses on the distance of the literacy learning center**

1.10	How far was the literacy center from your home?	Respondents Response	
		N= 10	%
a	far, (30 minutes walk)	1	10
b	average (10- 15 min walk)	8	80
c	near ( 5 minutes walk )	1	10
d	no idea	-	-

In Item '1.10' of table 4.9 informants were asked about the distance of the literacy center from their houses. Accordingly, 8 (80%) respondents replied 'average about

10-15 minutes walk'. While 1 (10%) responded 'far 30 minutes walk', and 1 (10%) responded 'near 5 minutes walk.' From this it can be observed that, alternative approaches were used to create suitable situations to maximize the participations of literacy learners. This shows that, great care has been taken not to give chances for lame excuses in case the participants were absent or late from the literacy learning program.

In general, regarding the literacy program delivery, respondents who have participated in providing information through focus group discussion, in depth interview and the questionnaire produced similar responses. Hence, from this it can be agreed that the WISE literacy program designed a strategy that allows suitable program delivery and flexible time scheduling, in order to accommodate all the beneficiaries in the literacy learning program.

#### **12) Responses on the supervision of the delivery of literacy program conducted in private residences**

Regarding the supervision of the delivery of literacy program conducted in private residences, the training coordinator explained the following:

*The literacy trainees were evaluated every 3 months, it is only if the trainees successfully passed the exam that the facilitators' compensation would be effected; they entered a commitment to be compensated based on their performance result.*

#### **13) Responses on drop outs of literacy training program**

Regarding drop outs of literacy training program, the literacy facilitators stated the following:

*Literacy participants initially joined the literacy program based on their own interest; therefore they were attending the learning program with full interest. They attended regularly, if there were special occasions happened that made them absent, we arranged special classes to compensate the missing sessions. Drop out cases were very rare, but in case if there were any, they dropped out due to health conditions and few left the area and moved to other places.*

**14) Responses on the availability, relevance and the involvement of professionals in the design and development of the curriculum materials**

With respect to the availability, relevance and the involvement of professionals in the design and development of the curriculum materials, the training coordinator confirmed that, the curriculum material accommodates all the necessary contents essential for adult learners. Her opinion reads as follows:

*The Curriculum material was developed by professionals drawn from partner organizations. The material was relevant and directly related to the life situations of the beneficiaries. Literacy training materials and equipments were adequate; there were no shortage of material supply encountered to carry out the literacy program.*

**15) Responses on the availability, relevance of curriculum materials related to entrepreneurship trainings and the involvement of experts in the design and development of the curriculum materials**

With regard to the availability, relevance of curriculum materials related to entrepreneurship trainings and the involvement of experts in the design and development of the curriculum materials, the training coordinator described the following idea:

All the training manuals were developed in consultation with qualified curriculum experts. They are relevant to meet the WISE program and are fulfilling the required standard. We had received positive feedbacks and have been accredited specifically to the manuals developed with regard to entrepreneurship skills, like for example, basic business skills, business planning, record keeping, creative thinking and urban business skills.

Regularly, through assessing the needs of the beneficiaries, the curriculum material was revised at least once or twice annually to insure the basic interests of the beneficiaries.



### 4.3 Assessing the Impacts of Acquired Literacy skills on Income Generating Schemes

#### 4.3.1 Livelihoods Skills Trainings Impact on Literacy Learning Program

##### **16) Responses on the effects of literacy training, savings and loan and income generating components as well as its impact on their economic and social status.**

In relation to the effects of literacy training, savings, loan and income generating components as well as its impact on their economic and social status, informants from the cooperatives gave their opinions stressing on the benefits they gained and the impacts of the livelihood skills training brought on the income generating schemes.

"A respondent who participated in an in-depth interview from Amanuel Siket Savings and Credit Cooperative has the following to say:

*After joining the savings and credit association, the project facilitators advised me to participate in the literacy training program. I accepted the opportunity offered and soon started taking the training among a group of cooperative members in the neighborhoods. I have attended the training program for 9 consecutive months and completed with successful results. Now, thanks to WISE Project I have started to read and write and also able to identify numbers. For example, I can read and understand write the amount of my savings and loan repayment registered in my account book. So being literate is more than any thing to me I am highly satisfied with the opportunity I was entitled. I am very much motivated to continue with my basic literacy learning and reinforce the skills I have achieved. It brought a great change in my life."* (Interview 5)

Similarly other focus group participants from Manayebet Savings and Credit Cooperatives' forwarded the following:

*"The organization is doing well in this area. Women who were found illiterate during the establishment of the cooperatives were given the chance to follow literacy training without affecting their trading activity. The literacy facilitators are touring house to house to deliver the training for the beneficiaries'. Some members are also provided with the opportunity to study the literacy learning by their own children. Both types of approaches were preferred by the participants and encouraged more participants to come and join the literacy learning*

*program. Those who were illiterate before they joined this project were identified and were provided the opportunity to participate in the program. Previously before we joined the project, we were illiterate and were lacking the privilege of reading, writing and the art of numeracy, later on as we became active member of the project we were advised to participate in the literacy training and now we are librated from the darkness of illiteracy.” (FGD -2)*

As it can be realized from the informants' opinion described in item 16), those beneficiaries who haven't seen the light of education were given the chance to go to literacy classes. The livelihoods skills training have made also great contributions to convince them believe in the importance of participating in the literacy learning program. This indicates that the beneficiaries were provided with basic skills to equip them with the necessary knowledge required to manage their lives. This shows that, the beneficiaries have accepted the services/trainings they deserve form WISE project intervention. This is also ascertained in the findings of the questionnaire indicated below in Table 4.11.

**Table 4.10 Responses on the evaluation of the role of WISE literacy training program**

1.12	How do you evaluate the role of WISE literacy training with respect to the following issues?	Respondents Response									
		5	%	4	%	3	%	2	%	1	%
a	Creating access to basic literacy skill training opportunity for target beneficiaries.	9	90	1	10	-		-		-	
b	Enabling participants to compute numbers and make use of the acquired learning skills.	9	90	1	10	-		-		-	
c	Promoting participants' self reliance	9	90	1	10	-		-		-	
d	Enhancing participants' role in household decision making.	9	90	1	10	-		-		-	
e	Increasing participants' attitude and motivation for educating their children.	9	90	1	10	-		-		-	
f	Enhancing participants' to become more productive in marketing and selling their products	9	90	1	10	-		-		-	
g	Creating awareness on participants about savings	9	90	1	10	-		-		-	
h	Creating awareness on participants about loan facilities.	9	90	1	10	-		-		-	
i	Enabling participants to keep records for their income-generating micro business and savings.	9	90	1	10	-		-		-	
j	Enabling participants awareness on group work/ group savings	9	90	1	10	-		-		-	
k	Enabling beneficiaries' participation status and role in their community.	9	90	1	10	-		-		-	
l	Please specify if any	9	90	1	10	-		-		-	

5 = Very high; 4 = high; 3 = average; 2 = low; 1 = very low

In Item '1.12' of table 4.10 above respondents were requested to evaluate the literacy training degree of importance in line with the listed indicators. As presented in the table, 9 (90%) respondents rated very high and 1 (10%) rated high. From this it can be believed that the beneficiaries asserted that the literacy training program was given a very high importance to attain the indicated qualities described under table 4.11.

### 4.3.2 Skill Training Impact on Income Generating Activities

#### **17) Responses on the contribution of literacy, savings, credit and micro business development activities in improving the beneficiaries' life**

In response to the contribution of literacy, savings, credit and micro business development activities in improving the lives of the beneficiaries', the program head has the following to say,

*The literacy skills training as well as the entrepreneurship training had brought significant change on the lives of the beneficiaries'. As WISE staff I am confident to speak daringly that the successes and outcomes obtained was achieved mainly as a result of the skill training intervention. It was one of the areas of interventions that we were excelling, our excellent performance in this aspect honored us recognition among partner organizations. From the impact assessment we regularly made, and from the beneficiaries' inquiry responses, I believe that we made a difference.*

The cooperatives facilitators on their part also agreed on the idea forwarded by the program head, hence they stressed that, the nature of their job gave them the opportunity to make close working contact with the beneficiaries, as a result, they admitted that, in most cases, for monitoring and supervision purposes, they had the opportunity to visit their houses and business centers, hence based on their observation, the informants can tell what they have seen regarding the status of the beneficiaries. To this effect, according to the informants' description most beneficiaries have made great changes in their business activity, their accumulation of income increased, have shown remarkable progress in their attitude and self development, developed good habits of savings and learn how to manage household stuff economically.

Similarly the beneficiaries also supported this reality. Hence one of the respondents suggested the following idea;

*"Yes of course it helped me to run my business activity efficiently; my success in my business activity is the cumulative effects of trading skill training." (Interview -12,)*

Another informant also acknowledged the point raised by others. Hence she has to say the following.

*“The business and marketing skill training was very relevant to me, as a result of this training I grasped new ways of trading systems and dropped away the traditional practices that hindered the effectiveness of my business activity.” (Interview 17)*

According to the explanations of the informants discussed in items 16 & 17, it can be assumed that the literacy skills training had conveyed multiple effects on the development of the beneficiaries' state of livelihoods.

**Table 4.11 Responses on the relevance of the project service/ training in accordance to their needs and interests**

Item 3	Alternative Items	Respondents Response	
		N= 39	%
a.	Very relevant	34	87.1
b.	relevant	5	12.8
c.	Partially relevant	-	-
d.	Not relevant	-	-
e.	I don't know	-	-
f.	No response	5	12.8

In connection to informants response to the relevance of the project service/ training in accordance to their needs and interests, as indicated in table 4.11 above, majority of the informants, 34 (87.1 %) responded 'very relevant' and 5 (12.5%) informants, replied 'relevant'. 5 informants didn't response to this item. This shows that, the beneficiaries were satisfied with the services they were provided by the project program.

**Table 4.12 Responses on the usefulness of compulsory savings and the organization of entrepreneurship training**

		Respondents Response			
		N= 44			
Item		Yes	%	No	%
2.4	Do you believe the compulsory savings requirement is useful?	44	100	-	
2.5	Are you satisfied with the entrepreneurship training program?	41	93.1	3	6.8
2.6	If your response is 'yes' did you find any difference from your previous practice?	41	93.1		

As indicated in table 4.12 above respondents were asked about the usefulness of the compulsory savings requirement, hence all of the respondents 44 (100%) assured that the compulsory savings requirement was useful. From this it can be realized that the beneficiaries have realized that the requirement of compulsory savings was put as a prerequisite to get loan services.

In the same table above informants were asked if they were satisfied with the arrangement of the program. Accordingly, 41(93.1%) respondents asserted that they were satisfied with the arrangement of the training program. 3 (6.8%) reacted that they were not satisfied with the arrangement.

As a third point, in the same table above, respondents were asked to evaluate the difference with their previous practice, in this respect, 41 (93.1%) respondents agreed that they have found a difference as compared to their previous practice. From this description, it showed that, the beneficiaries have found the entrepreneurship training very much useful to their business activities.



**Table 4.13 Responses on the use of the loan received**

		Respondents Response	
		N =44	%
<b>2.10</b>	<b>How did you spend the loan you received</b>		
a	To use as a capital resource for my existing petty trading activity	36	81.8
b	To startup a new or additional business activity	4	9
c	Buy food stuff for household use	-	-
d	To buy clothes and other household items required in holiday occasions	-	-
e	To give/loan to spouse or someone else	-	-
f	To keep on reserve in case of emergency or to repay a loan	-	-
g	To repay other loans.	-	-
h	for house refurbishment or purchase of other household assets	-	-
i	Spend on celebration (like a wedding, etc.)	-	-
j	other please specify	-	-

In table 4.13 above informants were asked to give information about their spending of the loan they received, in this regard, 36 (81.8%) respondents replied that they used the money received as a capital resource for their existing petty trading activity. Where as 4 (9%) respondents replied that they used the money to start up a new or additional business activity. The loan service was the main source of funding in which the beneficiaries were depending on. It was with the support of the loan grant that the beneficiaries were striving to make their business activity productive; therefore, as the figure shows in table 4.13 the majority of the beneficiaries assured that, they used the money to startup a new or additional business activity.

By and large, as the findings indicated, the beneficiaries' life style has been improved as a result of the literacy skills training, savings, credit and micro business development activities.

**18) Responses on the difference between the current trading skills as compared to the beneficiaries previous experience (before they join the WISE project)**

Regarding the beneficiaries current trading skills as compared to their previous experience, one of the beneficiaries has the following to say;

*"Formerly, I was lacking the skill of managing the incomes earned from my business activity. There was no definite amount of money allocated for household expenditure and running the business activity. I was not giving due attention to calculate and register the amount of profit I gained and the amount of money I lost. It was all mixed up, there were no guiding principles applied to save some amount from the income earned or to put some amount separately that could be used for operating the business and for household expenditure. I was simply spending money from the sale income for every aspect of expenses required. Now, after receiving the training, I have realized the disadvantage and become well aware of properly carrying out my trading activity."* (Interview 5)

Similarly another respondent forwarded the following:

*"In the past, I was not counting my labour input in my trading activity, now I have come to realize that the cost of labour should be also included in the business activity, as a result I have started to include the cost of my labour input in the selling price of my business product."* (Interview - 28)

Likewise a young woman from Manayebt cooperative group has the following to say;

*"There is much difference when compared to the former trading activity. Our status has improved to a greater extent. Previously I was running my business by renting a machine, now I have bought my own working machine and have made much progress."*

The other group, from Amanuel Siket who have participated in a focus group discussion noted that, earlier whenever a person died, it was a social obligation to participate in the funeral ceremony, attending in the social gathering and spend the night in the dead person's house in order to accompany the dead persons' family and relatives for the purpose of condolence. After receiving the training most of them have managed to change this traditional practice; at least minimized to spend

the night in the dead person's house and also avoided repetitive presence for social gathering program. (FGD group 1)

As the responses indicated regarding the beneficiaries current trading skills as compared to their previous experience, the informants affirmed that, they have made much progress in their trading skills. This point denotes also the impact of the overall interventions of the project designed to uplift poor women from their economic deficiency.

#### **4.3.3 Impact on Self development, skills development and Change of Attitudes**

##### **19) Responses on the assessment of the relevance and benefits of WISE literacy training, saving and credit as well as income generating micro business programs**

In response to the assessment of the relevance and benefits of WISE literacy training, saving and credit as well as income generating micro business programs, respondents from the four cooperatives, 'Amanuel Siket' 'Manayeбет', 'Teskalen' and 'Alem Birhan', described the benefits that they have gained from WISE Project Program, they have participated in in-depth interview and focus group discussions

Their views are presented as follows: accordingly, one respondent from Tesfalen remarked the following:

*I became aware of many things which I didn't know before, as she admitted the fact I was not able to attend all of the trainings offered due to my own personal reasons. But from what I have attended, I have learned a lot and it helped me to adapt myself into the new situations. (Interview 6)*

Similarly another respondent also stated the following:

*The trainings I have attended in the project office enabled me to be profitable in my business activity. I managed myself and became effective in my business activity. I have changed my previous attitude, until this time, I was not giving due consideration to the management of the income earned and was spending money without plan. (Interview 23)*

Another woman forwarded her opinion that supported the suggestions raised by others. Accordingly, the opinion she forwarded reads as follows:

*The training I attended in the health lesson helped me to safeguard the health of myself and my family. By keeping my health safe, I knew that I can save time and money that could be wasted due to the sickness we could have encountered. From the training I received, I have gained a lot of valuable knowledge and information. Among all of the trainings, the basic skill that was offered in relation to trading skill was one of the essential components that helped me to apply new approaches in my business activity. It was a working principle that guided me to run my business activity effectively and also to lead my family life style properly. I found it very essential to change my own way of life. (Interview 18)*

The information that was obtained from the focus group discussion in Manayebet group also revealed that, they were trained to use their time and labour wisely.

