



EECMY DASSC



PROJECT RESULT ASSESSMENT REPORT FOR A New Window to the Future: Women Empowerment Project

BAHIR DAR AMHARA REGION ETHIOPIA

2013-2019

Submitted to:

AMARE onlus Association, Italy and Ev. luth. Bad Salzuflen, Germany

**Ethiopian Evangelical Church Mekane Yesus Development and Social Service
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Thank you and May God bless you all in His richness.

ABBREVIATIONS and ACRONYMS

ACSI	Amhara Credit and Saving Institution
AMARE onlus	Donor Association in Italy
ATM	Automatic teller Machine
ETB	Ethiopian Currency
CBI	Community Based Institutions
CCA	Climate Change Adaptability
CHDA	Center of Humanitarian and Development Aid
CTP	Cash Transfer Programing
DRR	Disaster Risk Reduction
ECCB	Evangelical Church of Czech Brethren
EECMY–DASSC-NCES-BO	Ethiopian Evangelical Church Mekane Yesus Development and Social Service Commission North Central Ethiopia Synod Branch Office
ETB	Ethiopian Birr
EURO	European Currency
Ev. Luth. Bad Salzuflen	Evangelical Lutheran Donor Congregation in Germany
FGD	Focused Group Discussion
HHs	Households
IGA	Income Generating Activity
Km.	Kilo meter
MEL	Monitoring Evaluation and Learning
NGOs	None Governmental Organizations
Region	Highest Sub-National Administrative Level
SHG	Self-Help Groups
SP	Strategic Plan
SPSS	Statistical Package for the Social Science
STI	Sexually Transmitted Infection
TVETs	Technical Vocational Education Training
SIYB	Start and Improve Your Business

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EXECUTIVE SUMMARY

Women's economic empowerment includes women's ability to participate equally in existing markets, their access to and control over productive resources, access to decent work, control over their own time, lives and bodies and increased voice, agency and meaningful participation in economic decision-making.

Empowering women is key to achieving the 2030 Agenda for Sustainable Development¹ and achieving the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities.

Women are less likely than men to have access to financial institutions or have a bank account².

This evaluation is conducted with the aim to assess and learn from the achievements of the women empowerment project implementation during the last eight years. It was expected to provide information on what worked and what did not work and why. It mainly intends to provide information on the success, challenges, and recommendations for the future. It used primary and secondary data to investigate whether income-generating activities have an impact on the women's life.

Finally, the evaluation report concludes that the project has achieved the desired goal through successful implementation of the planned activities. The evaluators are pleased to see that most of the activities have resulted in visible and sustainable impact. Some recommendations are also suggested for the future projects.

Keywords

Bahir Dar, Self-help Group, Credit, Saving, Women Empowerment, Income Generating Activities

¹ UN Secretary General's High Level Panel on Women's Economic Empowerment, *Leave No One Behind: A Call to Action for Gender Equality and Women's Economic Empowerment*. Available at: <https://www.empowerwomen.org/-/media/files/un%20women/empowerwomen/resources/hlp%20briefs/unhlp%20full%20report.pdf?la=en>

² Demircuc-Kunt and others, The Global Findex Database 2014: Measuring Financial Inclusion around the World. Policy Research Working Paper 7255. (Washington, D.C., World Bank, 2015). Available at: <http://documents.worldbank.org/curated/en/187761468179367706/pdf/WPS7255.pdf>

1. INTRODUCTION

1.1. Back ground of the Assessment area

Bahir Dar is the third biggest city in Ethiopia and it lies on the southern shore of Lake Tana, the country's biggest lake. It is a metropolitan city and the capital of the Amhara region and it has a population of around 288,201 while male 140,604 (48.8%), female, 147,597(51.2); male age 15-49 are 87,776 (30.45%), women age 15-49 are 93,493 (32.44%) of the total population, Children /below 5/ are 25,068 (8.69%) and 16.11% lives in Rural & 83.89% Urban Areas³. It is 565 Kms from the country capital, Addis Ababa. Its administrative division has 12 Woredas (9 sub-cities & 3 satellite cities). Bahir Dar City Administration Area is 213.43 km² (0.13%) of the region total area i.e. 157,076 km².

Its geographical coordinates are Latitude: 11° 36' 00" North, Longitude: 37° 23' 00" East. The altitude is 1797m above sea level Bahir Dar's climate is classified as warm and temperate. The summers have a good deal of rainfall, while the winters have very little. In Bahir Dar, the average annual temperature is 19.6 °C | 67.2 °F. The rainfall is around 1419 mm | 55.9 inch per year⁴. Agro ecologically divided in to Height – 1801 m above sea level, Temperature – 10.3 – 26.3 D/C Annual Rain fall – 1224 m/m

