



Sewing for Change – A Partnership to Improve the Lives
of Women Micro-entrepreneurs Living with HIV in
Shashamene, Ethiopia

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LIST OF SYMBOLS, ABBREVIATIONS

Abbreviation	Definition
AEMFI	Association of Ethiopian Microfinance Institutions
AIDS	Acquired Immune Deficiency Syndrome
ALMP	Active Labor Market Programs
ASCA	Accumulated Savings and Credit Association
BSD	Business Development Skills
CAN	Community Needs Assessment
CSA	Central Statistic Authority
CTW	Children of the World
DSW	German Foundation for World Population
ETB	Ethiopian Birr
FGD	Focus Group Discussion
FS	Financial Services
GDP	Gross Domestic Product
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activities
ILO	International Labour Office
M&E	Monitor and Evaluation
MDS	Micro-enterprise Development Services
MFI	Microfinance Institution
PAT	Poverty Assessment Tool Survey
ROSCA	Rotating Credit and Savings Association
SME	Small and Medium Enterprises
SSA	Sub-Saharan Africa
SYG	Save Your Generation
UNICEF	United Nations Children's Fund
USD	United State Dollars

ABSTRACT

Lack of employment opportunities and poor economic conditions, because of rapid population growth in Ethiopia, has forced large portions of the labor force to turn to the informal sector for income generation and employment. Poor women in rural Ethiopia are disproportionately and negatively impacted. The target population is comprised of twenty women living with HIV in Shashamene, Ethiopia. The project interventions included businesses development skills training, formation of a rotating credit association (Iqib), and linkage to microfinance. This project indicated the intervention resulted in increased assets, income, sustainable microenterprises, and changes in their perception of empowerment.

1. PROBLEM STATEMENT

Ethiopia had a population of about 83 million in 2008 (Kifle, 2009) which is expected to increase to over 119 million by 2025. The country is the second most populous nation in Africa after Nigeria and is one of the poorest nations on earth, 169th in the world wealth rankings out of 177 countries. According to the Federal Democratic Republic of Ethiopia Population Census Commission, 2007, of the 78 million reported in 2007 of those (50.5 %) were males and (49.5 %) were females. The estimated age distribution was 0 to 14 years (45.0 %), 15 to 64 years (51.9 %) and 65+ years (3.2 %). About 84 percent of the population was found in rural areas, while the remaining 16 percent lived in urban areas. The United Nations Development Programme (2008) estimates the country's population will swell to more than 101 million people by 2015. The resulting increase in the population will amplify the country's challenge to reduce poverty levels. At 220 USD, Ethiopia's per capital income is much lower than other Sub-Saharan countries.

The World Bank (2009) reported that the country had been experiencing economic growth from 2003 to 2007 with an average GDP of 7.31% . This changed in 2008 and was a result of the emergence of twin macroeconomic challenges, which included high domestic inflation, at a historic high of 64 percent, and a difficult balance of payments situation. These challenges were exacerbated by high fuel and food prices. When inflation coupled with problems such as high fuel and food prices, poverty increased with devastating effects on vulnerable groups such as women, children, and people living with HIV/AIDs. The World Bank, (2009) identifies 33 developing countries where women and girls, in poor households, are particularly vulnerable to the effects of the global economic and food crises. Fifteen countries,

of which Ethiopia is one, are at the greatest risk for women, making women and girls' situations especially precarious.

Further contributing to women's vulnerability is the significantly disproportionate educational levels for females. UNICEF reports that between 2000 and 2007, that male youth (15–24 years) had a literacy rate of 62 percent compared to female youth at just 39 percent . Adult literacy rates for females as a percentage of males were 46 percent (UNICEF, 2007). Secondary education is accessible only for those that have completed primary education and largely inaccessible due to the cost. Vocational training for women is limited and cost prohibitive. Low levels of education coupled with marginal skills, have left many women disadvantaged in the work force leaving them with few options.

The employment situation in Ethiopia continues to be grave. The Ethiopian government does not report regional or national employment figures, but it is widely recognized there is widespread unemployment and underemployment in the county. Creating employment for women in Ethiopia is a major challenge; there is an insufficient opportunity in the formal sector to absorb the increasing number of people that are new entrants into the labor market and especially those migrating from rural areas to urban areas. Stevenson & St-Onge, (2005) argued that poverty has increasingly forced marginalized peoples into the informal sectors. Micro-enterprises is one of the only employment opportunities in Ethiopia's limited economic market and makes up the largest share of the total enterprise in the non-agriculture sector. Micro-enterprise has been widely adopted as an answer to poverty alleviation and underemployment.