They became successful as a result of hard work. They have learned the value of time management, developed sense of duty, the culture of savings and appropriate use of the incomes they generate. (FGD group 2)

Another respondent from Alem Berhan cooperative suggested also that, previously she was working very hard but due to mismanagement of the money she earned, her business activity was not improved. She was not able to manage her trading activity efficiently. (Interview 24)

Focus group participants from Alem Berhan have also the following to say:

*"We were able to understand what rights and obligations we were supposed to have in the household affairs. We learned how to manage the money we earned. Acquired the know how to manage the money obtained at hand, be it from the income of our business activity or from what our husbands provided for the household expenses." (FGD group 4)*

Regarding to the savings habit acquired, respondents from 'Tesfalen' cooperative group revealed that,

*"There is a huge difference with what we were practicing previously and what is practiced at present, we have started restricting ourselves from inviting for cup of coffee whenever a friend drops by to visit us. We knew it is a waste of time and will cost us an extra expense.*

*As it used to be it was normal to prepare coffee three times daily, for the purpose of group chatting and leisure time relaxation, we have dropped all those habits and stick to our routine business activity. We do make coffee only once a day just to avoid a headache which may be resulted from the interruption of drinking coffee. This is the result of the knowledge we gained from the provision of the training opportunity.” (FGD group 3)*

A respondent who were interviewed from Alem Berhan group gave her opinion regarding the changes she had observed as a result of the participation in the project, thus she commented that, previously, she was not having the habit of saving. She had never saved money in her previous experience. It was the first time for her to participate in this kind of training thus the opportunity enabled her to be empowered with new habits. She has learned to save money not only the money that was obtained in cash but also any kind of item that was available for the household consumption. She has realized the importance of using any items like food stuff and other materials wisely and economically. (Interview 21)

To summarize the responses regarding to their assessment of the relevance and benefits of WISE literacy training, saving and credit as well as income generating micro business programs, respondents ascertained that, they were utilizing the loan only to improve and expand the trading activity, but there were also some conditions that would enforce them to use the money to fulfill other purposes, in any case, they would manage themselves to increase their savings and repay the loan in due time. In relation to their saving habit, as it was demonstrated in their opinion, a great deal of the beneficiaries has developed strong saving habits. To ascertain this fact the beneficiaries made clear that, they have seen huge difference with what they were practicing previously and what is really happening at present, to the extent, they have dropped the habit of drinking coffee three times daily. They have realized that it was a waste of time and would account them for an extra expense. They have suggested also, that they have learned to save money starting from a single coin obtained in cash, as well as any kind of item that was available for the household consumption.

This implies that the designed strategy that was put in place has played a significant role to influence on the beneficiaries old practices and paved the ground to let them adapt new valuable skills.

#### **4.3.4 Impact on the respect of personal privileges and dignity in the household**

Regarding to the impact on the respect of personal privioeges and dinity in the house hold the training coordinator underlined on the following point:

*Some beneficiaries have made long years of marriage life but without possessing proper legal marriage certificate. This has its own implication on their personal life specially; when they make divorce most of them loose their personal assets and properties. That was one of the factors that we were urged to include the content of family law in the training package. But later on due to the change in the policy direction it was revised and was offered under self development and life skills training package. There were also interventions made to include husbands for self development and life skill trainings, but most husbands were reluctant to accept invitations made through their spouses and therefore not willing to participate in the trainings offered. But still we were ready to apply the best possible means, to include them. The intervention was still under operation and tried to convince and attract to the training as many husbands as possible. We found from our observation that most beneficiaries became successful because of their good relation and strong collaboration effort with their spouses.*

Focus group discussion held with 'Amanuel Siket' Cooperatives emphasized on the point reviewed by the training coordinator, hence the effectiveness of the training has been observed on the impact of attitudinal change developed on the behavior of the beneficiaries. In this regard the respondents affirmed that,

*The training was very important. It enabled those women who didn't have the chance to understand about their rights. They stressed that, the WISE Organization helped them to understand what their benefits and rights are. They were offered with the opportunity to change their modes of life. The training offered, regarding the family law enabled most women to settle their legal demands and controversies in their family. They were trained to build their self confidence, now they have developed the ability to express their feelings in any forum where ever they are exposed to. (FGD group 1)*



In this regard, what can be reviewed here is that, the beneficiaries have definitely realized the relevance of the project and devoted themselves to abide with the effectiveness of the program implementation.

#### **4.3.5 Impact on Personal Income**

##### ***20) Responses on the status of personal income and the progress made owing to WISE program***

In relation to the status of the beneficiaries' personal income and the progress made owing to WISE program, respondents from Tesfalen Manayebet and Alem Berhan cooperatives participated to respond to this item. According to the opinion of one respondent from Tesfalen, she agreed that, she has made great progress and her income was improved. She believed that, at the moment she understood how to run her business and enabled to manage properly the money she was investing. (Interview - 22)

Similarly another respondent from Tesfalen also agreed on the point raised by the other interviewee. Thus she has the following to say:

*"My income has shown great improvement when compared to my previous status. This is because, in my previous experience due to mismanagement of my income, there has been no progress in my life. But now we are given continuous training on how to lead our life and our business activity systematically and economically. As a result now we are becoming successful and made remarkable progress."*  
(Interview 16)

The other group, the Manayebet cooperatives who participated in the focus group discussion supported the idea under discussion and forwarded their opinion as follows:

*"We are very strict in our savings and our loan repayment trend goes without any interruption, therefore there is no reason why our personal income should not improve. We are also making progress and changes from the way of life that we were accustomed before. We deserved a lot of advantage from the loan service that was offered. It enabled us to buy materials in whole sale price, whereas, previously due to lack of enough capital we were forced to buy our stock in retail price and that was affecting the product of our trading activity and this by itself was an advantage for us."*

*We also developed strong working moral and are motivated to work hard. Most women were not having the idea of business making ability. They were not having the skill to find out whether they were profiting or losing. Simply they were spending money from total income to cover their home consumption and at times they spend the whole working capital and was forced to stop the business activity due to lack of working capital. "(FGD group 2)*

Another respondent participated from Alem Berhan also consolidated the idea forwarded by other respondents and stated the following:

*The WISE project program has changed my way of life. The loan I took from the project office was entirely used for my trading activity. Although it was not allowed to use the money to other purposes other than for trading activities, but sometimes, there could be critical conditions that I was forced to use the money to fulfill other purposes, hence in this instance, I managed myself to work hard and repay the loan I borrowed in due time. I usually used the loan for expanding my trading activity and to buy materials in advance to be safe incase if the price of items happened to rise. (Interview 31)*

According to the responses offered with regarded to the status of personal income and the progress made owing to WISE program, the informants have ensured that their income has increased as a result of WISE's contribution invested to support their business activity. This indicates that, the beneficiaries were practically applying the business skill training offered and were able to manage their business activity efficiently.

Table 4.14 Responses on the impact of the project intervention in their income level

5.1	Personal Income Source	Responses																	
		Before WISE **									After WISE								
		N									N								
		below 300	%	301-500	%	501-2500	%	2501-3500	%	Total	Below 300	%	301-500	%	501-2500	%	2501-35000	%	Total
A	Income from micro–business and petty trade activities, ‘	11	25	8	18.1	1	2.2	-	-	45.3	10	22.7	9	20.4	12	27.2	5	11.3	81.6
B	Income from rent of houses or other properties	-		-		-		-	-		-		-		-		-	-	
C	Income from a husband’s wage or others	1	2.2	5	11.3	2	4.5	-	-	18	2	4.5	4	9	2	4.5	-	-	18
D	Dividend from micro credit and savings account	-	-	-	-	-	-	-	-	-	-		-		-		-	-	-
E	Paid employments	1	2.2	1	2.2	-		-	-	4.4	-	-	-	-	-	-	-	-	-
	Total	13	29.4	14	31.6	3	6.7	-	-	67.7	12	27.2	13	29.5	14	31.8	5	11.3	100

\*\* Complete information was not obtained regarding income sources before their involvement in WISE project, only 30 (67.7%) respondents provided information about the status of their income sources before WISE.

In item '5.1' of table 4.14 above respondents were asked to indicate the sources and level of their personal income before they joined the WISE project. Accordingly, 11(25 %) respondents replied that their income source was from micro business and petty trade activity and the level of their income was below 300 birr per month. The two groups of respondents, 8 (18.1%) and 5 (11.3%), replied that their income source was from petty trading activities as well as from the husband's wage respectively; and their level of income ranged between 301 – 500 birr per month. The rest were insignificant in number. All together not more than 6 respondents' that is 2 (4.5%) indicated husband's wage and paid employment were their source of income and the level of income was below 300 birr per month; the other one respondent indicated paid employment and the level of income ranged between 301- 500 birr; 3 respondents (6.8%) indicated petty trading and husband's wage as their source of income and the level of income ranged between 501-2500 birr per month. From this it can be analyzed that, the beneficiaries were getting insignificant amount of income before they joined WISE project.

On the other hand, in item '5.1' of the same table respondents were asked similar question, about the source and level of income after they joined the WISE project. Accordingly, majority of the respondents, 36 (81.6%), replied that their income source was micro business and petty trade activity. In relation to their level of income they are categorized under different income level, that is, for 10 (22.7%) respondents their income level was below 300 birr, for 9 (20.4%) respondents their income level ranged between 301- 500 birr, in the third category consisting 12 (27.2%) respondents' the level of income ranged between 501-2500 birr. In the fourth category, 5 respondents (11.3%) were getting between 2501-35000 birr per month.

The other group, a total of 8 (18.1%) respondents replied that their income source was from the husband's wage and other sources. Regarding their income level they were categorized in three groups that is; for 2 respondents (4.5%) their income level were below 300 birr, for 4 (9%) respondents between 301- 500 birr and for 2 (4.5%) respondents it was ranging between 501-2500 birr.

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As shown in the description, the beneficiaries' income level has tremendously increased as compared to their income level before they joined the WISE project. The progress they made can be clearly observed in terms of income level difference before and after they joined the project; for instance, under the category of income level between 501- 2500, before WISE involvement, there was only one person that was earning that much amount of income. But after joining the WISE program 12 beneficiaries were found receiving 501-2500 birr per month. On the other hand, under the income level 2501 – 35,000, no one was earning that much amount of income before WISE but, after joining the WISE project 5 beneficiaries found earning the mentioned amount of income.

**Table 4.15 Responses on the level of their personal income**

	How do you evaluate the level of your personal income owing to WISE program?	Respondents Response	
5.2		N= 44	%
A	Increased	36	81.8
B	No progress	5	11.3
C	decreased	2	4.5
D	no idea	1	2.2

In item '5.2' of table 4.15 above respondents were asked to evaluate the level of their personal income; accordingly majority of the respondents 36 (81.8%) replied that their income has increased. While 5 (11.3%) of the respondents reacted that it didn't make any progress. Only 2 (4.5%) of the respondents replied that their income has decreased.

For the open ended question respondents were asked to specify their reasons to item 5.2.

Accordingly the respondents have responded that,

*It decreased, because previously only few people were engaged in 'abnbasha' production and trading activity, but now most women in the neighborhoods have started doing the same activity so I am only producing a limited amount and selling that much. "I am living in a*



*rented house much of my income is payable for the house rent which is 500 birr per month and I am paying for my children's school fee and my savings is very minimum"*

*"It increased, because I am working hard and my trade activity is doing well. I am getting enough money to make my life better."*

*"It increased, because now I am able to save and borrow money easily from the project I am working hard and earn my living through selling injera."*

*"Not increased, because my financial capacity is still very poor I have not shown yet an improvement."*

As the findings in tables 4.14.; 4.15 and the responses of open ended questions indicates, the beneficiaries personal income have made much progress as compared to their previous status. This was also witnessed by the findings obtained from focus group discussion and the interviews as well as from the open ended question responses. This was mainly linked with the impact of the projects intervention exercised in its manifold supportive activities.

Although, few beneficiaries, taking into account the high demands of the household expenditure, indicated that their personal income 'decreased' or show 'no progress'. But, in actual case, their personal income was improving. Their ability to cover all the costs of household expenses was achieved as a result of their economic capability.

#### **4.3.6 Impact on Asset Possession**

As Dolan (2002) tried to demonstrate, women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources specifically land.

The lack of both start up and working capital limits the size, type and location of income generating activities. In recent decade micro-credit institutions have gained greater prominence in filling in the financial resource gaps to the poor in general and to poor women in particular. While some of the successes of micro-credit institutions have gained recognition over the years, the growth of micro-finance institutions and their impact in helping reduce poverty has gained worldwide recognition.



This is clearly witnessed by the descriptions forwarded by the respondents consulted in an in-depth interview and focus group discussion. They asserted that they have managed to buy assets for house hold usage and to carry out their business activities owing to the project intervention. In this regard, one of the respondents from Tesfaalen cooperative has the following to say:

*"I have used the first loan for the purpose of income generation only. My children were watching TV in the neighborhood but, were not satisfied. They were longing to have their own, and then when I took my second loan, I have bought a TV set to satisfy their needs. Had it not been to the support of this loan opportunity, I wouldn't have bought, the TV Set from my own income source." (Interview 17)*

Another respondent from Alem Berhan group has this to say:

*"In my case I don't have my own house, Thanks God my business activity is doing well and I had enough to pay for my house rent, and for my children's school fee. There weren't any properties I bought except a TV set just to keep my children stay home." (Interview 4)*

A third respondent for this item responded that she had managed to get water supply and electric power connection to her house, though she hasn't own another asset yet.

Other group of respondents who participated in FGD from Amanuel Siket has the following to say:

*"We have bought the necessary properties we lacked before and furnished our houses. We send our children to school. In our cooperative group most of us are found in good conditions. We have fulfilled the necessary assets we wished to have, we are self sufficient and our incomes and savings have increased. In our cooperative (Amanuel Siket), there were women who had reached the highest level and were entitled to get loan payment of 30, 000 birr. They won a prize and were awarded a metal safe." (FGD group 1)*

According to the respondents reply to item 14 & 15, a great deal of the cooperative members confirmed that they had made great improvement, the members assured that their asset ownership had indeed increased ever since they joined the WISE project program. Taking into account the view of the beneficiaries, it can be safely deduced that the beneficiaries were effectively utilizing the loan they had borrowed

from the project and to this effect the skill training aspect has also contributed to the efficient management of the money secured to run the business activity.

**Table 4.16a Responses on their possession of assets Before WISE**

Item 5.3a	List down the assets you owned?	Respondents Response								
		N		N		N		N		
		Price of Items								
		Below 300	%	301- 600	%	601- 2500	%	2501- 5000	%	Total No. of assets
a	Television Set	-		-		6	13.6	2	4.5	8
b	Sofa	-		-		2	4.5	-		2
c	DVD Player	2	4.5	-		-		-		2
d	Repairing house							-		
e	Cupboard	-		1	2.2	6	13.6	-		7
f	Tape Recorder	2	4.5	3	6.8	-		-		5
g	Electric Oven (for baking Injera)	-		1	2.2	3	6.8	-		4
h	Singer Tailoring machine							-		-
i	Bed	-		-		1	2.2	-		1
j	Chair	3	6.8	-		-		-		3
k	Closet					1	2.2			1
l	Total	7	21.2	5	15	19	57.5	2	6	33

\*\* the figures showed in ranges indicates the purchasing price of each item /asset

**Table 4.16b Responses on their possession of assets after WISE**

Item 5.3b	Assets Owned	Respondents Response										
		After joining WISE Project										
		N		N		N		N		N		
		Price of Items										
		Below 300	%	301 - 600	%	601- 2500	%	2501- 5000	%	5001 - 15000	%	Total No. of assets
a	Television Set	-		-	-	8	18.1			-		8
b	Sofa			1	2.2	1	2.2	3	6.8			5
c	DVD Player	-		3	6.8	3	6.8	-		-		6
d	Repairing house			1	2.2	-		2	4.5	2	4.5	5
e	Cupboard			2	4.5	2	4.5	1	2.2	-		5
f	Tape Recorder	1	2.2	2	4.5	1	2.2	-		-		4
g	Electric oven (for baking Injera)	-		-		2	4.5	-		-		2
h	Singer Tailoring machine	-		-		1	2.2	-		-		1
i	Bed	1	2.2	-		3	6.8	-		-		4
j	Install their own direct Water Supply					2	4.5	-				2
k	Install their own direct Electric power supply					1	2.2					1
l	Telephone Line installation	-	-	1	2.2							1
m	Refrigerator									1	2.2	1
n	Television Set Deck					2	4.5					2
o	Mobile box			1	2.2							1
p	Plastic Water Tank	1	2.2	1	2.2							2
	Total	3	6.8	12	26.8	26	56.5	6	13.5	3	6.7	50

\*\* the figures showed in ranges indicates the purchasing price of each item /asset.