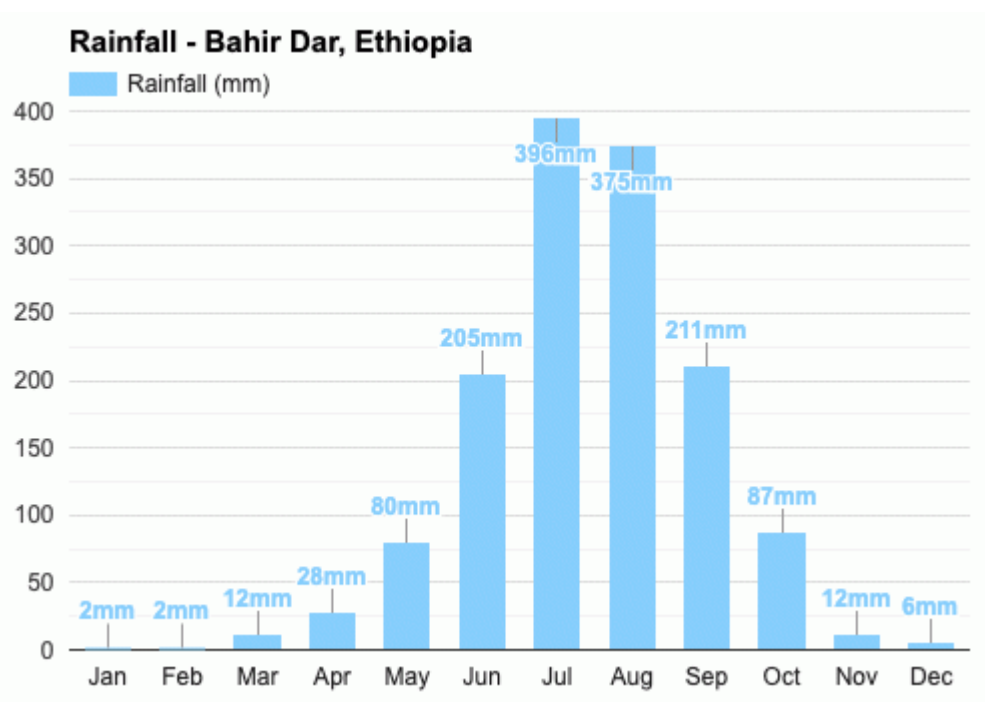


Fig. 1. Annual Rainfall Distribution Bahir Dar, 2020

Source: <https://www.weather-atlas.com/>

³ <https://www.worldometers.info/world-population/ethiopia-population/>

⁴ <https://en.climate-data.org/>

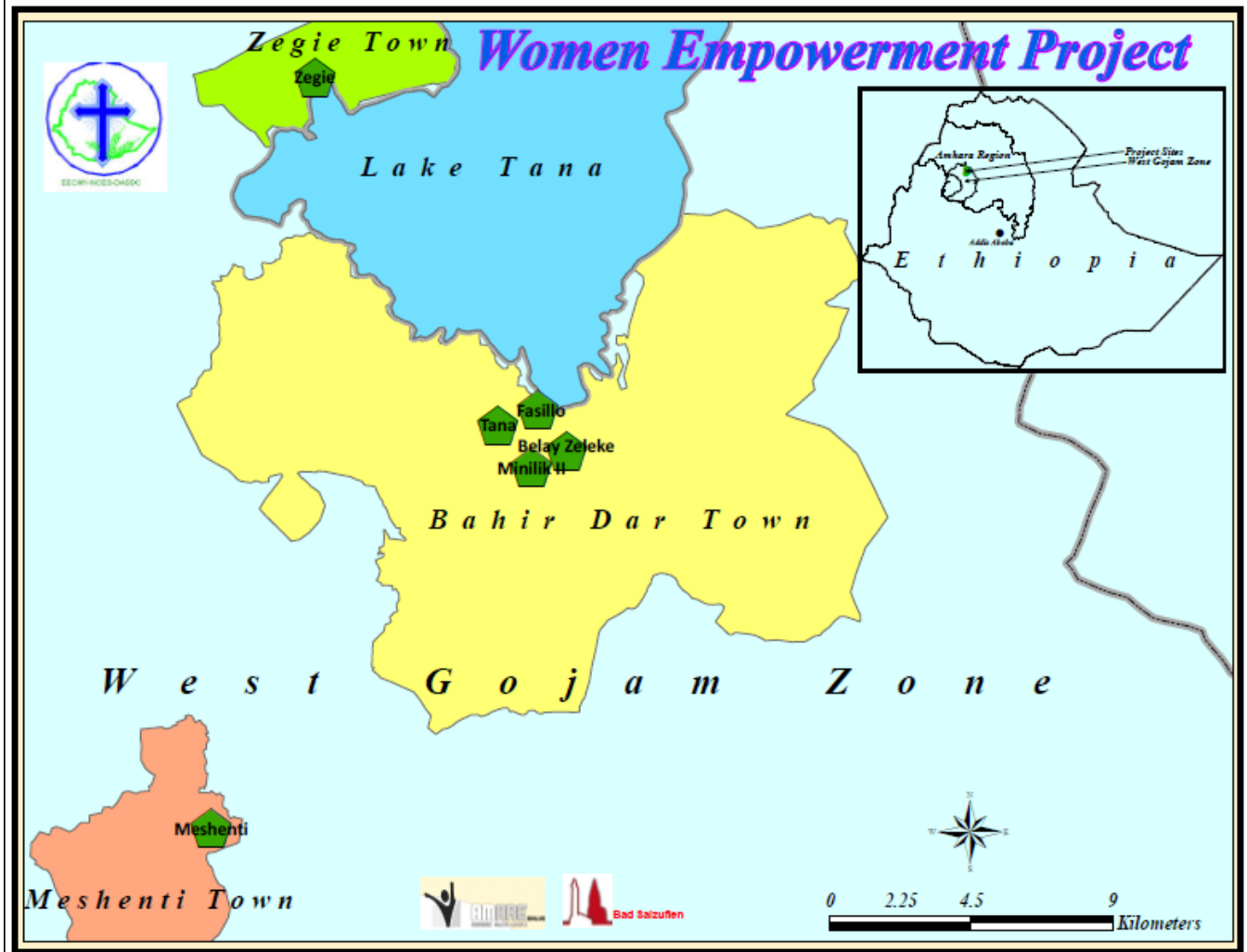


Fig.2 Map of Bahir Dar City with Project Targeted Sub cities

1.2. Background of the Donors and Implementing Partner

AMARE onlus Association is based in Italy and was the donor of the project starting from the inception in 2012 while Diaconia Evangelical Church of Czech Brethren (ECCB) – Center of Humanitarian and Development Aid (Czech Republic Development cooperation) and Evangelical Lutheran Bad Salzungen Congregation Germany came in.



Two organizations (AMARE onlus Italy and Ev.-luth. Bad Salzuflen Germany), joint in a group called “Two for Bahir Dar“, and act as one unit towards the implementing partner Ethiopian Evangelical Church Mekane Yesus Development and Social Service Commission North Central Ethiopian Synod Branch Office /EECMY-DASSC-NCES BO.

The Ethiopian Evangelical Church Mekane Yesus (EECMY) established as a national Church on January 21, 1959. In the year 2000, organized Development and Social Services Commission (DASSC) with a motto “Serving the Whole Person”, also known as a Holistic Ministry. EECMY-NCES-DASSC-BO is one of the thirty synods in the country working in Amhara and Afar. In November 2009 EECMY-DASSC received its license as Ethiopian Resident Charity Organization. EECMY-DASSC-NCES-BO coordinates the development and social service activities in Amhara and Afar Regions.

The four program pillars as per the new SP 2017-2021 are: Education and Child development, Health, Livelihood, Humanitarian while Gender, Disaster Risk Reduction (DRR) and Climate Change Adaptability (CCA) are a cross cutting themes.

1.3. Background of the project

The Bahir Dar Women Empowerment project, with the objectives of economic and social status improvement of the women in Bahir Dar, was started in 2012 named “Income Generating Activities for Destitute Mothers in Bahirdar Town” funded by AMARE onlus Association Italy with 63 vulnerable women. The budget was 17,998.60 EURO. In 2013 “Bahir Dar Destitute Women Income Generating Project” was funded by Diaconia of the ECCB – Center of Humanitarian and Development Aid (DECCB - CHDA) with 40 women. The budget was 11,000.00 EURO.

From 2014 to 2016 the donors were “THREE TOGETHER FOR BAHIRDAR” (DECCB-CHDA, AMARE Onlus Italy and Ev-Luth Bad Salzuflen Germany) under the title “Bahir Dar Women, Children and Youth Support Project”, targeting 116 in 2014, 108 in 2015 and 108 in 2016. The budget was 52,000.00; 62,458.26; 58,404.43 EURO respectively.

In 2017 “Bahir Dar City Women and OVCs Support Project” Two organizations (AMARE onlus and Ev.-luth. Bad Salzuflen), joint in a group called „Two for Bahir Dar“, acted as one unit towards the implementing partner. The group was represented by AMARE onlus who will be the coordinator of the group and the focal point for EECMY-DASSC. The project budget was 52,000.00 EURO.

2018 to 2020 the project continued named “A New Window for the Future: Women Empowerment through IGA (NWFWE)”. AMARE Onlus and Ev-Luth Bad Salzuflen also continued to fund the project. The budget for 2018 was 50,000.00 EURO, in 2019 it was 56,000.00 EURO while in 2020 it was 61,022.00 EURO. In all three years the project benefited 109 women each year.