In item 5.3a of table 4.16a above respondents were asked to list down the assets including the price of the items they owned before joining the WISE project.

Accordingly, the beneficiaries listed down a total of 33 items bought before joining the WISE project. Out of the assets listed down, 19 (57.5 %) assets were bought with a cost of 601 - 2500 birr each. While the remaining, 7 (21.2) assets with a cost of below 300 each, 5 (15%) assets with a cost of 600-2500 each and 2 ( 6%) assets with a cost of 2501-5000 birr each.

On the other hand, according to item 5.3b indicated in table 4.16 b, the beneficiaries listed down a total of 50 items bought after joining the WISE project. Out of the assets listed by the respondents, 26 of the assets (52%) were bought with a cost of 601-2500 birr each and 12 of the assets (24%) were bought with a cost of 301-500 birr each. Some of the assets were also bought with a greater amount, that is 6 (12%) assets with a cost of 2501- 5000 birr, and 3 (6%) assets with a cost of 5001-15000 birr. There were also 3 assets bought with a lesser price; below 300 birr each.

From this description presented in the two tables it is obvious to observe clear difference on the status of assets ownership. Hence it can be concluded that, the beneficiaries were able to spend worthwhile amount of money to buy assets they needed and one can also tell that their purchasing power has increased after joining the WISE project.

**Table 4.17 Responses on the control and change of asset ownership**

5.4	Over all, how does your assets ownership and control changed after you joined WISE program?	Respondent Response	
		N = 44	%
a	Increased	40	90.9
b	No change	3	6.8
c	decreased	-	-
d	no idea	1	2.2

In item 5.4 of table 4.17 respondents were asked to reply about the changes they made on asset ownership and control. As shown in the figure, majority, 40 (90%), of

the respondents assured that ownership to their asset has increased. A few, 3 respondents reacted that they haven't seen any change and one responded saying 'no idea'.

In addition to this, the responses obtained from focus group discussions and the interviews as well as the information forwarded to the open ended questions clearly manifested the increase of asset ownership.

Respondents were also requested in the open ended questions to specify their reasons; in this case their reactions were presented as follows:

*"Increased, the skills training helped me to avoid wasteful spending of money"*

*"Increased, due to the literacy skill training I have attended and my contact with others as well as sharing of experiences from fellow cooperative members I got to know valuable skills that helped me to lead my petty trade efficiently"*

*"Increased, we managed the household affairs in consultation with my husband"*

*"Increased, I am fully responsible to run my business therefore I have the power to decide on what I am doing "*

*"no change, the type of activity I am engaged in, is not showing improvement"*

This shows that joining WISE helped them to develop sense of ownership to their assets.

#### **4.3.7 Impact on Self Confidence & Self Esteem**

##### ***21) Responses regarding the status of their self confidence before and after they joined WISE program***

Regarding self confidence and self esteem, both participants in an in-depth interview and focus group discussion forwarded their opinions as follows:

A respondent from Tesfaleh group has the following to say:

*"I saw much difference, now I am depending on my own business income. I am self sufficient; I am no more looking to the hands of my spouse or anybody else whom I used to relay on. I am secured and definitely developed my self confidence." (Interview-20)*

Similarly focus group participants from Alem Berhan group indicated that, they have seen a lot of change in their business activity some of them became stronger, their capital increased, the trading activity expanded and savings has reached up to the amount of 20,000 birr. (Interview -28)

The other respondent from Manayebet group supported the idea and has the following to say:

*"My self confidence is well built, I don't feel insecure. For instance, if I got the opportunity to own a condominium house, the project office will lend me the required money to cover the advance payment. In addition to this I am also a member of the health insurance in my cooperative and I am entitled to get the necessary health service to me and my family." (FGD group 2)*

Likewise, another respondent from the same group noted that, she has acquired some important information, in relation to the family law and other legal procedures. As a result, she feels confident to protect herself from any kind of personal attack and able to defend her rights, to accomplish her obligations and to deal with matters that are related to legal issues.

She said, she has understood what self reliance means, citing a certain problem that occurred in her family. Luckily, she was strong enough in her savings and with that condition fulfilled, and she had managed by herself the obstacle she had faced. (Interview 13)

**Table 4.18 Responses on their confidence level**

5.5	Does your confidence level increased after participation in WISE Program?	Respondents Response					
		Number of respondents 44					
		Yes	%	No	%	Tot	%
		43	97.7	1	2.2		

In item 5.5 of table 4.18 respondents were asked to give their opinion about their confidence status after participating in WISE project. As shown in the figure, the great majority of the respondents 43 (97.7%), stated that their confidence has increased, while only one respondent replied 'no'.



In their response to the open ended question, respondents have to say the following:

*"The same, I haven't brought any significant change in my status".*

*"Yes I am depending on my own and I am confident enough, as I can manage my family on my own income"*

*"Increased, I am profitable in my trading activity I have got something to do and got the opportunity to support my family"*

*"After joining Wise I am fully responsible for the running and decision making of my petty activity"*

*"If we work hard, then self confidence will developed"*

*"I have the guarantee to take a loan whenever I need, so I am always feeling confident at myself and the household I am responsible for."*

#### **4.3.8 Impact on the Role and Status in the Society**

##### ***22) Responses on the status of their role and participation in the community after they became a member of WISE program***

Regarding the status of their participation in the community, respondents consulted in the focus group discussion and in-depth interview revealed that, their involvement in the neighborhood and the community where they live have shown great progress. The training they have taken has contributed for their active participation. They build self confidence and develop the skills of group interaction and the ability of forwarding their opinions in a social gathering as well as in a community assembly. They noted that they are participating in a sanitary working group organized in their living area. They mentioned also that they have observed a great difference when compared to their previous status. Their improved business activity and their self reliance enabled them to gain the recognition of the community. Now they can depend on their business activity and the progress they made. They have realized that having any valuable occupation of their own would provide them full recognition and respect in the community.

One of the respondents from Amanuel Siket suggested that, her participation in the community has increased. Beside her membership in a funeral association in her

living quarter, she is also coordinating an *iquip*, (pawning) in her locality and been given the responsibility to collect and deposit the contribution of their savings which was raised every weekend. She stressed that, deserving a trustship in the community is by itself a sign of recognition and respect. She realized that, had she been with out any occupation and had she been leading her livelihood under the dependency of her spouse, nobody would have given her such a recognition and due respect. (Interview 7)

Another respondent from Manayebet group on her part gave her opinion on the participation component and has this to say:

*"Previously I was lacking confident to speak my mind in any social group or public gathering. After receiving the literacy skill training, I have acquired the ability that enabled me to participate in any social gathering." (Interview 14)*

Similarly a respondent from Tesfaalen group added on this point that, If a person has something to work he will be respected, his social relation will be strengthened; he will also be invited or given the chance to participate in social activities.

Declaring her position she stated also that in her part she became conscious of many aspects which she was totally ignorant of before. She noted that she has changed her style of living and became successful in leading an organized home management and effective means of livelihood. (Interview 3)

In relation to the role of participation, the informants agreed that after joining WISE program their role and participation status in the community had increased. From this it can be inferred that, possessing one's own dependable means of income and becoming self-sufficient in life will increase an individual's self confidence. This in turn will create the opportunity to improve social contact and participation in the community.

**Table 4.19 Responses on their participation status in the community**

	Question Item	Respondents Response					
		NR 44					
		Yes	%	No	%	Tot	%
5.6	Is your participation status in the community increased after joining in WISE program?	43	97.7	1	2.2		

In item '5.6' of table 4.19 respondents were asked to give their opinion on their participation status in the community. Accordingly, almost all, 43(97.7%) of the respondents confirmed that their participation status in the community has increased after joining the WISE project. Only one respondent gave 'no' response.

For the open ended question the respondents replied that, they established strong relationship and cooperation with their neighbors and the surrounding community.

#### **4.3.9 Impact on Household's Income**

#### **23) Responses on the status of household income before and after they joined WISE program. How they describe their progress and if they had made any change in their life style and what the reasons for it were?**

Regarding the component of household income, respondents from Amanuel Siket who participated in an in-depth interview and focus group discussion revealed the following main idea:

*We managed to buy some essential properties that were necessary to facilitate our business activity as well as other materials needed to our household use. Most of us bought TV Set, refrigerator, tape recorder, electric oven etc. We have replenished our houses, managed to get basic services and became beneficiaries of direct line water supply, electric power supply and telephone services. We were also managed to pay school fee for our children and fulfill the necessary materials required to their schooling. Some of us who had stopped sending our children to school before WISE had reached a stage to claim the*

*education of our children. Of course, we are still suffering from lack of constant working place to run our trading activity and we were forced to move from place to place, and consequently, our income is limited only to fulfill the daily consumption. (Interview 4)*

More over, as some of the respondents in the same cooperative indicated, especially those who are working renting houses from individual residents expend much of their profit to the house rental services. Due to the escalating price of rented houses, they said that they had become victims of the current high cost of living.

On the other hand, the researcher during data collection process happens to visit one of the members from the 'manayebet' cooperative. As to the information gathered prior to the visit, she was one of the outstanding small business owners who were excelling in their trading activity. She had been a member of the cooperative for over 5 years and had shown great progress. Fortunately the researcher interviewed her in her house and was able to observe the status of her livelihood. Her interview reads as follows:

*I am engaged in 'injera' production and trading activity. I am supplying to the nearby hotels producing 600 - 700 piece of injera daily. As a result of my best performance and excellent business activity, I was selected as one of the best achievers from my cooperative and won the season's prize organized at WISE Project Office. Regarding to my asset ownership, I managed to install the connection of my own direct water supply to my house, upgraded the electric power system and also bought a vehicle to facilitate my business activity. (Interview, 8)*

The other cooperative member from 'manayebet' group also told the researcher that she had made a good progress and was able to furnish her household. She is engaged in hair dressing business activity. According to the respondent's information, formerly she was not having an aide to work with; later on she had trained her sister and was in a position to provide her a job opportunity. As a result of her productivity she was able expand her trade and was able to startup the same business. (Interview, 6)

households' means of income, while in the other group there could be a chance of sharing the responsibility for both, in which the husband can also contribute the living income for the household.

As shown in item '2' of the same table above, informants were requested to rate the source of living on which the family is depending, as a main source, second level source and third level source of living. In this regard, the greater majority, 30 (68.1%) of the informants rated 'micro business/ trading activity' as the main source of their income. While 11 (25%) rated 'wage labour' as the main source of living. Two of the respondents' rated 'monthly salary' as main source of income. 'Subsidy' was found to be 'main source of income only for one respondent. On the other hand, informants were also asked to rate their 2<sup>nd</sup> level source of income. Accordingly, the majority of the informants 20 (45.4%) rated 'micro business / trading activity, as the second level means of income and 8 (18.1%) of them rated 'wage labour' as their second level means of income. Again very few beneficiaries 3 respondents rated retirement allowance as their second level source of living. Still one respondent indicated 'monthly salary' as her 2<sup>nd</sup> level of income. Regarding their third level source of income 7 (15.6%) of the beneficiaries rated 'micro business', 'retirement allowance', 'relatives subsidy' and 'wage labour' as their third level source of income. Hence, from the above description one could realize that, the majority of the beneficiaries were making their living from small business trading activities. In addition to this, the majority of the informants rated, 'micro business/trading activity' as their main and second level source of income, from this it can be deduced that the group who rated 'micro business/trading activity' as their second level source of income may be leveling their husband's income or other sources as their main source of income.

Likewise, the other group of respondents, rated 'wage labour', as their main and second level source of income. From this description, it can be referred that, beneficiaries who rated small business activities as their main source of income may be supplemented by wage labour, by the same token, those beneficiaries who rated wage labour as their 1<sup>st</sup> level source of income, in turn could be supplemented by small business activity. From this analysis it can be imagined that, the spouses or

other household member may take part to cover the rest of the household source of income.

#### **4.3.10 Impact on House Hold's Decision Making**

##### ***24) Responses on changes in their role and participation status in household decision making after they joined WISE program***

Regarding house hold decision making role, both group of informants participated in in-depth interview and focus group discussion underlined the positive changes observed with respect household decision making. So to reinforce this idea one of the respondents from Tesfaalen group has the following to say:

*"I am sharing the knowledge and the newly acquired ideas obtained from the trainings offered. The knowledge I acquired is not only limited to me, I am also transferring the information to the household members and try to guide the whole family in line with the newly accepted principle and style of life. We discussed about family and household management issues with my spouse and agreed upon on equal grounds. My spouse gave due attention to my opinions, and I have a saying in all household matters. Nothing is decided by either of us without prior consultations." (Interview 11)*

On the other hand another participant from Alem berhan has this to say:

*"Mostly I am the decision making figure in the household affairs. My husband does not bother me in the family management mainly I am getting his support in facilitating things done."(Interview 27)*

Likewise, In a focus group discussion conducted with Tesfaalen cooperative group the respondents emphasized that, In some households because husbands were responsible to fulfill all the family source of living, women still imagine that all the decisions should come from husbands and believe that their husbands had the right to decide on all family affairs, regardless of the consent of their spouses. This had been taken for granted as a normal phenomenon among most women. Honoring husbands as the head of the family and considering them as the dominating figure in the household affairs was an accepted norm, therefore most of them were respecting their husbands' role of decision making and household management



responsibilities. It is from the trainings offered that they later became conscious and started to question their rights. They indicated that, they started to defend their rights and also demanded that their role in the household management must be considered and respected. According to them, the labour input they were spending to feed the family, the upbringing and caring of children etc should be valued and accounted as a complement to that of the husband's contributions constituted in a form of financial support. (FGD group 3)

In all cases, the informants acknowledged the changes that they have made with respect to their participation status in household decision making roles; implying that, the beneficiaries were able to determine their roles owing to the knowledge and skills gained from the trainings offered.

#### **4. 4 Major Problems and Challenges of the Project**

##### ***25) Responses on the problems and challenges encountered in the preparation and implementation of the project***

Regarding problems and challenges, the project program head raised the issue of staff turnover. According to his explanation, the turn over is high among the project staff who were providing facilitation and organizing services to savings and credit cooperatives, compared to other project staffs. Facilitators or organizers are the main bridge that connected the beneficiaries with the organization. When these groups leave the project, there will be interruptions of services and the duties of the organization would be affected at least until the gaps are filled.

The other point raised by the program head as a challenge was the presence of duplication of efforts. In some sub cities where there are similar projects, possibilities may be created for some beneficiaries to become a member in another group and got loan services from two or more organizations. This kind of incidence will also affect the activity of the organization.

The third point the informant raised was the problem of marketing areas. As he explained, most of WISE's target beneficiaries are street vendors. They do not have their own shops or marketing shelters to carry out their business activities, as a

result the beneficiaries were facing problems of finding constant marketing places and shelters to trade out their goods and products.

Another problem that were raised by cooperative facilitators was that, there were instances in which some beneficiaries instead of using the credit they have borrowed for the intended purpose, rather spend the money to cover other household expenses. As a result the beneficiaries were facing obstacles to start up the business activity soon and as the beneficiaries stayed long before starting up the business activity then, they would not be in a position to save or repay the credit that they have taken from the project office.

Most respondents participated in focus group discussion and in an in-depth interview seriously raised the absence of market area and trading shelter as source of problem.

An elderly respondent from 'Tesfaalen', indicated her worries and has the following to say:

*"We street vendors who are selling 'injera' on the road sides are worried for our own safety due to high concentration of the traffic jam, sometimes we were chased away by the patrols of kebele, and we were forced to carry away our lots to other areas. It would be good if the local government observe the situation to consider our problem and to provide us an area where we can build a shelter to carry out our activity in a permanent place." (Interview -22)*

Other respondents interviewed in the 'Tesfaalen' cooperative, on their behalf also described that, There were some members who tend to dropped out from their membership. According to them, some dropped out because of their own cases and others due to the discouraging opinions suggested by some individuals and their spouses. Disregarding the participation of women and their exposure to the public and considering membership an act of out-mannered behavior and wastage of time were also reasons for dropping out from the project.

However, the respondents noted that, they were doing their best to convince those affected women and tried to reverse the decisions they made. By reviewing the situation what would happen if they dropped out of the membership, and by making

them realize that if they stick to their decisions, they would worsen the condition of their future lives. According to them they urged them to analyze and think over matters patiently. To remember and regard what they gained from the project membership. They noted that the WISE project uplifted them from the ground and the dust to bring notable change in their lives. So the contribution of the WISE project should not be devalued and their membership should not be compromised or otherwise. (Interview 17, 18, 20)

Another respondent from the 'Manayebet' cooperative described the problem she has faced. She said that □ In between her involvement in the business activity she was seriously ill and her trading activity was affected and interrupted. The project facilitators realizing the problem she faced, considered her situation and provided her a grace time in order to allow her revive in her trading activity, before she resume her savings and loan repayment responsibility. Such kind of consideration was not only given to her, there were also other cooperative members who had benefited from such special support. Now she is in a good stand and started doing her business activity efficiently like before. (Interview -18)

The beneficiaries mentioned that, fixed amount of credit that was provided to the beneficiaries was not sufficient enough to run and expand their trading activities. From this it can be concluded that, those beneficiaries who didn't own fixed marketing places seemed to suffer to carry out their business activity. On the other hand, they had also demanded for the increment of the amount of loan service, this indicates that they were performing well in their trading activities.

Most of the beneficiaries also requested for the increment of the amount of loan to be supplied to the beneficiaries. On the other hand, some beneficiaries raised the issue of members drop out cases that was caused due to the influences of some spouses and individuals who developed wrong attitudes on the project intervention. In this instance, there were situations in which they were trying to intervene in order to make the women reverse their decisions of dropping out.

From the remarks forwarded, it can be realized that the beneficiaries were really benefiting from the services that WISE was providing.

#### **4. 5. Sustainability Issue**

##### ***26) Responses regarding to the improvement of the program and its sustainability or replication***

Regarding sustainability or replication, the training coordinator taking into account, the suggestions, feedbacks, comments and opinions as well as field observations and close supervision results revealed that the most important part of the services provided to the beneficiaries was the skills training aspect. The skills training, considered as the most essential instrument, it helped a lot for the successful functioning of the program objectives. According to the training coordinator, the positive influence of different skills training intervention brought about change in the minds of the beneficiaries.

Beneficiaries can acquire loan services from any other micro finance institutions, but in any case, what they had benefited from the training service could not be easily found elsewhere.

Other respondents also suggested for the organization to continue working on the skill training activities at a greater extent, to reinforce and include more training packages in the program, and also to promote these initiatives to other partner organizations.

The regular follow ups and supervisory support should be strengthened extensively in order to help them become effective and more productive in their trading activity.

The cooperatives facilitators, on their part also suggested that, so far the training activity has been carried out with due consideration. So it should be maintained as a major activity and be strengthened in the future to sustain the good reputation of the organization.

The project beneficiaries participated in the focus group and in-depth interview as well as the response found from an open ended questions also posed the issue of marketing areas and shelters, hence urged the organization continue to deal with the concerned public officials, to address the question of shelters and marketing places.

The other point that the informants raised was that, the organization should continue to transfer and promote its best practices to other partner organizations and also learn and import best practices from others also.

The third point the informants raised was, about the organization's further actions to expand the projects intervention into other parts of Addis Ababa to outreach other communities of the town to those who desperately need the support of similar interventions.

The project beneficiaries participated in focus group discussions and in-depth interview raised some problems to be resolved through the support of the organization. Hence the consolidated opinions of the respondents are presented as follows:

Alem Birhan savings and credit cooperative members are demanding the project office to support them find a shelter in their work place area to enable them expand as well as continue their existing business activity.

Most of the women requested the organization to lift the ceiling that fixed the amount of loan. They indicated that the loan is very little to startup or expand a business activity. They are forwarding their demand to get a greater amount of loan service in the future.

On the other hand, some of the respondents in the Tesfaalen group, declaring their satisfaction with the services that they were benefited from, forwarded their remarks urging the organization to reinforce its intervention. They suggested that WISE should continue to strengthen the project activity it has established. They were satisfied with their services that they were providing to savings and credit cooperatives. Their treatment and handling of members were very good, they listened to their problems, visited members in their homes and business places encouraged their efforts and consulted them if anything went wrong. If by chance they discontinued their savings or their loan repayment, they gave them time to recover, and try to understand what was going wrong and resolved cases which were found to be beyond their capacity. (FGD- 3)

## CHAPTER V: SUMMARY, CONCLUSIONS AND IMPLICATIONS

### 5.1 Summary of the Major Findings

Education plays a significant role in empowering women and improving their daily lives. Raising their awareness, building their capacities and developing their life skills will increase women's economic options and promote their sense of worth. Basic literacy skills help them to acquire knowledge and skills required for improving and developing their tasks in all fields.

In addition to this the provision of credit, especially microcredit, is increasingly being recognized as an effective strategy for poverty eradication. Self-Help Groups formed to encourage savings and credit activities are one of the effective methods of socioeconomic development of women.

The advancement of women can be achieved with the cooperation and collaboration of Government, NGO'S, private sector, professional associations, women's organizations and women themselves.

The objective of the study is, therefore, to assess the impact of literacy skills on the income generating schemes for poor women in the study area. An attempt was also made to look into the overall design and implementation procedures of the project that could have contributed for its impact. The study was conducted by taking the case of Organization for Women in Self Employment /WISE/.

In so doing, basic questions regarding:

1. How are the overall design and implementation of the WISE project in the study area carried out?
2. How could the acquired literacy skills facilitate the efforts of poor women who are engaged in small scale income generating schemes?
3. What are the impacts of literacy skills on improving the livelihood of poor women in the sub city?
4. What are the major challenges that have encountered the implementation of adult literacy and income generation and training activities in the sub city?



5. What are the implications and lessons learnt from literacy skills training and income generating scheme of the project?
6. What does the sustainability of the project look like?

The study was conducted in Addis Ketema Sub City. The study area is one of the six sub cities of Addis Ababa where WISE project intervention being carried out. In this sub city most women are affected by deep rooted poverty and very low socio economic status.

To conduct the study, primary and secondary sources of data were used. Both qualitative and quantitative methods were employed to obtain reliable data. The focus group discussions were conducted with 21 women beneficiaries in four groups; and in-depth interviews were carried out with another 32 project beneficiaries. The structured questionnaires were administered to 44 project beneficiaries. In addition, the semi-structured interview was administered to two literacy facilitators and with other eight project implementing staffs. Secondary data in the form of document review were collected from the project implementing organization.

## **Major Findings**

### **I. The Overall Project Design and Implementation**

1. According to the results of the study, Organization for Women in Self Employment /WISE/ was established in September, 1997 and commenced full program operation in January 1998.

The direct target groups of WISE were poor self-employed girls and women in Addis Ababa who were mainly engaged in home based production and micro-scale trading activities and unemployed girls and women who wished to be engaged in micro-enterprise operation.

The purpose of this project was to organize the target groups in savings and credit association and prepare the ground to help them establish their own income generating schemes.

Various types of skills development training programs were organized and provided to supplement the credit and loan service, with the objective of enabling the beneficiaries to become well capable of performing their business activities.

The organization had clear administrative structure. The major functions at the head office level include: the Institutional Development Department, the Training Department, Learning and Partnership Department, and the Finance Department. There are also other functions responsible for planning, monitoring and evaluation as well as Human resource & Management Services.

Another partner organization housed in the WISE head office is the Savings and Credit Cooperatives Union. The main purpose of the organization is to provide services to savings and credit cooperatives substituting the responsibility of WISE. The WISE project program currently outreached 6 sub cities of Addis Ababa City Government. In these areas, 16,000 beneficiaries had been benefited from the services provided by the project program since the time of inception.

The Addis Ketema sub city area, WISE project program is coordinated by the Amanuel area project office.

2. In relation to project services and skills Training Program, according to the study findings the organization was focusing mainly on the provision of Loan, Business Development and Counseling services. The loan service was an essential and most required service by the beneficiaries; whereby the cooperative members utilized the funding as a source of financial capital to expand or carry out their existing business activities. The provision of loan service was supplemented with business development and counseling skill training development programs, to promote the business management skills of the beneficiaries. Business counseling service was designed to support those who were not performing well in their trading activity and to guide them look for other possible alternatives.

The various types of trainings that were offered to the beneficiaries include the following:

- **Entrepreneurship/ Business skills include:** Basic business skills, Marketing, Business planning Record keeping<sup>1</sup>, Record keeping 2, Creative thinking, Advance business skills
  - **Leadership and Management,** Leadership skills, Savings and Credit management , as well as Cooperatives law and management
  - **Health Education,** Basic health, HIV/AIDS First aid, Harmful/wasteful Traditional practices, Nutrition, Family planning
  - **Self Development,** Life skills, Literacy and numeracy
3. In relation to the project implementation process, according to the study finding, the Sub city Government and the Kebele Administration as well as other concerned government and non government bodies and stakeholders were participating in the design and implementation process.
  4. The budget source for carrying out the project plan was obtained from donor organization. The budget supply was timely available and adequate enough to carry out the planned activities.
  5. Trainings on area of job assignment were offered to the project staff. The project staffs were recruited based on pre-determined criteria In addition to this; the project staffs were upgraded to fill vacant internal positions competing based on the criteria set by the organization's promotion guideline. As per the level of compensation, the informants believed that their remuneration was fair as compared to other partner organizations.
  6. Before launching a new project intervention need assessment survey were conducted in the proposed areas to carry out situational analysis.
  7. According to WISE Literacy Program Strategy, the project beneficiaries who were found illiterate at the time of entrance were advised to join the literacy learning program. During the intensive entrepreneurship skill training they were given special treatment and awareness raising instructions to enable them notice the importance of being literate.
  8. The literacy training was programmed for duration of 9 months. The literacy facilitators were selected from among the cooperative members who had the minimum qualification to facilitate the literacy program. The venues for the literacy

program were organized in the beneficiaries' residence as well at their working places. This was purposefully designed to attract the maximum participation rate of the literacy learners.

9. The learners were evaluated every 3 months; the facilitators' compensation would be effected; if the trainees successfully passed the exam and promoted to the next stage.
10. The literacy participants initially, joined the literacy program based on their own motivation, and had developed very high interest. They were attending the learning program regularly. Those who had successfully completed the literacy learning program were given the opportunity to continue their studies in the regular school program.
11. As the study findings indicate, the WISE approach to literacy training program is not taking literacy as a prerequisite or in preparation for training in livelihood or income-generation activities, but rather using livelihoods skills training as a means to convince and motivate beneficiaries to participate in the literacy program.

## **II Impacts of the Project**

### **Skills Trainings Impact on Income Generating Activities**

1. The study signifies that, as a result of the skill training intervention most (81.8%) beneficiaries have developed the capability to run their business activity efficiently and their accumulation of income increased. Specifically:
  - The health training offered had helped them to safeguard their own health and their family.
  - The basic trading skill helped them to apply new approaches in their business activity. It offered them a working principle to run their business activity effectively.
  - They developed also strong working moral and were motivated to hard work.
  - Illiterate members of the project were entitled to participate in the literacy training program. It was one of the projects provisions that the beneficiaries (90%) honored, they were given the chance to continue their studies in the formal education system.

2. Most beneficiaries (97.7%) have shown remarkable progress in their attitude and self development, developed good habits of savings and learn how to manage household stuff economically. Developed self confidence to speak their mind in any social group or public gathering,
3. The skills training put its influence on the beneficiaries' old practices and paved the ground to let them adapt new valuable skills.
4. They have learned the value of time management, developed sense of duty, the culture of savings and appropriate use of the incomes they generate.
5. Beneficiaries, who were leading a married life without forming proper marriage, negotiating with their spouses, were able to establish legally recognized marriage.
6. Their asset ownership had increased after beneficiaries joined the WISE project program. They were effectively utilizing the loan they had borrowed from the project and to this effect the skill training aspect has also contributed to the efficient management of the money secured to run the business activity.
7. Most of them (90.9%) bought TV Set, refrigerator, tape recorder, electric oven etc. They have replenished their houses, managed to get basic services and became beneficiaries of direct line water supply, electric power supply and telephone services.
8. They were also managed to pay school fee for their children and fulfill the necessary materials required to their schooling. And those who had stopped sending their children to school, managed to send them back to school.
9. The beneficiaries (97.7%) developed self confidence, feel very much secured, depended on their savings and business activity. The project office lends them money to cover the advance payment for those who had the chance of owning a condominium house.
10. Possessing dependable means of livelihoods occupation deserved them a trust ship, recognition and social respect in the community.
11. Beneficiaries have affirmed that their decision making roles in the house hold affairs had shown positive progress. They had assured also that they have started to defend their rights and the respect of their personal dignity.

### **III. Major Problems and Challenges of the Project**

1. In relation to problems and challenges on the side of the project implementing organization, its intervention at the project site level was affected by high staff turnover.
2. The occurrence of duplication of efforts, with other partner organization where by the situation opened up an opportunity for the beneficiaries to secure loan grant from the two organizations.
3. There were instances in which some beneficiaries instead of using the credit they have borrowed for the intended purpose, rather spend the money for other household consumption
4. Lack of marketing and shelter areas.
5. The discouraging attitudes of some individuals and husbands, opposing women's exposure in the public affairs and their participation in the savings and credit cooperatives as well as in the literacy learning programs.
6. Insufficient supply of the loan grant, not adequate to develop lucrative business that could generate the significant amount profit for them.



## 5.2 Conclusions

The study has proved that, the impact of literacy skills on income generating schemes has promoted the livelihoods of poor women. The literacy skills facilitated the occupation of poor women in their endeavor to bring fundamental change in their live situations.

Combining literacy skills training with income generating schemes can assist women to make use of literacy skills to be productive in their business activities. In addition to this, supporting their business activities with the provision of loan and savings services will alleviate their financial deficiencies and enhance the situation for better productivity and initiation of work.

The literacy skill training component which encompasses a lot of essential training contents will enable women to acquire multi facet skills/ qualities that will allow them to exercise in their daily activity and their social interactions.

The provision of literacy learning will create the opportunity for the project beneficiaries to see the light of education and become librated from the darkness of illiteracy. The trainings related to basic health education, self development, leadership and management skills training will contribute to the development of personal qualities like; change in attitude: self confidence, decision making, self assertiveness, self esteem, and social interaction capabilities.

These values are the ingredients which constitute the desired personal qualities, the qualities that serve as a device by which they can emancipate themselves from the quagmire of poverty, social and cultural influence.

The project intervention by combining literacy skills training with income generating schemes and using savings and credit venture as a catalyst, managed to improve the social and economic demands of the beneficiaries. This can be valued from the national perspective point of view; whereby, the outcome of the project activity contributed its share in implementing the national poverty reduction strategy program; and eventually the attainment of the millennium development goal.