The overall goal of the project is to contribute towards self-dependent of economic and social effort of women in Amhara National Regional State, Bahir Dar town (city).

Table1: Number of target population from 2012 up to 2020 Bahir Dar Amhara 2020

Year	Donors								Target Population
	AMARE		Czech		AMARE & Bad Salzuflen & Czech		AMARE & Bad Salzuflen		
	Male	Female	Male	Female	Male	Female	Male	Female	
2012		63							63
2013				40					40
2014					9	107			116
2015					13	95			108
2016					5	105			110
2017								84	84
2018								109	109
2019								109	109
2020								109	109
Total	0	63	0	40	27	307	0	411	848

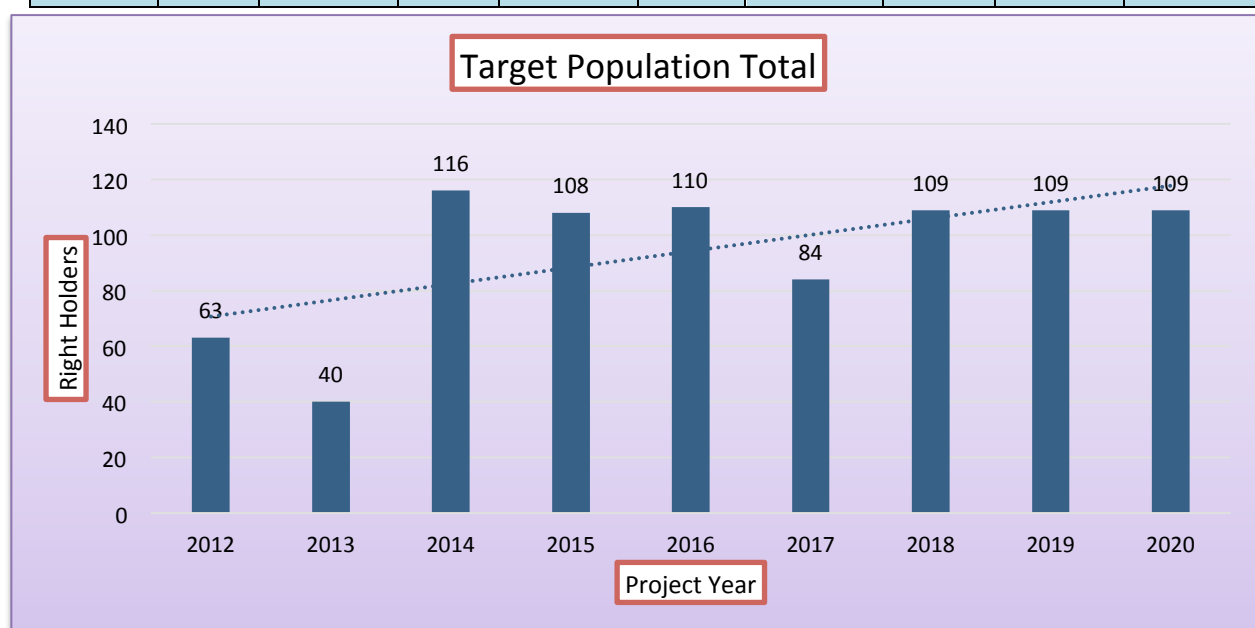


Fig.3. Target population of Women Empowerment project from 2012 up to 2020 Bahir Dar Amhara 2020

2. OBJECTIVES AND THE SCOPE

2.1. General Objectives/Purpose the assessment

The objectives and scope of this assessment is to undertake overall assessment of existing situations of the targeted women since the start of the project and their capacities and assets, skills, access to financial and non-financial resources, key barriers and constraints to sustainable livelihoods and suggest recommendations.

2.2. Specific Objectives

To Reviewing existing situations of the targeted women since the start of the project and their capacities and assets, skills, access to financial and non-financial resources, key barriers and constraints to sustainable livelihoods

2.3. Specific Objectives

To suggest recommendations to the existing and future projects

3. METHODS

The methodology used in the assessment included review of secondary documents, Individual Interview using HH survey questionnaires and Focused Group Discussion (FGD). The desk review includes the history of the project, project proposals, agreements, reports, and relevant literatures. The questionnaire had both close ended and an open ended questions and administered by an interviewer.

3.1. Data quality, consistency, reliability and analysis

The assessment employing quantitative methods and only descriptive analysis was done. SPSS version 25 was used for data entry, cleaning and analysis. The encoded data was cross checked and cleaned several times by different BO and Bahir Dar staff, and efforts were made to correct major errors. Data entry gaps were checked and corrected by crosschecking the data on the SPSS against the data on the HH survey questionnaires. However, the study was mainly based on primary sources of the data which were collected through questionnaire.

There were cases of extreme or outlying values that mainly happened due to challenges in recalling back, less experience of respondents in providing answer to questions, etc. Outliers were adjusted in the data set. The analysis was done after the cleaning work completed. Mean values were used for the estimation of key variables like income.

3.2. Assessment Period

The assessment was conducted from February 17 to March 5, 2020.

3.2. Data Collection Procedures

All women benefited from the project during the years 2012 to 2019 were called for a meeting at different sub cities and all those who were able to come were interviewed. Data was collected at their sub cities closer to their home and individually before their regular gatherings to avoid information contamination. Secondary data was collected from documents desk review. For qualitative part, data was collected from six FGDs of 5-8 participants who were purposively selected members of the SHGs.

3.3. Data Processing and Analysis Procedures

The collected data was cleaned and checked for completeness; they were entered, compiled and then analyzed using SPSS version 25. The collected data was described by numerical summary measure tables and charts.

The row secondary data collected were summarized and presented as a supplement and triangulated with quantitative and qualitative findings. Thematic analysis was employed in order to describe the exploratory idea obtained from FGD.

3.4. Data Quality Managements

To keep the quality of the data, collectors were trained for one day on the way they commence the communications and how to collect the required information mainly on the appropriate and acceptable language they must use. Experienced and trained project staff collected the data using a questionnaire that was written in the local language, Amharic and the supervision was done by the principal investigators. During the data collection, the principal investigators checked for completeness of collected questionnaire on daily basis at the time of the data collection period. The data was entered in to SPSS by principal investigator and data was checked for errors. Data was collected after securing verbal informed consent from every respondent & the interview was done by project staff who were already working with the women and have acquaintance to reduce social desirability bias.

3.5. Ethical Considerations

The sensitiveness of the assessment was very less, however, the confidentiality of information was maintained by using the data for the intended purpose and by not transferring it to third party. Data was collected after securing informed verbal consent from each & every respondent. The participants were told that the participation is totally voluntarily and there will be no penalty that can affect their benefits from the project for not wanting to participate. This means that they were free to stop at any point or to choose not to answer any particular question or all the questions.

3.6. The study team

The study team comprises of Monitoring Evaluation Learning and Reporting (MEL) officer and a program officer. During the effective field days of conducting the survey the team was joined by data collectors (five male and two female) recruited from the project staff. Prior to launching the data collection exercise the data collectors were adequately trained on the techniques of administering the survey. In each sub city the data collection process was over sighted by principal investigators and project coordinator.

4. STRENGTH AND LIMITATIONS

4.1. Strength of the study:

The study considered all the project women from 2012 to 2019 and 35.84% of the total population were interviewed. It also considered the women and women headed family, the cross cutting issue, ultra-poor and marginalized population of the society.

4.2. Limitation of the study:

The study has some limitations that warrant consideration. Recall back issues on income and expenditure related questions, and supports provided may have influenced the results. The project period was longer and a lot of variables were used to assess the analysis but based only on the descriptive analysis and it may affect the report to comprehend.

5. RESULTS

5.1. Socio-demographic characteristics of the study population

All target groups since 2012 were communicated to participate in the assessment while only three hundred six (36.1%) were able to attend. A total of 306 study participants were initially enrolled, but two of them were excluded because of the missing data in the questionnaire. Thus, 304 study subjects were included in the analysis. 24%, 20.4%, 18% & 11.8% live in Shumabo, Belay Zeleke, Tana and Tewodros, sub cities respectively. According to the discussions carried out with each group the assessment team found out that only four women died from the start of the project and 30 of them changed place of residence to out of Bahir Dar area. The total family members of the study participants were 1 106, among which 429 (38.79%) were male members and 677 (61.21%) were female. The mean, median, and mode of their family sizes were 3.65, 4 and 3 respectively. The Mean, Median and Mode of age was 40 years and it shows even distribution. The age ranges from 18 to 80 & the majority of the participants 227 (74.67%) were between 18-49 years i.e. reproductive age group. 444 (40.14%) were family members below the age of 18 and children below the age of 18 were 327 (29.57%) while the reproductive age group between 18 and 49 who are not family head were 386 (34.90%). Out of the total

sample size of 304, 293 (96.4%) were females and 11 subjects (3.6%) were male. Almost all 292 (96.1 %) were followers of Orthodox Christianity. About 139 (47.5%) of the women in this study were divorced while 81 (26.6%) were widowed. Regarding educational status of participant family members, 354 (32%) had no formal education (Table-2).

Table2: Socio-demographic characteristics of study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020 (n = 304)

Variable	Frequency	Percentage (%)
Residence Sub City (n=304)		
Belay Zeleke	62	20.4
Dagmawi Menelik	33	10.9
Fasillo	22	7.2
Gishie Abay	10	3.3
Meshenti	5	1.6
Shumabo	73	24.0
Tana	56	18.4
Tewodros	36	11.8
Tiss Abay	7	2.3
Family Size (n=304)		
One	12	3.9
Two	52	17.1
Three	88	28.9
Four	78	25.7
Five	46	15.1
Six	17	5.6
Seven	6	2.0
Eight	5	1.6
Sex of the Family Member (n=1106)		
Male	429	38.3
Female	677	61.7
Sex of the Study respondents (n=304)		
Male	11	3.6
Female	293	96.4
Family Relationship (n=1106)		
Family Head	307	27.8
Adopted child	1	0.1
House Servant	2	0.2
Spouse	49	4.4
Child	623	56.3
Child-in-law	5	0.5
Grand child	38	3.4
Biological parent	15	1.4

Sibling	44	4.0
Relatives	22	2.0
Age Group (years) (n=304)		
<22	4	1.32
23-27	19	6.25
28-32	62	20.39
33-37	49	16.12
38-42	60	19.74
43-59	80	26.32
60+	30	9.87
Religion(n=304)		
Orthodox	292	96.1
Muslim	11	3.6
Protestant	1	0.3
Marital Status(n=304)		
Single	27	8.9
Married	53	17.4
Divorced	139	45.7
Widowed	81	26.6
Live in Different Places	4	1.3
Educational status of family members (n=1106)		
No Formal education	354	32.0
Elementary school	261	23.6
Junior secondary school	129	11.7
Senior secondary school	275	24.9
Certificate	15	1.4
Diploma	37	3.3
First Degree and above	35	3.2
Year Joined the Project (n=304)		
01.01.2013	56	18.4
01.01.2014	35	11.5
01.01.2015	3	1.0
01.01.2016	46	15.1
01.01.2017	37	12.2
01.01.2018	33	10.9
01.01.2019	94	30.9

5.2. Livelihoods of the household of study population

293 (96.4%) were engagement on productivity while only 3.6% were not engaged in any kind of productivity or not going to school, mostly because of health problems or old age. The main source of income was Petty tread for 152 (50%) of the participants while the second largest source of income for 37 HHs (12.2%) were local drink. Petty trade includes most of the trade types like merchandize retail

shops, sale of readymade clothes and others. All the interviewee witnessed that the training and cash support was provided by the project and 294 (96.7%) reported that they have benefited from this activity while 10 (3.3%) didn't benefited from the training was not directly because of the training but because of personal health problem and lack of experience in starting business from small startup money. 144 (47.4%) received 5 500 ETB for starting business and 272 (89.5%) being successful while 32 (10.5%) failed. Highly Change were 29 (9.54%), Averagely Changed were 243 (79.93%). The monthly income of the targeted women <500 ETB were 284 (93.4%) while after the intervention this number reduced to only 32 (10.5%). 48 (23.4%) were able to have their own residence.

205 (67.4%) were organized under SHG and 34 (16.59%) were serving as a leader, 200 (97.56%) reported they have benefited from the group and 198 (96.59) save in the group.

From the total of 304 study participants only 63 (20.72%) accessed credit and their source of credits were 24 (38.10%) from Government, 3 (4.76%) from Cooperatives, 35 (55.56%) from SHGs and only 1 (1.59%) were from Individuals. The size of loan ranges from 1 000 to 100 000 ETB and 41 (65.08%) used for Business Expansion. The repayment of the loan was 51 (80.95%), 12 (19.05%) no and the reason was the maturity period was not yet reached. Even though those not benefited from the loan they had to pay the loan obligated by the law enforcement. Those who benefited from the Loan were 60 (95.24%) and the amount of Revenue from the Loan in ETB was 300-5,000 for 46 (85.19%) while there is an outlier of up to 120,000. For those who didn't profited from the Loan reasons were failed business and market inflation (Table-3).

Table3: Livelihoods of the household of study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020 (n = 304/1106)

Variable	Frequency	Percentage (%)
Engagement on Productivity (n=304)		
No	293	96.4
Yes	11	3.6
Family Source of Income (n=304)		
Agriculture	2	0.7
Local Cosmetics	1	0.3
Handcraft	5	1.6
Grass Sale	2	0.7
Making Hair	2	0.7
Fruit Sale	12	3.9
Selling 'Injera' and or bread	14	4.6
Road Side Business	12	3.9
Roasted Grain	4	1.3
Mini Cafe	13	4.3
Washing cloths (Laundry service)	2	0.7