As a final remark, WISE spotlighted the most impoverished section of society, and navigates the route for poor women to livelihood success, by enhancing their income, asset possession, self confidence, decision making role and participation status in the community.

### **5.3 Implications**

The findings of this study have significant implications for practicality in the specific study area. Hence, the following key implications are emerged from the study.

1. There is a demand for the expansion of the project intervention in the study area by other women to benefit from the provision of literacy skills training, savings and loan service. Therefore the organization should maximize its capacity to outreach the services to other beneficiaries.
2. There is a demand for the launching of group saving and lending venture. Those groups of beneficiaries who had benefited from the project intervention over the years, had the desire to form a group saving and lending venture believing that they would be more productive and profitable by pooling together their consolidated skills and business initiatives. Hence to meet the demands of the beneficiaries, it is advisable to introduce group savings and lending venture in the cooperatives.
3. There is a demand for the increment of the fixed amount of loan service, in order to increase the lucrative value of the loan grant. There fore, possible alternatives should be sought to extend the amount of loan provided to the beneficiaries.
4. The skills training aspect has played a significant role in putting an impact on the attitude of the beneficiaries and consequently served as an essential instrument for the successful implementation of the program objectives. It was the positive influence of different skills training intervention that brought about change in the minds of the beneficiaries. Therefore, it is advisable for the organization to continue working on the skill training activities at a greater extent,

to reinforce and include more training packages in the program, as well as to promote these initiatives to other partner organizations.

5. The need for finding marketing places and trading shelter should be resolved through contacting and communicating regional and Kebele officials. Hence to find out positive response, the organization should continue its effort to bring the issue into the attention of the responsible public officials

This endeavour will further be strengthened by reinforcing the ongoing program, maximize the financial capacity; by widening the net work with funding organizations, whereby the transference effect will enable the project intervention to extend its scope to other potential beneficiaries.

Developing strong partnership with others through sharing and adopting best practices to and from others will have its own impact for its sustainability.

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## APPENDICES

### Appendix A

Addis Ababa University College of Graduate Studies

College of Education and Behavioural Sciences

Department of Curriculum & Teachers Professional Development Studies

Adult and Lifelong Learning Unit

### Questionnaire for Project Beneficiaries

#### Introduction:

These questionnaires are designed to collect the relevant data for the research to be undertaken on *Impact Assessment of Literacy Skills on the Income Generating Schemes for Poor Women in Addis Ababa*, which is going to be conducted as a requirement for MA Degree in Adult and Lifelong Learning. The objective of this research is to assess how poor women make use of acquired literacy skills in running their income generating schemes in the study area. Hence, the data to be collected is highly valuable to meet the research objective. The information is used only for the research purpose. Therefore, your assistance and genuine response are highly valuable for the success of the study.

Thank you for your cooperation

**General Information:** for the following questions, please give your answers by putting the tick (✓) mark in the box provided.

#### Part One: Personal Data

##### 1. Age

- a) Below 20 years ☐ b) 21- 30 Years, ☐ c) 31- 40 years ☐ d) above 40 years old ☐  
e) Please specify if any other \_\_\_\_\_

##### 2. Marital Status

- a) Single ☐ b) Married ☐ c) Widowed ☐ d) Divorced ☐

### 3. Educational Status

- a) Illiterate ☐ b) Read & write ☐ c) Grade 1-4 ☐  
 d) Grade 5-8 ☐ e) Grade 9- 12 ☐ f) Grade 12 complete ☐

### 4. The type of trade activity you are engaged in:

- a) Selling of 'Enjera' ☐ b) Fruits and Vegetables ☐ c) running a kiosk ☐  
 d) fuel charcoal ☐ e) embroidery & handicrafts ☐ f) Hair dressing ☐  
 g) National dresses and cloth items ☐ h) shoes and sandals items ☐  
 i) Clay made household utensils ☐ j) Butter, Cheese and egg items ☐  
 k) Foodstuffs (like cereals, beans, lentils and peas) ☐  
 l) If any other please specify \_\_\_\_\_

### Part Two: Household Source of Income Information

#### 1. Head of the household

- a) Husband ☐ b) mother ☐ c) father ☐ d) myself ☐  
 e) son/daughter ☐ f) If any others please specify ☐

#### What is your family sources of living? (more than one response is possible)

	Source of Living	Mark (✓) the source	Put the source of living in order of its contribution to your household income
1	Micro business / petty trading		
2	Wage labour		
3	Monthly salary		
4	Renting property (house)		
5	Retirement allowance		
6	Others specify		

### Part Three: Information on Beneficiaries and their training.

1. When did you first join WISE Program?

a) Month \_\_\_\_\_ Year \_\_\_\_\_ E.C

2. Why did you join the WISE program? (More than one response could be possible).

a) To get access to literacy training ☐

b) To get easy access to loan. ☐

c) The desire to use literacy skills for income generating activities. ☐

d) To get access to other job opportunities. ☐

e) To get financial aid. ☐

f) To get skill training for running my petty trading activity ☐

g) Others please specify. ☐

4. How do you evaluate the project service / training in terms of your needs and interest?

a) Very relevant ☐ b) relevant ☐ c) Partially relevant ☐ d) Not relevant ☐

e) I don't know ☐

5. If your response is partially relevant or not relevant please explain you reason.

a) Because, the literacy training program usually clashes with my trading activity

b) Because, I haven't seen any change with what I have done so far

c) The profit, I gained from my petty trade activity could not properly cover the repayment to the loans and the household expenses

d) Others please specify

**Part Four: Information on WISE Literacy, Savings, loan and Income generating programme components.**

**1. Issues on literacy training program/component**

1.1 Did you attend Wise literacy program?

- a) Yes ☐ b) No ☐

1.2 If your response for the above question is 'yes' how were you admitted to the literacy program? (more than one response is possible)

- a) Because it was compulsory to attend literacy lesson in order to get access to loan benefits. ☐
- b) The project staff advised me to participate in the literacy lesson ☐
- c) Because literacy skill is considered as a prerequisite to other trainings and essential to be effective in income generating activities ☐

1.3 Was it compulsory for you to first complete the literacy training before you were entitled to loan and other services from the project?

- a) Yes ☐ b) No ☐

1.4 If your response is 'no' to the above question, then when and how was the literacy training been provided? (More than one response is possible)

- a) The literacy programme was delivered along with my business activity. ☐
- b) The literacy delivery timetable was arranged in accordance to my leisure time. ☐
- c) Others please specify ☐

1.5 Where do you attend the literacy lesson? (More than one response is possible)

- a) In a literacy learning center provided by the project office. ☐
- b) In a neighborhood with other colleagues arranged in one of a volunteers house. ☐
- c) In a kebele center in a place arranged for literacy training purpose. ☐
- d) Individually in my own private residence. ☐
- e) Other please specify ☐

1.6 If your response for the above question is in your private residence, who was responsible to give the literacy lesson? (More than one response is possible) ☐

- a) a facilitator employed by the project office ☐
- b) by one of my daughter or son who was supposed to receive a payment in return from the project office. ☐
- c) a member of the cooperative who was in charge of literacy facilitation who was entitled to receive a payment in return from the project office. ☐
- d) a relative or a person from a neighborhood who was entitled to receive a payment in return from the project office. ☐
- e) Others please specify ☐

1.7 How often did you attend the literacy program?

- a) Always/Regularly ☐ b) often/most of the time ☐ c) sometimes ☐
- d) Rarely ☐

\*\* If your response is 'sometimes' or 'rarely' what are the reasons for such attendance?

- a) Work load ☐ b) the schedule of training was not convenient to my ☐  
program
- c) long distance between my home and the training center ☐ d) please  
specify if any \_\_\_\_\_

1.8 Do you think the time allotted for literacy training program was sufficient?

- a) Yes ☐ b) no ☐

1.9 Was the time schedule for literacy training program convenient for you?

- a) Yes ☐ b) No ☐

1.10 How far was the literacy center from your home?

- a) far, 30 minutes walk ) ☐ b) moderate (10- 15 min walk) ☐
- c) near ( 5 minutes walk ) ☐ d) no idea ☐

1.11 Were you used to be absent because of the distance of the literacy training center?

- a) Yes ☐ b) No ☐

1.12 How do you evaluate the role of WISE literacy training with respect to the following issues?

**Direction:** The following are lists of items indicating the possible contributions of WISE literacy training program, please write your answer in the box provided by putting the tick ( ✓ ) mark rating as, 5 = Very high 4 = high 3 = average 2 = low 1= very low.

(Chances are there to add other role if you feel the list is not complete)

No	Items	Rating				
		1	2	3	4	5
1.	Creating access to basic literacy skill training opportunity for target beneficiaries.					
2.	Enabling participants to compute numbers and make use of the acquired learning skills.					
3.	Promoting participants self reliance					
4.	Enhancing participants' role in household decision making.					
5.	Increasing participants' attitude and motivation for educating their children.					
6.	Enhancing participants' to become more productive in marketing and selling their products					
7.	Creating awareness on participants about savings					
8.	Creating awareness on participants about loan facilities.					
9.	Enabling participants to keep records for their income-generating micro business and savings.					
10.	Enabling participants awareness on group work/ group savings					
11.	Enabling beneficiaries' participation status and role in their community.					
12.	Please specify if any					



1.13 According to your observation what are the main problems of WISE literacy training program?

- a) The duration required to complete the literacy training is too long. ☐
- b) The participants who are supposed to attend training programs other than literacy sessions; as a result they tend to be absent when they are not in a position to participate in all the training programs. ☐
- c) Due to lack of literacy facilitators, participants mostly go back home without receiving literacy trainings ☐
- d) Those project beneficiaries who used to take literacy lessons in their own residents and the neighbourhoods, spare not enough time for the trainings due to their engagement in the household duties, the training program is rarely conducted on time. ☐
- e) Please specify if any \_\_\_\_\_

**2. Issues on Savings Loan and Income generating (micro business development ) programme / components**

2.1 Do you have savings in Amanuel Wise project center micro credit and savings cooperatives?

- a) Yes ☐
- b) No ☐

2.2 If 'yes' how did you start your savings?

- a) Voluntarily ☐
- b) Compulsory ☐
- c) both ☐

2.3 Who decided about the amount and use of saved money? (Indicate if there is a joint decision)

- a) Myself ☐
- b) My husband ☐
- c) other family member ☐
- others ☐
- specify ☐

2.4 Do you believe the compulsory savings requirement is useful?

- a) yes ☐
- b) No ☐

If Yes or No please explain the

reason. \_\_\_\_\_

2.5 How is the entrepreneurship training organized? Are you satisfied with the arrangement of the program?

- a) Yes ☐
- b) No ☐

2.6 If your response is 'yes' did you find any difference from your previous practice?

a) Yes ☐ b) No ☐

2.7 Have you ever received loan from the micro credit and savings cooperatives?

a) Yes ☐ b) No ☐

2.8 If yes, how many times have you got loan from the micro credit and savings cooperatives?

a) one time ☐ b) Two times ☐ c) three times ☐ d) four times ☐  
e) five times ☐ f) others please specify ☐

2.9 With what time range could you get loans, if you needed additional money to improve your trading?

a) Within 1-3 months ☐ within 3- 6 months ☐ b) within 6 -9 months ☐  
c) within one year d) Within 1- 2 years time ☐ e) within three years time  
f) Others please specify. ☐

2.10 How did you spend the loan you received (more than one response is possible)

a) To use as a capital resource for my existing petty trading activity ☐  
b) To startup a new or additional business activity ☐  
c) Buy food stuff for household use ☐  
d) To buy clothes and other household items required in holiday occasions. ☐  
e) To give/loan to spouse or someone else ☐  
f) To keep on reserve in case of emergency or to repay a loan. ☐  
g) To repay other loans. ☐ h) For house refurbishment or purchase of other household assets ☐  
i) Spend on celebration (like a wedding, etc.) ☐ j) Other please specify ☐

2.11 If your response for the above Q. No.2.8 includes choice 'a' in what kind of income generating activity do you participate

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2.12 If your answer for the above Q. 2.8 includes choice 'a' and 'b' was the loan sufficient to cover the required capital for developing/ expanding the income generating activity?

a) Yes ☐ b) No ☐

2.13 What do you think about the level of loan repayment interest rate?

a) Very high ☐ b) high ☐ c) average ☐ d) low ☐ e) very low ☐  
f) no idea ☐

2.14 What are the major problems and challenges you faced on the projects' saving, Loan and micro business development programs /components?

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### Part: Five Information on the project Impact?

#### 1. Individual level Impact.

1.1 Indicate the sources and level of your personal income? ( more than one response is possible)

Direction: Indicate by putting a (✓) mark under one or more of your personal income sources and the level of your income owing to the WISE project and the income you had owned before you joined the WISE Project. Put the annual average amount of income you generate from this source.

No.	Sources	Mark the Sources (✓)	Amount of Income in Birr per month	
			After joining Wise Project	Before joining Wise Project
1.	Income from micro-business and petty trade activities, Injera, fruits & vegetables, foodstuffs and handicrafts.			
2.	Income from rent of houses or other properties			
3.	Income from a husband's wage or others			
4.	Dividend from micro credit and savings account			
5.	Paid employments			
6.	Others specify			

1.2 How do you evaluate the level of your personal income owing to WISE program.

a) Increased ☐ b) No progress ☐ c) decreased ☐ d) no idea ☐

Please specify the reason/s

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List down the assets you owned? ( more than one response is possible)

Direction: List down your personal asset/s that you have possessed owing to WISE Project and the assets you had owned before the WISE project.

Indicate the purchase price and source/s of financing.

N.o	Assets owned	After joining Wise Project	Before joining Wise Project	Purchasing Price	How the expense is covered /Source of finance
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

1.4 Over all, how does your assets ownership and control changes after you join WISE program.

a) Increased ☐ b) No change ☐ c) decreased ☐ d) no idea ☐

Please specify the reason/s \_\_\_\_\_

1.5 Does your confidence level increased after participation in WISE Program?

a) Yes ☐ b) No ☐ c) No idea ☐

Please specify the reason/s \_\_\_\_\_

1.6 Does your role and participation status in the community increased after joining in WISE program?

a) Yes ☐ b) No ☐ c) No idea ☐

Please specify the reasons \_\_\_\_\_

## 2.2 Indicate the pattern of your household decision making.

Direction: Indicate by putting a (✓) mark the pattern of household decision both before and after you joined WISE program? (Household decision, including purchase of commodities, sending children to school, family planning methods etc.)