Petty Trade	152	50.0
Grain Trade	1	0.3
Animal Husbandry	6	2.0
Tailoring	1	0.3
Monthly Salary	4	1.3
Begging	1	0.3
Daily Labor	17	5.6
Local Drink	37	12.2
Road Side Business (Sugar cane)	7	2.3
Charcoal and firewood	9	3.0
Training and Cash Support (n=304)		
Yes	304	100
No	0	0
Benefited from the Training Given by the Project (n=304)		
Yes	294	96.7
No	10	3.3
Reason for Not Benefited from the Training given by the Project (n=10)		
Training was not Satisfactory	5	50
Not practiced	5	50
Amount of Support from the Project in Cash (n=304)		
4.000,00	1	0.3
4.400,00	56	18.4
4.500,00	1	0.3
5.000,00	14	4.6
5.500,00	144	47.4
6.000,00	87	28.6
6.050,00	1	0.3
Level of Success (n=304)		
Yes	272	89.5
No	32	10.5
Change in Living Standard (n=304)		
Highly Change	29	9.54
Averagely Changed	243	79.93
Not Change	32	10.53
Monthly Income before the Intervention (n=304)		
<500	284	93.4
501-1000	17	5.6
1001-1500	2	0.7
Monthly Income after the Intervention (n=304)		
<500	32	10.53

501-1000	146	48.03
1001-1500	54	17.76
1501-2500	20	6.58
2500-3500	17	5.59
3501-5000	20	6.58
>5001	15	4.93
Fixed Asset Gained after the Project (n=205)		
Own residence	47	22.9
House Equipment	152	74.2
House and House equipment	1	0.5
Business Fixed assets	5	2.4
Organized Under Self Help Group (SHG) (n=304)		
Yes	205	67.4
No	99	32.6
Responsibility in Self Help Group (SHG) (n=205)		
Chairperson	10	4.8
Secretary	12	5.9
Treasurer	12	5.9
Member	171	83.4
Benefited from Self Help Group (SHG) (n=205)		
Yes	200	97.6
No	5	2.4
Saving in Self Help Group (SHG) (n=205)		
Yes	198	96.6
No	7	3.4
Period of Saving (n=198)		
Weekly	10	5.1
Monthly	188	94.9
Credit Access (n=304)		
Yes	63	20.7
No	241	79.3
Source of Credit (n=63)		
Government	24	38.10
Cooperatives	3	4.76
SHG	35	55.56
Individuals	1	1.59
Amount of Cash Loan (n=63)		
1,000-5,000	51	80.95

6,000-10,000	4	6.35
11,000-20,000	4	6.35
24,000	1	1.59
30,000	1	1.59
55,000	1	1.59
100,000	1	1.59
Investment of Loan (n=63)		
Business Expansion	41	65.08
Food Expenses	4	6.35
House Construction	5	7.94
Household Items	8	12.70
Health	5	7.94
Loan Pay Back (n=63)		
Yes	51	80.95
No	12	19.05
Reason for failing to Pay Back (n=12)		
Maturity Period	12	100
Benefited from the Loan (n=63)		
Yes	60	95.24
No	3	4.76
Amount of Revenue from the Loan in Cash ETB (n=54)		
300-5,000	46	85.19
5001-10,000	5	9.26
10,001-25000	2	3.70
120,000	1	1.85
Reason for Not Profited from the Loan (n=3)		
Failed business	1	33.33
Market inflation	2	66.67

5.3. Health status of the family of study population

Health Condition of the Family Head was reported to be 150 (49.3%) healthy and 154 (50.7%) were with minor Health Problem or with chronic Illness, HIV/AIDS being the major health problem for 57 (18.8%). 38 (12.5%) were living with at least one type of disability in the family. Mobility and Physical disability was the leading form of disability seconded by Mental illness being 23 and 6 in number. If this number includes those with HIV/AIDS and old age the figure could be 125 (41.12%) (Table-4).

Table4: Health status of the family of study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020 (n = 304)

Variable	Frequency	Percentage (%)
Health Condition of the Family Head (n=304)		

Healthy	150	49.3
Minor Health Problem	71	23.4
Chronic Illness	83	27.3
Type of Chronic Illness (n=304)		
Diabetes	8	2.6
Hypertension	20	6.6
HIV/AIDS	57	18.8
Cancer	2	0.7
Gynecological	2	0.7
Health Condition of Family Members (n=304)		
Yes	36	11.8
No	268	88.2
Disability Condition of the Family (n=304)		
Yes	38	12.5
No	266	87.5
Type of Disability (n=304)		
Mobility and Physical	23	7.6
Hearing Disabilities	4	1.3
Vision Disabilities	3	1.0
Mental illness	6	2.0
Multiple Disabilities	2	0.7

5.4. Opportunities and challenges of the women of study population

Discussions based on the open ended questions revealed that there are some challenges and opportunities for the women.

Table5: Opportunities of the study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020 (n = 304/1106)

S/N	OPPORTUNITIES
1	Availability of supportive government policy
2	Good motivations to start and improve business from women
3	Higher interest to support from donors
4	Experienced and dedicated project staff
5	Highly growing city creating new business opportunities
6	Higher number of young labour in the family
7	Access to TVET and MFIs

Table6: Challenges and measures taken by the study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020 (n = 304/1106)

Challenges	Measures taken by the women
Some of the challenges are specific to business types or specific to individuals but the most common ones are the following:-	
Some customers run without paying, particularly those who sell local drink. It is because they are women and cannot run after them.	Giving prepaid service. They collect payment before they provide the service.
They don't have someone to look after their children while they are on business.	Seeking help from neighbors. It is a good sign of having social cohesion with the neighborhoods. One can leave his child with the neighbors when you trust them.
Some businesses need more capital to buy items from wholesalers and have higher market inflation rates .	Changing business type and increased startup capital by the project.
Lack of production and marketing shades due to cost of house rent and Change of market and/or residence place as a result of population growth and slum area development when their sites are given for investors.	Ask government for shades or move to outskirts of the city looking for low rented houses. If this all is not possible forced to do mobile business as a peddler.
Diseases of poultry and sheep accompanied by veterinary medicine cost.	Change of business type
Customers do not pay back their debit.	Patiently asking them to pay back
Because of the customers type they deal with they are exposed to theft	Use banking system
Health problem and old age or any form of disabilities of any member of the family	Use some or all of the capital for health or food
Lack of someone to support them mostly for widowed or divorced women	Struggling to the level they can even though they are not able to strive forward.
Lack of collaterals to gain in-kind or in cash loan	Work with small and limited capital
Unable to read their saving book	Children or someone from the friends will read for them

Lack of business experience	Try hard to capture or learn from undoing
Market linkage: some business do not find market for their goods or services while others do not have appropriate market for restocking	Buy in small amount and not able to expand their business.
Low employment opportunity for youngsters in the family graduated or not. Youngsters live with the family and they are additional burden to the women headed families.	Live with the burden
Some have bigger family size up to eight person and it is difficult to support them all. The higher the family size the higher the responsibility they shoulder.	Stressful life they are leading
Impact of COVID-19	Working with care by taking appropriate protective measures

6. KEY ASSESSMENT FINDINGS

After the right holders are known, communicated and organized in to SHGs, they will be made to know about the project and their entitlements. Then, once they have been brought on board, trainings will be given and during training they are expected to reach on consensus to save money. They decide on the amount to save and develop bylaws.

Then they will be made to have bank account opened by the project having initial deposit of 50 to 100 ETB in Amhara Credit and Saving Institution (ACSI), which is Government led organization having branches in the rural areas too. It was established to fill gaps of formal institutions like bigger banks. This is made to transfer cash in a more credible way as a modern way of cash transfer programing (CTP).