No.	Decision making pattern	Before Joining WISE Program	After Joining WISE Program
1.	The Husband alone		
2.	The women/ wife alone		
3.	Both agreed decision		

Part Six: Information on problems, challenges and other concerns;

1. What are the major problems and challenges you faced during your participation time in WISE Program.?

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Thank you

Interviewer's Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_



## Appendix B

## Amharic Version of the Questionnaire for the Beneficiaries

በአዲስ አበባ ዩኒቨርሲቲ የድህረ ምረቃ ጥናት ኮሌጅ

የትምህርትና ሥነ ባህርይ ሳይንስ ኮሌጅ

የሥርዓተ ትምህርትና የመምህራን ሙያ ሥልጠና ጥናት ትምህርት ክፍል

የኅልማሶችና የዕድሜ ልክ ትምህርት ዩኒት

ለራስ አገዝ ሴቶች ድርጅት ፕሮጀክት ተጠቃሚዎች የቀረበ መጠይቅ፤

መግቢያ፤

ይህ የጥናት ሥራ፤ 'የመሠረታዊ ትምህርት ክህሎት፤ በአዲስ አበባ ከተማ የሚገኙ ድሀ ሴቶች በሚያካሂዱት አነስተኛና ጥቃቅን የንግድ ሥራ ላይ ሊያመጣ የቻለውን ውጤት ለመገምገም የሚካሄድ ጥናት ነው፤ ጥናቱ፤ በድህረ ምረቃ ዲግሪ ፕሮግራም 'የኅልማሶችና የዕድሜ ልክ ትምህርት' ጥናትን ለማጠናቀቅና ለትምህርቱ ማሟያ የሚሆን የጥናት ጽሑፍ ለማዘጋጀት የሚያስፈልጉ መረጃዎችን ለመሰብሰብ ታስቦ የተሰናዳ መጠይቅ ነው።

የጥናቱ ዋና ዓላማ፤ የጥናቱ ሥራ በሚያተኩርበት አካባቢ የሚገኙ ድሀ ሴቶች፤ የዕለት ኑሮአቸውን ለማሸነፍ የሚያካሂዱትን አነስተኛ የንግድ ሥራ ለመምራትና ለማከናወን በመሠረታዊ ትምህርት አማካይነት ያገኙት ክህሎት ምን ያህል እንደረዳቸው ለመገምገምና ውጤቱን ለማሳየት ነው።

የሚሰበሰበው መረጃ የሚያገለግለው የጥናቱን ሥራ ለማከናወን ጉዳይ ብቻ ነው። በመሆኑም የጥናት ሥራውን በተሟላ ሁኔታ ለማከናወን የመረጃው መገኘት እጅግ አስፈላጊ መሆኑን ተገንዝበው፤ ትክክለኛውን መረጃ በመስጠት እንዲሳተፉልን መልካም ፈቃደኝነትዎንና ቀና ትብብርዎን በአክብሮት እጠይቃለሁ።

ስለትብብርዎ በቅድሚያ አመሰግናለሁ፤

አጠቃላይ መመሪያ፤ ከዚህ ቀጥሎ በዝርዝር ለቀረቡት ጥያቄዎች መልስ እንዲሆን፤ በየጥያቄዎቹ ፊት ለፊት ባለው ሳጥን ውስጥ ይህን ( ✓ ) ምልክት በማኖር መልስዎን ይስጡ።

ክፍል አንድ፤ የግል ሁኔታን በሚመለከት አጠቃላይ መረጃ፤

## ዕድሜ

- ሀ) ከ 20 ዓመት በታች ☐ ለ) ከ21- 30 ዓመት ☐ ሐ) ከ31- 40 ዓመት ☐  
 መ) ከ 40 ዓመት በላይ ☐

## 2. የጋብቻ ሁኔታ

- ሀ) ያላገቡ ☐ ለ) ያገቡ ☐ ሐ) የትዳር አጋር በሞት የተለዩ ☐  
 መ) የተፋቱ ☐

ሠ) የተለየ አስተያየት ካለዎት ሐሳብዎን ይግለጹ \_\_\_\_\_

## 3. የትምህርት ሁኔታ

- ሀ) መጻፍና ማንበብ የማይችሉ ☐ ለ) መጻፍና ማንበብ የሚችሉ ☐  
 ሐ) ከ 1- 4 ክፍል ድረስ የተማሩ ☐ መ) ከ 5-8 ክፍል ድረስ የተማሩ ☐  
 ሠ) ከ 9 - 12 ድረስ የተማሩ ☐ ረ) 12 ክፍል ያጠናቀቁ ☐

## 4. የተሰማሩበት የንግድ ሥራ ዓይነት:

- ሀ) በእንጀራ መሸጥ ☐ ለ) በአትክልትና ፍራፍሬ ችርቻሮ ☐ ሐ) በአነሳተኛ የሱቅ ንግድ ☐ መ) የከሰል ማገዶ ሽያጭ ሥ ☐ ሠ) በጥልፍና የእጅ ሥራ ንግድ ☐  
 ረ) በፀጉር ማስዋብ ሥራ ☐ ሸ) የሐገር ባህልና የተለያዩ አልባሳት ንግድ ☐  
 ቀ) በጫማ ንግድ ☐ በ) ከሸክላ የተሠሩ የቤት ዕቃዎች ንግድ ☐  
 ተ) በቅቤ፣ ዓይብና ዕንቁላል ንግድ ☐ ቸ) ጥራጥሬና የተለያዩ የእህል ዓይነቶች ንግድ ☐  
 ክፍል ሁለት፣ ቤተሰቡ ስለሚተዳደርበት የገቢ ምንጭ የሚፈለግ መረጃ

## 2. የቤተሰቡ የበላይ አስተዳዳሪ ማን ነው?

- ሀ) ባለቤትዎ ☐ ለ) እናትዎ ☐ ሐ) አባትዎ ☐ መ) እራስዎ ☐  
 ሠ) ወንድልጅዎ/ሴትልጅዎ ☐ ረ) ሌላ ከሆነ ይግለጹ፣ ☐

የቤተሰባችሁ ዋነኛ የገቢ ምንጭ የሆነውን ያመልክቱ ( የገቢ ምንጩ ከአንድ በላይ ከሆነ ማመልከት ይቻላል)

	ለመተዳደሪያ የሚሆነው የገቢ ዓይነት፣	በትትክለኛው አማራጭ ፊት ለፊት የዚህን (✓) ምልክት ያስፍሩ	ዋነኛ የሆነውን የመተዳደሪያ ገቢ በማስቀደም፣ የገቢ ምንጮችን ባላቸው የገቢ ድርሻ መሠረት በቅደም ተከተል ያስቀምጧቸው፣
1	ጥቃቅን አነስተኛ ንግድ		
2	በጉልበት ሥራ ከሚገኝ ክፍያ		
3	ከ ወር ደመወዝ ከሚገኝ ክፍያ		
4	የመሮሪያ ቤት ወይም ሌሎች ንብረቶችን በማክራየት የሚገኝ ገቢ		
5	ከጡረታ ከሚገኝ አበል		
6	ሌላ የገቢ ምንጭ ካለ ይጥቀሱ		

ክፍል ሦስት፣ የተሳታፊዎችን የሥልጠና ሁኔታ የሚመለከት መረጃ፣

1. በ ራስ አገዝ የሴቶች ድርጅት (ራሴድ) በሚካሄደው የፕሮጀክት ፕሮግራም ለመጀመሪያ ጊዜ የተቀላቀሉት መቼ ነው?

ሀ) ወር \_\_\_\_\_ ዓመት \_\_\_\_\_ (በኢት/አቆጣጠር)

2. የ'ራሴድ' አባል መሆን ለምን ፈለጉ? (ከአንድ በላይ መልስ መስጠት ይችላሉ፡)

ሀ) ማንበብና መጻፍ፣ መሠረታዊ ትምህርት ማግኘት እንድችል ☐

ለ) ያለ ችግር የብድር አገልግሎት ማግኘት እንድችል ☐

ሐ) የመጻፍ፣ የማንበብና የማስላት ችሎታ አግኝቼ የንግድ ሥራዬን ለማካሄድ እንዲያግዘኝ፤ ☐

መ) የሥራ ዕድል ማግኘት እንድችል ☐

ሠ) የገንዘብ ድጋፍ ለማግኘት ☐

ረ) አነስተኛ የንግድ ሥራዬን ለማካሄድ የሚረዳኝ የአሠራር ዘዴ /ሙያ ለመማር ☐

ሸ) ከዚህ የተለየ ምክንያት ከነበርዎት ይግለጹ፤ ☐

4. በ 'ራሴድ' የሚሰጠው የሥልጠና ሆነ የሌሎች አገልግሎቶች አቅርቦት ለእርስዎ ምን ያህል አስፈላጊ ነው?

☐ በጣም አስፈላጊ ነው ☐ ለ) አስፈላጊ ነው ☐ ሐ) በከፊል አስፈላጊ ነው ☐

መ) አስፈላጊ አይደለም ☐ ሠ) አላውቅም ☐

5. የሰጡት ምላሽ በከፊል አስፈላጊ ነው ወይም አስፈላጊ አይደለም የሚል ከሆነ ምክንያትዎን ቢገልጹልን ?

ሀ) በፕሮግራሙ የሚሳተፉበት ጊዜ የንግድ ሥራዎን ስለሚሻማ

ለ) እስካሁን በሠሩት ሥራ ምንም የተለየ ውጤት ስላላገኙበት፤

ሐ) ከንግድዎ ከሚያገኙት ትርፍ ውስጥ ከፊሉን ለብድርና ለቁጠባ ስለሚከፍሉ የቤት ወጪዎን በሚገባ መሸፈን ስላለቻሉ፤

መ) የተለየ ምላሽ ካልዎት መልስዎን ይግለጹ፤

ክፍል አራት፤ በ'ራሴድ' አማካይነት የሚካሄደውን የመሠረታዊ ትምህርት፣ የብድርና ቁጠባ እንዲሁም የጥቃቅንና አነስተኛ የገቢ ማስገኛ የሥራ እንቅስቃሴዎችን መረጃ በሚመለከት፤

3. የመሠረተ ትምህርት ፕሮግራምን በሚመለከት፤

3.1 በ'ራሴድ' የሚሰጠውን የመሠረተ ትምህርት ተከታትለው አጠናቀዋል?

ሀ) አወን ☐ ለ) አልተከታተልኩም ☐

3.2 ከላይ ለቀረበው ጥያቄ መልስዎ 'አወን' የሚል ከሆነ ትምህርቱን መማር እንዴት እንደጀመሩ ይግለጹ፤ (ከአንድ በላይ መልስ ሊሰጡ ይችላሉ)

ሀ) የብድር አገልግሎት ለማግኘት የመሠረታዊ ትምህርት ዕውቀት (ማንበብና መጻፍ) ግዴታ በመሆኑ፤ ☐

ለ) የ'ራሴድ' ባለሙያዎች የመሠረታዊ ትምህርትን መማር ጥቅም እንዳለው ስለመከሩኝ ☐

ሐ) የመሠረታዊ ትምህርት ችሎታ መኖር የተለያዩ ሥልጠናዎችን ለመከታተል እንደሚያግዝና የንግዱንም ሥራ አቀላጥፎ ለመሥራት የሚጠቅም መሆኑን ስለተረዳሁኝ ☐

3.3 እርስዎ የመሠረተ ትምህርት ዕውቀት ያገኙት በ'ራሴድ' አማካይነት ከሆነ፣ ከድርጅቱ የብድርም ሆነ የሌሎች ዓይነት አገለግሎቶችን ለማግኘት በቅድሚያ የመሠረታዊ ትምህርት ተምሮ ማጠናቀቅ እንደግዴታ ተደርጎ ይወሰድ ነበር ወይ ?

ሀ) አወን ☐      ለ) ግዴታ አይደለም ☐

3.4 ከዚህ በላይ ለቀረበው ጥያቄ መልስዎ 'አይደለም' የሚል ከሆነ የሥልጠና ፕሮግራሙ መቼና በምን ሁኔታ ነበር የሚሰጠው ?

ሀ) የትምህርቱን ፕሮግራም የንግድ ሥራዬንም እያከናወንሁ ጎን ለጎን እከታተላለሁኝ ☐

ለ) ትምህርቱ የሚሰጥበት የጊዜ ሠሌዳ፣ በትርፍ ጊዜዬ መከታተል እንድችል ተደርጎ የተዘጋጀ ነው። ☐

ሐ) የተለየ መልስ ካልዎት ይግለጹ ☐

1.5 የመሠረታዊ ትምህርት የሚሰጥበት ቦታ የት ነው? ( ከአንድ በላይ መልስ ካለው ሊሰጡ ይችላሉ )

ሀ) የ'ራሴድ' ቢሮ በሚያዘጋጀው መማሪያ ቦታ ☐

ለ) በመኖሪያ አካባቢያችን አብረውኝ ከሚማሩት ሴቶች ባንደኛዋ ጎረቤታችን መኖሪያ ቤት ☐

ሐ) በሠፈራችን ቀበሌ ውስጥ ለዚሁ ተብሎ በተዘጋጀ ሥፍራ ☐

መ) በግል መኖሪያ ቤት ውስጥ ብቻዬን ትምህርቱን እከታተላለሁ ☐

ሠ) የተለየ አማራጭ ካልዎት መልስዎን ያስፍሩ ☐

1.6 ከላይ ለቀረበው ጥያቄ መልስዎ 'በግል መኖሪያ ቤቱ ነው' የሚል ከሆነ፣ ትምህርቱን ለማስተምር ባለሙያ እንዴት ይመደባል? (ለዚህ ጥያቄ ከአንድ በላይ መልስ መስጠት ይችላሉ)

ሀ) ድርጅቱ በሚመድበው አስተማሪ ትምህርቱ ይሰጣል ☐

ለ) ከልጆቹ መካከል አንደኛው በድርጅቱ ተመርጦ እየተከፈለው እንዲያስተምር በማድረግ ☐

ሐ) ከብድርና ቁጠባ አባላት መካከል ችሎታ ያላቸው ተመርጠው በድርጅቱ እየተከፈላቸው እንዲያስተምሩ በማድረግ ☐

መ) መሥራት የሚችል ዘመድ ወይም ከጎረቤት መካከል ሰው ተመርጦ ተከፍሎት እንዲያስተምር በማድረግ ☐

ሠ) የተለየ አሠራር ካለ ይግለጹ ☐

1.7 ትምህርቱን ምን ያህል አዘውትረው ይከታተሉ ነበር?

ሀ) ሁልጊዜ / ዘወትር ☐ ለ) አብዛኛውን ጊዜ ☐ ሐ) አልፎ አልፎ ☐

መ) አዘውትረው አልገኝም ☐

መልስዎ 'አልፎ አልፎ ወይም 'አዘውትረው አልገኝም' የሚል ከሆነ ምክንያትዎ ምን ነበር?

ሀ) በሥራ ብዛት ጊዜ በማጣት ☐ ለ) ትምህርቱ የሚሰጥበት ጊዜ የማይመቸኝ በመሆኑ ☐

ሐ) የምኖርበት ሠፈር ትምህርቱ ከሚሰጥበት ቦታ የራቀ በመሆኑ ☐ መ) ሌላ ምክንያት ከነበረ ይግለጹ ☐

1.8 ትምህርቱን ለማስተማር የተመደበው ጊዜ በቂ ነበረ ብለው ያምናሉ?

ሀ) በቂ ነበር ☐ ለ) በቂ አልነበረም ☐

1.9 የመሠረታዊ ትምህርቱ የሚሰጥበት ወቅት የጊዜ ሠሌዳ ለርስዎ ተስማሚ ነበረ ወይ?

ሀ) ተስማሚ ነበር ☐ ለ) ተስማሚ አልነበረም ☐

1.10 መሠረታዊ ትምህርት የሚሰጥበት ቦታ ጣቢያ ከመኖሪያ ቤትዎ ምን ያህል እርቀት ነበረው ?

ሀ) 30 ደቂቃ የሚያስኬድ ርቀት ☐ ለ) ከ10-15 ደቂቃ የሚያስኬድ ርቀት ☐

ሐ) ቅርብ ነው የ 5 ደቂቃ ርቀት ☐ መ) አስተያየት የለኝም ☐

1.11 በማስተማሪያ ቦታው ርቀት የተነሣ አዘውትረው ይቀሩ ነበር?

ሀ) አወን ☐ ለ) አልቀርም ☐



1.12 የ 'ራሴ ድ'ን የመሠረታዊ ትምህርት አፈጻጸም ሂደት ከሚከተሉት ነጥቦች አኳያ እንዴት ይገመግሙታል ?

መመሪያ፣ ቀጥሎ በተመለከተው ሠንጠረዥ የተዘረዘሩት ነጥቦች በ'ራሴ ድ' የሚካሄደው የመሠረታዊ ትምህርት ሊያመጣ ይችላል ተብሎ የሚጠበቀውን ውጤት ያካተቱ ሐሳቦችን የያዘ ነው፣ በመሆኑም እነዚህ ሐሳቦች ሊያስገኙ ይችላሉ ብለው የሚያስቡት ውጤት ከ1- 5 በተመለከተው የደረጃ ነጥብ መሠረት፣ 5= በጣም ከፍተኛ፣ 4= ከፍተኛ 3 = መካከለኛ 2 = ዝቅተኛ 1= በጣም ዝቅተኛ ፣ በማለት ባለው ክፍት ቦታ (✓) የዚህን ምልክት በማኖር ሐሳብዎን ይግለጹ፣(ከዚህ በተጨማሪ ጥቅም አለው ብለው ካመኑ ማክል ይችላሉ)

No	የመሠረታዊ ትምህርት ሊያስገኝ የሚችለው ውጤት	እንደሚያስገኘው ጥቅም በደረጃ ሲገለፅ				
		1	2	3	4	5
1.	ሌሎች የክህሎት ሥልጠናዎችን ለመከታተል አመቺ ሁኔታዎችን ይፈጥራል፤					
2.	የፕሮጀክቱ ተጠቀሚዎች ስሌት የሚጠይቁ ሥራዎችን ለማከናወንና በሥልጠና የተገኙ የአሠራር ልምዶችን በተግባር ለማዋል ይረዳል፤					
3.	ተሳታፊዎች በራሳቸው እንዲተማመኑና ራሳቸውን ችለው ሕይወታቸውን መምራት እንዲችሉ ያበረታታል፤					
4.	ቤተሰባቸውን በኃላፊነት የማስተዳደርና ውሳኔ የመስጠት ድርሻቸውም እንዲጎለብት ያግዛል					
5.	የፕሮጀክቱ ተጠቀሚዎች፣ ልጆችን የማስተማር አስፈላጊነት እንዲገነዘቡና ፍላጎትም እንዲያድርባቸው ያደረጋል					
6.	የፕሮጀክቱ ተጠቀሚዎች በሚያካሂዱት የንግድ ሥራ ውጤታማ እንዲሁኑ አስተዋጽኦ ያደርጋል፤					
7.	የፕሮጀክቱ ተጠቀሚዎች ስለ ቁጠባ ጥቅም የሚኖራቸው ግንዛቤ እንዲዳብር ያደርጋል፤					
8.	የፕሮጀክቱ ተጠቀሚዎች ስለ ብድር አገልግላትና አስፈላጊነት የሚኖራቸው ግንዛቤ እንዲዳብር					

No	የመሠረታዊ ትምህርት ሊያስገኝ የሚችለው ውጤት	እንደሚያስገኘው ጥቅም በደረጃ ሲገለፅ				
		1	2	3	4	5
	ያደርጋል፤					
9.	የፕሮጀክቱ ተጠቃሚዎች የንግድ ሥራቸውን በአግባቡ ለማካሄድ የሚያወጡትን ወጪና የሚያገኙትን ገቢ መዝግቦ ለመያዝ እንዲሁም የቁጠባ ሂሳባቸውን ለመከታተል ያስችላቸዋል፤					
11.	የፕሮጀክቱ ተጠቃሚዎች በቡድን በመደራጀት ገንዘብ የመቆጠብና በጋራ በመሥራት ሊገኝ የሚችለውን ጥቅም እንዲገነዘቡ ያስችላቸዋል፤					
12	የፕሮጀክቱ ተጠቃሚዎች በሚኖሩበት አካባቢ በሚደረገው ማህበራዊ ነክ ጉዳዮች ላይ የሚያደርጉት ተሳትፎ የጎላ እንዲሆን ያደርጋል፤					

1.13 በእርስዎ አመለካከት፤ በ 'ራ ሴ ድ' የሚካሄደው የመሠረታዊ ትምህርት ፕሮግራም ዋና ዋና ችግሮች ምንድናቸው?

ሀ) ትምህርቱን ለማጠናቀቅ የሚያስፈልገው ጊዜ ረጅም መሆኑ፤ ☐

ለ) ከመሠረተ ትምህርት በተጨማሪ፤ ሌሎችም ሥልጠናዎች ስለሚካሄዱና ተሳታፊዎች በሁሉም የሥልጠና ፕሮግራሞች አዘውትረው ለመገኘት ስለሚችገሩ ቀሪዎች ይበዛሉ፤ ☐

ሐ) በቂ የመሠረተ ትምህርት አስተማሪዎች ባለመኖራቸው ተጠቃሚዎች በወቅቱ ተገኝተው ሳይማሩ እንዲመለሱ ይደረጋል፤ ☐

መ) የግል አስተማሪ የተመደበላቸው ተጠቃሚዎች ትምህርቱን የሚማሩት ማታ ወደ ቤታቸው ከተመለሱ በኋላ ስለሆነና ሠልጣኞቹም በቤት ውስጥ ሥራ ስለሚጠመዱ ብዙ ጊዜ ሳይማሩ የሚቀሩበት ጊዜ ይኖራል ☐

ሠ) የተለየ ሐሳብ ካለዎት ይግለጹ፤ \_\_\_\_\_

4. የቁጠባ፣ የብድርና የአነስተኛ ንግድ ሥራ እንቅስቃሴዎችን የሚመለከቱ ጉዳዮች፤

2.1 በአማካኝ ፕሮጀክት ጣቢያ በተቋቋሙት የብድርና ቁጠባ ማህበሮች ውስጥ የገንዘብ ቁጠባ አባል ነዎት?

ሀ) አወን ☐                      ለ) አይደለሁም ☐

2.2 መልስዎ 'አወን' የሚል ከሆነ ገንዘብ መቆጠብ በምን ሁኔታ ጀመሩ? ☐

ሀ) በራሴ ፍላጎትና ፈቃድ

ለ) አባል ለመሆን ገንዘብ መቆጠብ ግዴታ ስለሆነ ☐

ሐ) በሁለቱም ምክንያቶች ☐

2.3 የሚቆጥቡትን የገንዘብ መጠንና አጠቃቀሙን በሚመለከት ማን ነው የሚወስነው?

(በጋራ ተመካክሮ የሚወሰን ከሆነ ያመልክቱ)

ሀ) እኔ ራሴ ☐ ለ) ባለቤቴ ☐ ሐ) ሌላ የቤተሰቡ አባል ☐ መ) ከዚህ የተለየ ከሆነ ይግለጹ

2.4 በርስዎ አመለካከት ገንዘብ የግድ መቆጠብ አስፈላጊ ሆኖ መወሰኑ፣ ጠቃሚነት አለው ብለው ያምናሉ?

ሀ) አወን ☐ ለ) አይደለም ☐

መልስዎ 'አወን' ወይም 'አይደለም' የሚል ከሆነ ይህን ያሉበትን ምክንያት ይግለጹ፤

2.5 የተሠማሩበትን አነስተኛ የንግድ ሥራ ለማከናወን እንዲረዳዎት ተዘጋጅቶ የሚሰጠው ሥልጠና ፕሮግራም አፈጻጸም ለርስዎ አመቺ ነበር ወይ?

ሀ) አወን ☐ ለ) አይደለም ☐

2.6 መልስዎ 'አወን' የሚል ከሆነ ከበፊቱ አሠራርዎና ልምድዎ የተሻለ ሆኖ አግኝተውታል? ☐

ሀ) አወን ☐ ለ) አይደለም ☐

2.7 ከብደርና ቀጠባ ማህበሩ ገንዘብ ተበድረው ያውቃሉ?

ሀ) አወን ☐ ለ) አልተበደርኩም ☐

2.8 መልስዎ 'አወን' የሚል ከሆነ እስካሁን ምን ያህል ጊዜ ተበድረዋል?

ሀ) አንድ ጊዜ ብቻ ☐ ለ) ሁለት ጊዜ ☐ ሐ) ሦስት ጊዜ ☐ መ) አራት ጊዜ ☐ ሠ) አምስት ጊዜ ☐ ረ) ከዚህ የተለየ ከሆነ ይግለጹ ☐

2.9 ተጨማሪ ብድር ለማግኘት ቢፈልጉ ያለፈውን ብድር ከወሰዱ ከሰዓት ጊዜ በኋላ ሌላ ብድር ማግኘት ይችላሉ?

ሀ) ከ 3- 6 ወራት ባለው ጊዜ ☐ ለ) ከ 6 -9 ወራት ☐ ሐ) በአንድ አመት ጊዜ ውስጥ ☐ መ) ከ 1- 2 ዓመት ጊዜ ☐

ሠ) በ 3 ዓመት ጊዜ ውስጥ ☐ ረ) የተለየ አሠራር ካለ ይግለጹ ☐

2.10 የተበደሩትን ገንዘብ ለምን ተግባር ያውሉታል (ከአንድ በላይ መልስ መስጠት ይችላሉ)

ሀ) አነስተኛ የንግድ ሥራዬን ለማስፋፋትና ለማሻሻል ተጨማሪ ካፒታል አድርጌ አጠቀምባታለሁ ☐

ለ) አዲስ የንግድ ሥራ እንቅስቃሴ ለመክፈት ወይም ተጨማሪ ሥራ ለመጀመር አጠቀምባታለሁ ☐

ሐ) ለጎደለኝ የቤት ወጪ ማሟያ አደርገዋለሁ ☐

መ) ለዓመት በዓል የሚያስፈልጉ ልብሶችንና የቤት ውስጥ መገልገያ ዕቃዎችን እገዛባታለሁ ☐

ሠ) ለባለቤቴ በብድር ወይም በስጦታ መልክ ለመስጠት፣ ወይም ለሌላ ሰው ለማበደር አጠቀምባታለሁ ☐

ረ) በችግር ጊዜ መጠቀም እንድችል አስቀምጠዋለሁ ☐

ሸ) ሌሎች ብድሮችን ለመክፈል አውለዋለሁ ☐ ቀ) ቤት ለማደስ ወይም የቤት ውስጥ ቋሚ ዕቃዎች ለመግዛት አውለዋለሁ ☐

በ) ለማህበራዊ ጉዳይ ማስፈጸሚያ (ለሠርግ ወይም ለሌላ ድግስ ማውጫ አውለዋለሁ) ☐

ተ) ከዚህ የተለየ ካለ ይግለጹ

2.11 ከዚህ በላይ ለቀረበው ጥያቄ 2.8 የሰጡት መልስ ምርጫ 'ሀ'ን የሚያጠቃልል ከሆነ፣ በምን ዓይነት የንግድ ሥራ ነው የተሠማሩት?

2.12 ከዚህ በላይ ለቀረበው ጥያቄ 2.8 የሰጡት መልስ ምርጫ 'ሀ' እና 'ለ'ን የሚያጠቃልል ከሆነ፣ የነበረዎትን አነስተኛ የንግድ ሥራ ለማስፋፋትና ተጨማሪ ሥራ ለመጀመር እንዲያስችልዎት፣ የወሰዱት ብድር በቂ ነበረ ወይ?

ሀ) አወን ☐ ለ) በቂ አልነበረም ☐

2.13 የተበደሩትን ገንዘብ መልሶ ለመክፈል የሚጠየቁት የወለድ መጠን ምን ያህል ነበረ?

ሀ) በጣም ከፍተኛ ነው ☐ ለ) ከፍተኛ ነው ☐ ሐ) አማካይ ነው ☐

መ) ዝቅተኛ ነው ☐ ሠ) በጣም ዝቅተኛ ነው ☐ ረ) ምንም አስታያየት የለኝም ☐

2.14 ከብድርና ቁጠባ ጋር በተያያዘ እንዲሁም አነስተኛ የንግድ ሥራዎን ከማስፋፋትና ከማካሄድ ጋር በተገናኘ ያጋጠምዎትን ዋና ዋና ችግር ይግለጹ፤

ክፍል እምስት፤ ፕሮጀክቱ ያስገኘውን ውጤት በሚመለከት

2. በግል ደረጃ የተገኘ ውጤት፤

2.1 የግል ገቢዎን ምን ሠርተው እንደሚያገኙና የገቢዎ መጠን ምን ያህል ሊሆን እንደሚችል ያመልክቱ፤? ( ከአንድ በላይ መልስ ሊሰጡ ይችላሉ፤)

መመሪያ: ከዚህ ቀጥሎ ባለው ሠንጠረዥ ውስጥ የቀረቡትን ጥያቄዎች ለመመለስ በቅድሚያ ለመተዳደሪያ የሚሆነዎትን የገቢ ምንጭ ለማመልከት 'የገቢ ምንጭ' በሚለው ሥር ባለው ክፍት ቦታ ይህን (✓) በማኖር መልስዎን ይስጡ፤ በመቀጠልም የ 'ራሴ ድ' ፕሮጀክት ተጠቃሚ ከመሆንዎ በፊትና በኋላ ዓመታዊ ገቢዎ ምን ያህል እንደነበረ ለማመልከት መልስዎን በሠንጠረዡ ውስጥ በተመለከተው ቦታ ላይ ያመልክቱ፤

ተቁ.	የፕሮጀክቱ ተጠቃሚዎች የመተዳደሪያ ገቢ ምንጭ ዓይነቶች	የመተዳደሪያ ገቢ ምንጭ የሆነውን ይህን ምልክት (✓) በማኖር ያመልክቱ	ዓመታዊ የገቢ መጠን (በብር)	
			የራሴ ድ ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ	የራሴ ድ ፕሮጀክት ተጠቃሚ ከመሆንዎ በፊት
2.	ከአነስተኛ የንግድ ሥራ እንቅስቃሴ (እንጀራ፣ አትክልትና ፍራፍሬ፣ የምግብ ጥሬ ዕቃዎች ጥራጥሬና ሌሎች የእህል አይነቶችን በመሸጥ)			
2.	መኖሪያ ቤትና ሌሎች የግል ንብረቶችን በማከራየት			
3.	ባለቤትዎ ሠርተው ከሚያገኙት የደመወዝ			

	ክፍያ			
4.	የቁጠባ ሂሳብ ትርፍ ሲከፋፈል፣ ከሚገኝ ድርሻ			
5.	በቅጥር ሥራ ከሚገኝ ወርሃዊ ደመወዝ፣			
6.	ሌሎች ካሉ ይግለጹ፣			

1.2 የ'ራሴድ' ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ የሚያገኙት የገቢ መጠን በምን ሁኔታ ላይ ይገኛል

ሀ) ጨምሯል ☐ ለ) ለውጥ አላሳየም ☐ ሐ) ቀንሷል ☐ መ) ምንም  
 ሐሳብ የለኝም ☐ ሠ) ለሰጡት መልስ ምክንያቱ ምን እንደሆነ ያብራሩ



### 2.3 በሥራ ውጤት ሊያፈሩ የቻሉትን ንብረት ይግለጹ፤

መመሪያ: ከዚህ ቀጥሎ ባለው ሠንጠረዥ ውስጥ የራሴ ፕሮጀክት ተጠቃሚ ከመሆንዎ በፊትና በኋላ ያፈሯቸውን የግል ንብረቶችዎን ይዘርዝሩ፤

ንብረቶቹ የተገዛቸውን የገንዘብ መጠንና የገንዘብ ምንጭ ከየት እንደሆነ ያመልክቱ፤

ተ.ቁ	የፕሮጀክቱ ተጠቃሚዎች ያፈሩት ንብረት	የ'ራሴ' ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ	የ'ራሴ' ፕሮጀክት ተጠቃሚ ከመሆንዎ በፊት	ንብረቱ የተገዛበት ዋጋ	ንብረቱ የተገዛበት ገንዘብ የተገኘበት ምንጭ
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

1.4 በአጠቃላይ የ'ራሴ' ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ የንብረት ባለቤትነትዎ ሁኔታና በንብረትዎ የማዘዝ መብትዎ ምን ያህል ለውጥ አሳይቷል?

ሀ) ጨምሯል ☐ ለ) ለውጥ የለውም ☐ ሐ) ቀንሷል ☐

መ) ምንም አስተያየት የለኝም ☐

ለሰጡት መልስ ምክንያቱ ምን እንደሆነ ያብራሩ

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2.5 የ'ራሴ' ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ በራስዎ ላይ ያለዎት የመተማመን ደረጃ ጨምሯል ብለው ያስባሉ?