After the individual account is opened the whole money allocated for startup kit will be deposited. The amount of the cash provide for startup of business was increased over time in line with the increase with the rate of market inflation with the exception of the years from 2014 to 2018. In 2012 at the start of the project it was 4 400 ETB while in 2020 it grown to 6 600.

AMOUNT OF SUPPORT FROM THE PROJECT IN CASH

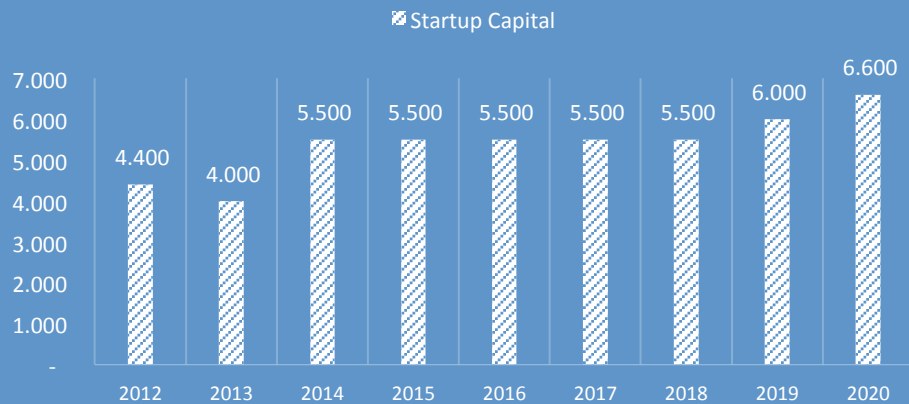


Fig.4. Change in Cash support of the study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020

The woman can withdraw the money if letter is written from the project to the bank. Up to 50% of the money deposited or more can be withdrawn based on the capital intensiveness of the business they engaged in and their level of preparation to start business. The remained amount of money can be withdrawn after the project staff visited the women and verify the level of their achievement in the process of doing the IGAs. These payments can be traced by requesting from this credit and saving institution.

The inclusion of 11 male was a good indicator of the project tried to be gender sensitive.

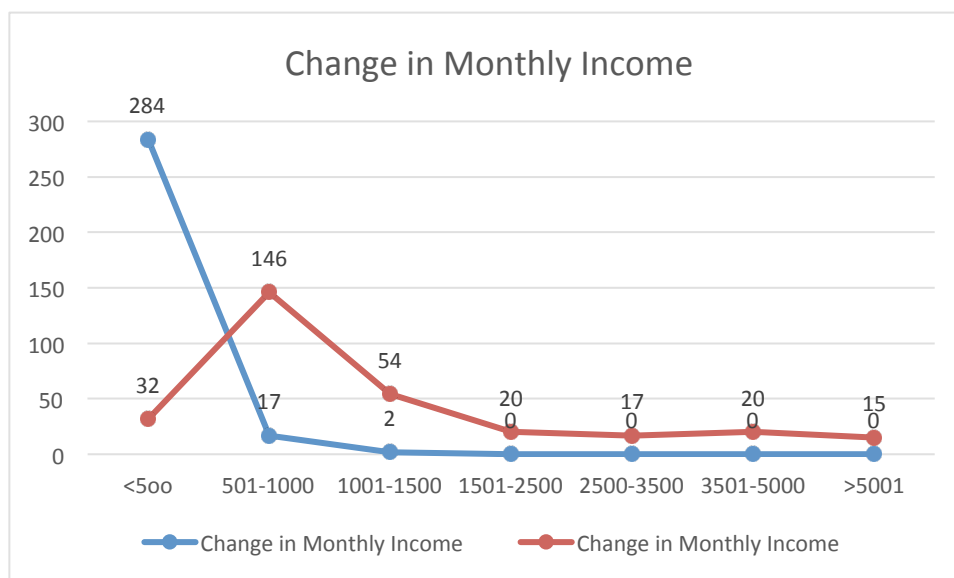


Fig. 5. Change in monthly income of the study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020

284 (93%) of the targeted women were having monthly income less than 500 ETB. This indicates that the selection criteria and selection process was good enough to pick out the ultra-poor HHs in the community. The project intervention reduce the HHs who earn <500 ETB per month to only 32 and 272 HHs were improved their income to the next level. 72 (23.7%) new HHs with income above 1 500 ETB per month were formed by the project.

The project interventions, the careful targeting of beneficiaries, trainings on entrepreneurship, providing direct cash support, and Savings and credit through Self Help Groups, Government, MFI and cooperatives have resulted in commendable achievements. There were four main types of organization that are used to promote savings and provide access to credit. These are self-help groups, cooperatives, saving and credit MFIs and Government loans for unemployed youth.

A key benefit of the project was building up on the skill they have and the already started business. It was about enabling them to make their own decisions regarding the type of business they want to engage in.

The majority of the family members were girls and the project was more addressing the future mothers. Among the 304 respondents of 293 were female and 281 were family head.

Because of the high number of unemployment in the family possibility of being in a vicious circle of poverty is possible.

Table7: level of education and employment by the study population in Bahir Dar City Administration, who are targeted by Women Empowerment project, Bahir Dar, 2020

Academic Grade of all family members* Engagement on Productivity Cross tabulation		Engagement on Productivity		Total
		No	Yes	
Academic Grade	Illiterate	110	198	308
	Reading and Writing	6	40	46
	Grade 1-6	44	217	261
	Grade 7-8	22	107	129
	Grade 9-12	48	227	275
	Certificate	4	11	15
	Diploma	10	27	37
	First Degree and above	6	29	35
Total		250	856	1106

There are 20 family members, who have certificate and above, are not totally engaged on productivity while the remaining 67 are engaged in low income generating activity. There are totally 87 family members having certificate and above out of which 56% were female in the study population. Therefore, 7.9% of the whole family members of the project HHs were having certificate and above were either jobless or engaged in low income generating activity.

Only eleven of them were not engaged in business because of old age and sickness but the family members were responsible for the livelihood of the family.

Out of the total 304 interviews 277 (91.12%) gave positive feedback during interview by reflecting their expression in one or more of the following points.

- The monthly income of the targeted women <500 ETB were 284 (93.4%) while after the intervention this number reduced to only 32 (10.5%). 48 (23.4%) were able to have their own residence. 52 (17%) new women who get an average income of >1501 were appeared. Because of the **increased income** of the household that comes through the women their decision making power in the family also increased. It has been reported that, they are now able to administer their own family and self-supportive & even able to help their siblings and grandchildren.
- 272 (89.5%) being successful while 32 (10.5%) failed. Highly Changed were 29 (9.54%), Averagely Changed were 243 (79.93%). **Improved living standard or started to lead a better life:** as the income increased, they started regular feeding of the family and clothing of the children or grandchildren. Since women are responsible to feed the family, it indicates that how the project was able to lessen the burden of the women. It has a great impact on the psychology and health of the family. The cognitive capacity of the children also improved in addition to health related issues. Some households were able to get milk for their children from the dairy farm business they are running. They also earn money from the sales of milk. They have testified that they are food secure at household level.
- **Ownership, maintenance or rental of houses** was one of the points they raise. Women, either bought, constructed or were able to rent a house for living as well as for business. 48 (23.4%) were able to have their own residence the others have places for production and marketing of their products. Some of them are a member of cooperatives organized for this purpose. Some bought a container for business, others constructed dormitories for rental and some generate income by providing shower and toilet service from the structures they constructed.