ሀ) አወን ☐ ለ) አልጨመረም ☐ ሐ) ምንም አስተያየት የለኝም ☐

ለሰጡት መልስ ምክንያቱ ምን እንደሆነ ያብራሩ

2.6 የ'ራሴድ' ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ በሚኖሩበት ሠፈር የሚያደርጉት ማህበራዊ ግንኙነትና ተሳትፎ ደረጃ ጨምሯል ብለው ያስባሉ?

ሀ) አወን ☐ ለ) አልጨመረም ☐ ሐ) አስተያየት የለኝም ☐

ለሰጡት መልስ ምክንያቱ ምን እንደሆነ ያብራሩ

2.2 በቤተሰብዎ ውስጥ ውሳኔ የሚጠይቁ ጉዳዮችን ከመፈጸም አኳያ ያለዎትን ኃላፊነት ያመልክቱ፤

መመሪያ: የ'ራሴድ' ፕሮጀክት ተጠቃሚ ከመሆንዎ በፊትና በኋላ በቤተሰቡ አስተዳደር ውስጥ ውሳኔ የሚጠይቁ ጉዳዮች በማን ኃላፊነት እየተከናወኑ እንደነበረና አሁን ደግሞ በምን ሁኔታ እየተፈጸመ እንደሆነ ቀጥሎ በተመለከተው ሠንጠረዥ የቀረቡትን አማራጮች ይህን (✓) ምልክት በማስፈር ያመልክቱ፤ ( በቤተሰቡ አስተዳደር ውስጥ ውሳኔ የሚጠይቁ ጉዳዮች ሲባሉ፤ ለቤተሰቡ አስፈላጊ የሆኑ ዕቃዎች እንዲገዙ የመወሰን፤ ልጆች ትምህርት ቤት አንዲገቡ የመፍቀድና ልጆችን በዕቅድ ለመውለድ የሚደረግ ውሳኔን ሊሆን ይችላል፤)

ተቁ	ውሳኔ የመስጠት ሂደት	የ'ራሴድ' ፕሮጀክት ተጠቃሚ ከመሆንዎ በፊት	የ'ራሴድ' ፕሮጀክት ተጠቃሚ ከሆኑ በኋላ
3.	በባለቤትዎ ፍቃድና ውሳኔ ብቻ		
4.	በሚስት ፍቃድና ውሳኔ ብቻ		
3.	በሁለቱም የጋራ ስምምነት		

ክፍል ስድስት: ያገጠሙ ችግሮችን፣ ፈታኝ ሁኔታዎችንና ሥጋቶችን የሚመለከቱ መረጃዎች

2. የራሴድ ፕሮጀክት ተጠቃሚ ከሆኑ ጀምሮ ያጋጠሙዎትን ዋና ዋና ችግሮችና ፈታኝ ሁኔታዎች ይግለጹ፤

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አመሰግናለሁ፤

መጠይቁን ያስሞላው ባለሙያ ስም፤ \_\_\_\_\_

ፊርማ \_\_\_\_\_

ቀን \_\_\_\_\_

## Appendix C

### Focus Group Discussion - I

#### Focus Group Discussion Guiding Questions for Selected Credit and savings cooperative members and Union Management Team

#### General Information and Personal Data for Members of Focus Group Discussion:

Age	Below 20 years	21-30	31-40	Above 40	
Educational level	Illiterate	Grade 1-4	Grade 5-8	Grade 10+ certificate	Grade 12 complete
Marital Status	single	married	widowed	divorced	
Duration of membership in the Project	Below one year	1-3 years	3 – 6 years	Above 6 years	

#### Guiding Questions

1. How did you come and join WISE program and why?
2. How do you assess WISE literacy training, saving and credit as well as income generating micro business programs? What do you feel about the relevance and benefit of each with related to your need and interest?
3. How do you utilize the loan secured from the Savings and credit cooperative? How do you compare your saving habit and access to loan facilities before and after joining WISE program?
4. What benefits have you secured because of your participation in WISE?

5. Are there cooperatives practicing group savings and group loans? To what extent is it practiced in Addis Ketema , Amanuel project cite?
6. How do you assess the contribution of WISE literacy program in enhancing your economic and social status?
7. How is your current level of personal income in comparison to the one prior to joining WISE program? Why?
8. How is your asset ownership in comparison to the one prior to joining WISE program? Why?
9. Do you believe that your role and participation status has changed as leader /decision maker in your family and community as a result of WISE program? How?
10. Among the beneficiaries who had access to savings and credit services, how many of them build assets, increase their income and reach the level of self-sufficiency?
11. Do you make follow ups and track records to evaluate the impact of the project activity result?
12. Do you believe that the level and source of your household income has changed after joining WISE program? How?
13. In comparison with your situation before joining WISE program, how do you describe the overall change in your life style? What do you think are the reasons for it?
14. What project, individual, family, and community related problems and challenges have you encountered during your participation time in WISE program?

Thank you

## Appendix D

### In Depth Interview Guiding Questions

**In depth Interview Guiding Questions for Selected Credit and savings cooperative members (project Beneficiaries)**

**General Information and Personal Data for Members of Focus Group**

#### Discussion:

Age	Below 20 years	21-30	31-40	Above 40	
Educational level	Illiterate	Grade 1-4	Grade 5-8	Grade 10+ certificate	Grade 12 complete
Marital Status	single	married	widowed	divorced	
Duration of membership in the Project	Below one year	1-3 years	3 – 6 years	Above 6 years	

#### Guiding Questions

1. In your view, what are the benefits of WISE program literacy, saving and credit components?
2. How do you utilize the loan secured from the savings and credit cooperatives? How do you compare your savings habit and access to loan facilities before and after joining WISE program?
3. Do you believe that your personal income has improved because of WISE program? How?
4. Do you believe that your asset ownership has improved because of WISE program? How?



5. How do you describe your household income before and after you joined WISE program? If you made any progress in your life style, what do you think are the reasons for it?
6. Are there any changes in your role and participation status in the community after you become a member of WISE program? If you noticed any change, what do you think are the reasons for it?
7. How do you compare the level of your self-confidence before and after you joined WISE program? Why?
8. Are there any changes in your role and participation status in household decision making after you joined WISE program? If you noticed any changes what do you think are the reasons for it?
9. Do you believe that the literacy training, saving and loan and income generating components of the project have made any difference in your economic and social status? How?
10. Do you believe that the literacy skills training, entrepreneurship training (like savings and credit business development and management, marketing etc.) helped you to run your income generating activity effectively?
11. How do you compare the difference between your current trading skills with that of the previous experience? (before you join the WISE project)
12. Were you illiterate before you join the cooperative, are you literate now, or attending the ongoing literacy program?
13. What are the prerequisites to be entitled to the benefits of getting savings and credit services?
14. If literacy training is a prerequisite, what makes you to be courageous and be able to continue to keep yourself in the training program?
15. In general how is it made possible for the beneficiaries to participate in the literacy program along with managing their income generating activities?
16. Do you believe that your participation in the literacy skill training program enabled you to become more productive in marketing and selling the products? As a result of this do you also develop the ability to keep records for your income generating activities?

17. What project, individual, family, and community related problems and challenges have you encountered during your participation time in WISE program?
18. What do you suggest to be considered to make the project more effective and ensure its sustainability?

## Appendix E

### Focus Group Discussion Guiding Questions for Literacy Facilitators - II

Introduction: These questions are designed to collect the relevant data for the research to be conducted on *Impact assessment of Literacy Skills on the Income Generating Schemes for Poor Women in Addis Ababa*, which is going to be carried out as a requirement for MA degree in Adult and Lifelong Learning. The objective of this research is to assess how poor women make use of acquired literacy skills in running their income generating schemes in the study area. Hence, the data to be collected is highly valuable to meet the research objective. The information is used only for the research purpose. Therefore, your assistance and genuine response are highly valuable for the success of the study.

Thank you for your cooperation

#### General Information and Personal Data for Members of Focus Group

##### Discussion:

Sex \_\_\_\_\_

Age	Below 20 years	21-30	31-40	Above 40	
Educational level	Grade 5-8	Grade 10+ certificate	Grade 12 complete	Diploma	B.A Degree
Marital Status	single	married	widowed	divorced	
Duration Service in the Project	Below three years	3 - 6 years	7 – 10 years	Above 10 years	

**Part Two Information on facilitators' recruitment training and Compensation.**

1. What is the status of your position in the project?
2. How were you recruited as a facilitator in WISE Project Literacy program?
3. Have you taken pre- service training before you were assigned to work as a facilitator? For how long?
4. Have you taken in-service training after you started working as a facilitator?
5. Are you working in a full time or on a part time basis?
6. How well the training program is organized? Does it help you to perform your task effectively?
7. Are you getting any compensation? (Payment for your service). Are you satisfied with the compensation you get? Is it the only income you depend on?

**Part three Information on WISE Literacy program**

1. Where is the venue that is used as a center for conducting literacy program?
2. Do you think the center/venue is suitable for the delivery of the program?
3. How did the local community participate in the implementation of the literacy program?

**Part Four: Information on literacy program participants;**

1. How do you measure the interest level of the participants to the literacy program?
2. Do they attend regularly?
3. Are there cases of dropouts?
4. What do you think the reason for dropping out would be?

**Part Five: Information on availability of literacy materials:**

1. How do you evaluate the availability of the materials and facilities for the literacy instruction?
2. Do you find adequate materials to support facilitate the program?
3. If resource materials are not provided inadequate which of the listed learning materials are not available or in short supply?

a)Exercise books b)Learners' text book c) Literacy books/ materials d) Teaching aids / diagrams /charts e) pen and pencils f) different colour markers for drawings g) fillip charts/ blackboard, white boards h) chalk duster

**Part Six: Information on the role of literacy on the socio economic empowerment of women.**

1. Do you believe that access to basic literacy skill training as well as entrepreneurship training opportunity enabled participants to make use of acquired learning skills to improve their income generating activities?
2. Do you think that the literacy skill training promote the beneficiaries independent life (self reliance) as well as enhance their confidence and self esteem?

Thank you

## Appendix F

### Semi Structured Interview - I

**Semi Structured Interview Guiding Questions for, project program coordinators, organizers, trainers, as well as Addis Ketema (Amanuel Cite)**

**Cooperative facilitators**

**General Information and Personal Data for Members of Focus Group**

**Discussion:**

Age	Below 20 years	21-30	31-40	Above 40	
Educational level	Grade 10+ certificate	Grade 12 complete	Diploma	B.A Degree	M.A Degree
Marital Status	single	married	widowed	divorced	
Duration of membership in the Project	Below three years	3 -6 years	7 –10 years	Above 10 years	

#### **Guiding Questions**

1. How long have the project been implemented? What were the main areas of activities?
2. Who are the participants in the project implementation process? To what extent do the local community and government involve in project design and implementation?
3. How were the project beneficiaries selected? What were the criteria for selection?
4. What kinds of service/ training were given for project beneficiaries?
5. How do you evaluate the interests of beneficiaries to admit them in the project?
6. How is literacy facilitators selected, trained and compensated? What do you think about the level of training and compensation?



7. Do you recruit and assign literacy facilitators who are suitably qualified friends and neighbors from among savings and credit cooperatives members?
8. How did you check the delivery of literacy program, which is conducted in private residences?
9. Does the literacy program have curriculum material, specifically developed for adult beneficiaries? Who design and develop the curriculum materials? What do you think about its level of relevance to beneficiaries?
10. Are the literacy courses functional based? Does the content include topics like health issue, nutrition, child care, hygiene and sanitation?
11. What about entrepreneurship training, how is it offered to the beneficiaries? What are the contents included in this training?
12. How do you evaluate the availability and adequacy of material and facilities for program implementation?
13. Was it a prerequisite to be qualified with literacy skills first before they are permitted to enter into livelihood training and be entitled to the benefits of getting savings and credit services?
14. How is it made possible for the beneficiaries to participate in the literacy program along with managing their income generating activities?
15. Do you believe that the literacy skills training, entrepreneurship training (like savings and credit business development and management, marketing etc.) helped them to run their income generating activities effectively?
16. Do you believe that their role and participation status has changed as leader /decision maker in their family and community as a result of WISE program? How?
17. Among the beneficiaries who had access to savings and credit services, how many of them build assets, increase their income and reach the level of self-sufficiency? Do you make follow ups and track records to evaluate the impact of the project activity result?
18. How do you evaluate the contribution of literacy, saving, credit and micro business development activities in improving the beneficiaries' life?
19. Are there cooperatives practicing group savings and group lending? To what extent is it practiced in Addis Ketema , Amanuel project cite?

20. Was project monitoring and evaluation carried out during implementation? Who were the participants? What were the focus of monitoring and evaluation?
21. In comparison with their situation before the intervention of the project, how do you describe the overall change observed in the life of beneficiaries?
22. How is the dropout rate of beneficiaries in WISE program? What are the possible reasons you think would be?
23. What are the major problems and challenges encountered in the preparation and implementation of the project? What do you think the cause for it would be?
24. What do you suggest to be considered to improve the program and ensure its sustainability or replication?
25. Any, additional comments, opinion, and ideas?

Thank you

## Appendix G

### Semi Structured Interview - II

**Semi Structured Interview Guiding Questions for, project managers (WISE Executive Director, and Addis Ketema, Amanuel Project Manager)**

Age	Below 25 years	26-30	31-35	36-45	Above 45
Educational level	Diploma	B.A Degree	M.A Degree	Ph.D	
Marital Status	single	married	widowed	divorced	
Duration of membership in the Project	Below three years	3-6 years	7 –10 years	Above 10 years	

#### **Guiding Questions**

1. How do you describe WISE/ Addis Ketema , Amanuel Cite project with respect to its origin, goal, purpose, focus areas, and its target groups?
2. Who design and develop WISE program? How was your organization and the community participated in the design and implementation of the program?
3. Was there need assessment survey in the locality before planning and executing the project? What were the bases for implementing the project in the specified area?
4. How is the project managed? Is there clear administrative structure? How was the implementation procedure and scheduling?
5. Was there curriculum training materials specifically developed for WISE program? Who are involved in the program? How do you evaluate these training / service areas with respect to the needs and interests of beneficiaries?
6. How do you recruit, train and compensate the project staffs? How about the level of their training and compensation? /Do you think their training and compensation is adequate?

7. To what extent does WISE project has enough budgets what are the sources of finance? How about timely availability of fund/ budget?
8. Are there cooperatives practicing group savings and group lending? To what extent it is practiced in Addis Ketema , Amanuel project cite?
9. Was it a prerequisite to be qualified with literacy skills first before they are permitted to enter into livelihood training and be entitled to the benefits of getting savings and credit services?
10. Do you recruit and assign literacy facilitators who are suitably qualified friends and neighbors from among savings and credit cooperatives?
11. How is it made possible for the beneficiaries to participate in the literacy program along with managing their income generating activities?
12. Do you believe that the literacy skills training, entrepreneurship training (like savings and credit business development and management, marketing etc.) helped them to run their income generating activities effectively?
13. Do you believe that their role and participation status has changed as leader /decision maker in their family and community as a result of WISE program? How?
14. Among the beneficiaries who had access to savings and credit services, how many of them build assets, increase their income and reach the level of self-sufficiency? Do you make follow ups and track records to evaluate the impact of the project activity result?
15. How do you evaluate the contribution of literacy, saving, credit and micro business development activities in improving the beneficiaries' life?
16. What do you think about the level of beneficiaries' dropout rate? What do you think the possible reasons are?
17. How do you describe the contribution of the project for target beneficiaries?
18. What are the problems and challenges encountered in the preparation and challenges encountered in the preparation and implementation of the project?
19. What do you suggest to be considered to improve the program and insure its sustainability or replication?
20. Any additional comments, opinion and idea?

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