- **Access to utilities** like electricity and water is one of the very important improvements. These activities have reduced the burden of the women. Electrical power mean a lot as it is used for cooking energy, light for children to study and work their homework and have health related issues as their eyes can be affected by the smoke from the firewood. Access to potable water was also enabled them to control waterborne diseases. The sanitation and hygienic impact is also remarkable in minimizing water related diseases. It also saves time of the women as they are responsible to fetch firewood and water from distant places. Environmental contribution is also prominent as it deprives the use of firewood. In Ethiopian urban poor society poor people may not have these facilities or even if they have they connect it from neighbors. These informal suppliers will have full control over these lines and deprive the service whenever they want or mistreat them. Having ownership over these resources is what one can call empowerment as their self-esteem is built or their social status improves since they get attention from the neighbors and they themselves start to provide the service to others.
- **Household utilities:** it was reported that they have fulfilled important house utilities like chair, bed, blanket, matters, television, riding bicycles and balcony. They reported that their happiness is increased and loved to be at home.
- **Schooling fee:** They were able to send their kids to school and teach the younger children up to university. Some of them reported that they have children graduated from universities. Some of the women were able to pay schooling fee for siblings. They were able to cover driving license cost of more than 6 000 ETB for their children.
- **Debt free:** women who were able to get loan from usurers (pawnbrokers) were supposed to pay back with higher interest rate. It had been very stressful when not paid back and they reported that they became free from these types of frustrating debts.
- **Health costs:** having a family get treatment whenever they are sick is awesome. Women reported that they were able to get treatment for their sick family member including their husbands if present. Majority, (50.7%) of them had health problems and have constant medical expenses. Whenever one of a family member is sick the whole family will be disturbed. Economically it is difficult to abstain from work even for a day while leading a hand to mouth type of life. In this regard the project's contribution was tremendous.

- **Being a member of Community Based Institutions (CBI):** CBIs like '*Ikub*' are institutions voluntarily organized by the community as a means of saving, play a major role in creating social cohesion within the community. The women became a member of such organizations because they started to gain money to be saved. This is a sign of being empowered for they become capable to save. Women reported that they save from 300 to 5 700 ETB per month in these institutions. These institutions will be a good forum to socialize with the community.
- **Business expansion:** All of the women self-reported that they started business and/or expanded their business or started a side business other than the umbrella business they were running. The self-employment opportunity enabled them to start and improve their business. Those who formerly buy goods on loan agreement with expensive price started to negotiate and buy with fair price. When you bring goods with credit you loss the power to bargain for the price. After they have become successful in business they were able to buy from the whole sellers in bulk so that the price will be reduced and marginal profit increased. Some improved their business from selling '*Injera*' *local bread* to selling of food as a mini restaurant. A shoe shiner transformed his business to shop. There were women who created job opportunity for others.
- **Equipment for business:** It was reported that they have furnished their business with some important working equipment like balance, sewing machine, chips roasting machine, tables, chairs, refrigerators, water tanker, cooking stove, shoe polishing equipment, laundry machines, weaving equipment etc. which they were not able to have these previously. In doing so, they maximize their efficiency, diversify income, and also created job for their family members. There was a woman who bought personal computer for her child.
- **Resilience to minor shocks:** one of the indicators for food security or sustainability of the project activity was their capacity to resist minor shocks until a minimum of one year. The women reported that they have recovered from robbery of their working capital, loss of their livestock due to disease outbreak, death of spouse and accompanied funeral expenses, displacement from market place or residence location to remote and outskirt of the cities, health costs, ruined houses, market inflations, and deficits.

However, in the future or in the remaining project period the project has to work on the challenges and try to lessen some of their burdens.

7. CONCLUSIONS & RECOMMENDATIONS

7.1. Conclusions

The evaluation report concludes that the project has achieved the desired goal through successful implementation of the planned activities. DASSC is pleased to see that most of the activities have resulted in visible and sustainable impact.

The team also concludes that based on the assessment it conducted, the project is addressing the real need to improve the livelihood of the ultra-poor women and empowered them. The implementation of the project in the regions has resulted in tangible results among the target beneficiaries. As one of the biggest civil society organizations in Northern Ethiopia, EECMY-DASSC-NCES-BO holds a unique position for bringing positive influence on society by reducing unemployment rate, stabilizing the market etc. This is particular important considering the populated capital city of Amhara region.

We encourage others interested to further carry out analytical studies as the findings to be explored can be used as a reference for the country interventions and policy designing.

7.2 Recommendations

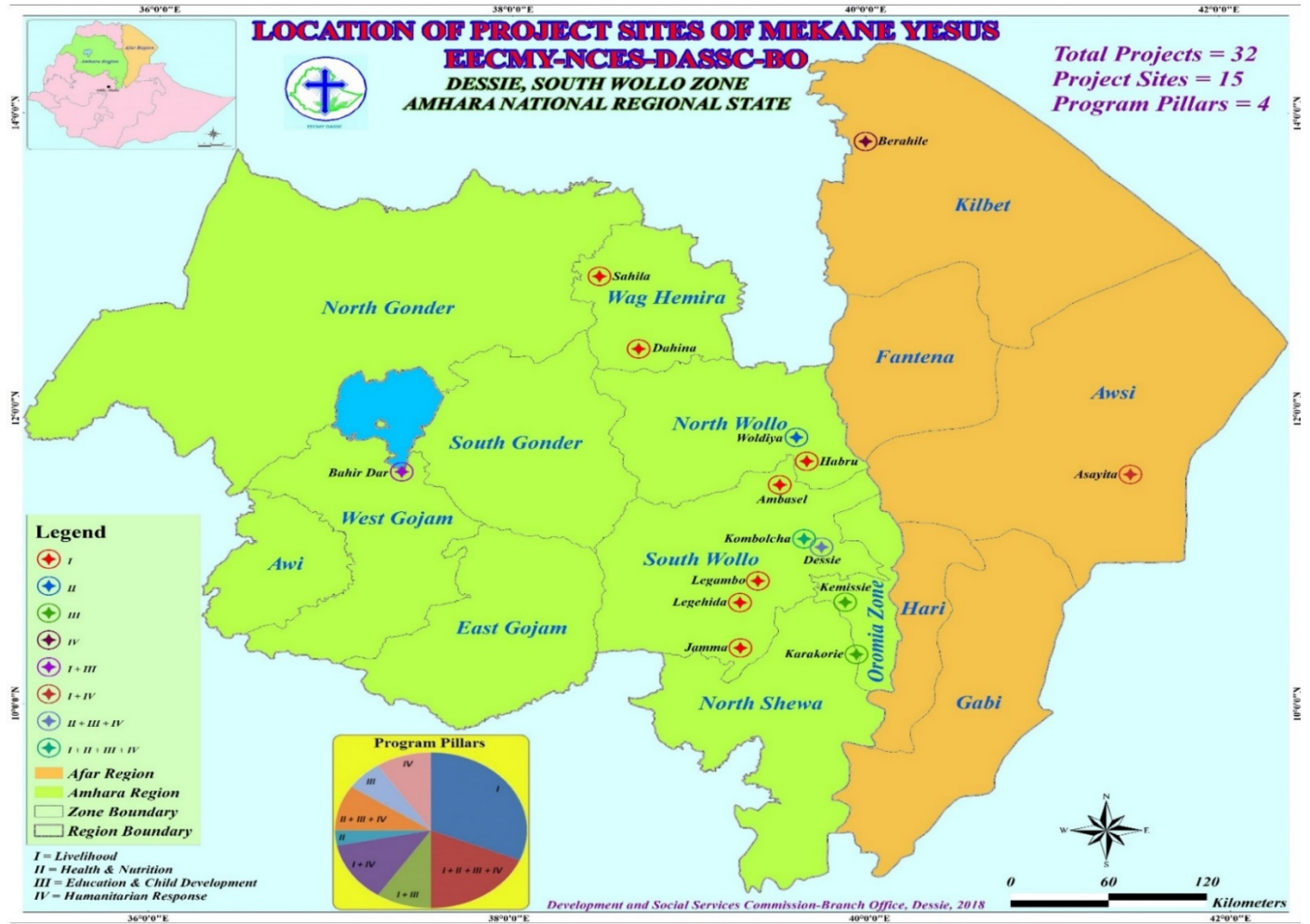
Based on the findings we recommend the following areas of interventions as there are a pressing need for the project to continue.

- ❖ Livelihood activities should focus on those who are energetic and have some capacities otherwise, the project support will be a direct support which they spend on HH consumptions than the livelihood activity. Working on the younger generation in the family, engaging them in Skill trainings will be important to break the vicious circle of poverty. Some of the family head do not read or write and are not able to read their saving book. So, it is appropriate to work on the second generation as they are educated, active and with creative mind and know what the current situation demands. It is also appropriate to find means of linking the illiterate women to Functional Adult Literacy (FAL) classes.
- ❖ Even though only 3.3% reported that they are not benefited from the training we suggest that the type of training changed to Start and Improve Your Business (SIYB) a new approach.
- ❖ The project has to help them to join the digital world by starting from easy ones like mobile banking, use of Automatic teller Machine (ATM) cards and the like. This will partially protect the women from theft and COVID-19 infection. It will also bring them onboard as the future generation is expected to be cashless society.
- ❖ Work on some of the women who were unchanged or backsliders.
- ❖ Psychosocial intervention should be included in the activities as some of them are mentally unstable and suffer from exasperations or vexation.
- ❖ Strengthen health referral mechanisms can help them to have easy access to specialized health personnel as most of them suffer from chronic diseases.
- ❖ Orientation on STI and reproductive health problems is also an important intervention in creating awareness, especially for those who are engaged in local drink sellers.
- ❖ Supporting them to have access to electrical energy source and water pipe line will reduce much of their burden, protect the environment by discouraging use of firewood or charcoal and improve their health status.

- ❖ The women still need increased startup capital because of high inflation rates in the country. The in-kind startup capital can make them to quickly start business and to make them feel more responsible while running the business.
- ❖ Strengthening SHG and particularly social funding is important as it can be a buffer for social problems of the women. This activity can help them improve access to social protection during retirement, mourning, weddings, maternity period, sickness and loss of property and the like.
- ❖ Since some of the women can't read their bank book, it is necessary for government and donors to pave the way and motivate these people to join formal educations.
- ❖ The city administrator should consider about provision of production and marketing shades as it is part of the reduction in unemployment strategy of the government. Their voices to be heard by local leaders, advocacy work has to be done to get production and selling shade & access to loan, access to law etc.
- ❖ Work on market linkage not only for sales of products but also for source of restocking.
- ❖ Based on our analysis, there are some project livelihood options that need revision. An interest in women economic empowerment should not only be concerned about whether women are economically active or not, but also about the quality of their economic involvement. The issue of quality draws us towards unethical businesses like local or industrial alcoholic drink & charcoal and firewood sale. The project has to focus on the local drink business since it have negative multiple effects on the family and the wider community and need to shift them to decent work.
- ❖ Strengthen Partnership and Networking with other NGOs who are working on similar thematic area and TVETs for skill trainings

8. Annexes

8.1. Operational Areas of EECMY-DASSC-NCES-BO



8.2. Success Story: Bahir Dar Women Empowerment project

Report prepared by: Alemayehu Lemma Program Officer	Date: July 24, 2020
Project title	A New Window to the Future: Women Empowerment Project
Project area & country:	Bahir Dar Amhara Region Ethiopia, East Africa
Donor organization	AMARE onlus Association, Italy and Ev. luth. Bad Salzuflen, Germany
Implementing organization	Ethiopian Evangelical Church Mekane Yesus Development and Social Service Commission North Central Ethiopia Synod Branch Office (EECMY–DASSC–NCES–BO)

Selamawit Simegnew, age 32 raised and live in Bahir Dar, Fasilo Sub City. She is the last child in the family, she have an eleven years old boy but divorced.

She learned up to 9th grade and withdrawn from school when here both parents died and not able to resume class for she need to struggle with life to survive. Then she married and give birth but have nothing to live on. During this time that she went to Arab country, Dubai in search of fortune. She paid 10 000 ETB, which here sister gave here, to brokers (traffickers). She stayed there for two years and



came back home when the Ethiopian embassy in Dubai facilitated means of transportation. She came back because of the suffering inflicted on her by the employer.

When she returned back she faced the unexpected, her husband was married another women and he repudiated her & the condominium house she bought by suffering in the harsh climate and tough work. She told that she lost hope, developed mental problem and lost control of herself for some time. “Everything was darkened and sky fallen upon me”, she said.

It was then when she was between life and death that she joined the project in 2018. She never expected to be that important and her life to be changed when she was called by the project to be organized under SHG and get training.

Thanks to the projects training and seed money of 5 500 ETB that she started business. Initially she started selling tea and get 15 birr per day. In the last months of 2019 she bought tea and coffee machine with 42,000 ETB, refrigerator with 13,000 ETB, television, decoder and other accessories with 13,000

ETB and other materials that help to expand business to cafeteria and restaurant. She bid to run cafeterias of government offices and won and started the business in the Amhara regional Building Work Construction Enterprise.

She pay 1000 ETB per month for the organization, hired seven workers and pay 700 up to 1000 per month salary. She sale bread, tea, coffee, water, soft drinks and food. The non-staff of the surroundings were customers until they have been disallowed to enter in the compound due to COVID-19. However the income is not bad and she reported that she is doing good.

For 2021 and beyond she planned to start her own cafeteria by renting a building or find organizations that give contract for more than five years' time.

She said that she conceived and hope to give birth to a new life. She said "I envisions day light in the future not darkness any more". "The day has come to enjoy and live a happy life". Finality she was gratefully to what the project Mekane Yesus and the donors has done in her life. "Now I am stable mentally and physically strong and I would like to say, I am thankful for all the service I got from DASSC-Mekane Yesus".