Lack of employment opportunities and poor economic conditions, as the result of rapid population growth in the region, has forced large portions of the labor force to turn to the

informal sector for income generation and employment. The informal sector is comprised of small and medium enterprises, which account for 88.2 percent of the employment in the private sector.

Research conducted in 1997, by the Central Statistical Authority and Stevenson & St-Onge (2005) indicates that women are more likely to engage in micro-enterprise compared to men. Furthermore, the research points out women are largely marginalized in the labor force and are not able to find employment alternatives; Most of them are driven into income generating activities out of necessity. As a result, the micro-enterprise sector in Ethiopia will continue growing and, therefore, entrepreneurs are likely to be faced by a diverse range of problems including saturation of the market by similar of enterprises.

However, despite this, poor women competing in the micro-enterprise sector are severely disadvantaged both economically and socially. These women are faced with a lack of capital, training, and low literacy levels. They are further disadvantaged by societal values and customs because they live in a patriarchal society, which contributes to the difficulties they face. Additionally, a review of the literature indicates that the most significant obstacles facing women entrepreneurs are the lack of access to capital, business development skills, and skills training (Stevenson & St-Onge, 2005; Zewede & Associates, 2002). Access to formal financial services in Ethiopia is very low; this is illustrated by the fact that in the rural population, only one percent maintains bank accounts (Pitamber, 2003).

The Amha (2008) reported microfinance institutions have 2.2 million active clients out of a total population of more than 75 million, which suggests that there is an enormous gap between supply and demand of financial services. Therefore, a majority of poor people are limited to

informal finance channels such as moneylenders, informal credit, and saving groups or Iquibs, friends, relatives, and traders.

Studies conducted by Watson and Everett (1999) suggested that 61 percent of the micro-enterprises that have inadequate financing are unsuccessful. Furthermore, entrepreneurs who are not engaged in Iquib were found to be 3.25 times more likely to fail in comparison to those who were involved (Bekele & Worku, 2008). Therefore, having access to capital and/or participation in Iquib is vital in ensuring the survival of micro-enterprises.

Research conducted by Haan (2006), Vandenberg & Sievers (2007), and Gray & Karlan (2006) indicates that women engaged in micro-enterprises lack managerial and business skills. Furthermore, the authors assert that business development skills and training are an important component in the operation of micro-enterprises and often result in increased income levels. However, empirical evidence supporting this assumption is mixed. Amha & Ageba (2006) suggested that there are relatively few studies about micro-enterprise development and self-employment assistance programs. Much of the literature found generally dealt with Microfinance Institutions that try to teach business management skills to women entrepreneurs in Ethiopia.

Empirical evidence from research indicates that low skill levels and lack of knowledge are some of the major constraints for entrepreneurs in the micro-enterprise sector (Watson & Everett, 1999; and Haan, 2006). However, there is very little research on women entrepreneurs, especially for those who are semi-literate. Non-governmental and community based organizations are the main providers of vocational training (Stevenson & St-Onge, 2005), but have been shown to have very limited reach.

Haan (2006) showed that micro-credit, business development skills, and vocational education providers often operate in isolation. Linkages between these service providers are rarely made and very little research has critically examined the influence that Iqub, business development skills, and vocational skills have on women entrepreneurs in Ethiopia. As the result of inadequate studies on women entrepreneurs in Ethiopia, there is a significant gap in literature dealing with women living with HIV who are involved in micro-enterprises. Additionally, there has been no effort to examine the effects of Iqub, business development, and vocational skills training on semi-literate women entrepreneurs living with HIV. Therefore, the current situation is limiting women entrepreneurs' income-generating opportunities due to the lack of access to capital, knowledge, and skills.

The problems associated with low-income levels have far reaching consequences for not only women entrepreneurs, but also their families,' communities and Ethiopia. Poor women and their families' often go without necessities such as food, clothing, education, and medical care.

The situation leaves women living with HIV/AIDS even more vulnerable due to the cost of medical care and time lost for income generation. Low-income levels leave poor households vulnerable to economic shocks that can leave them further impoverished and vulnerable. Under such conditions, it is important to create sustainable income generating micro-

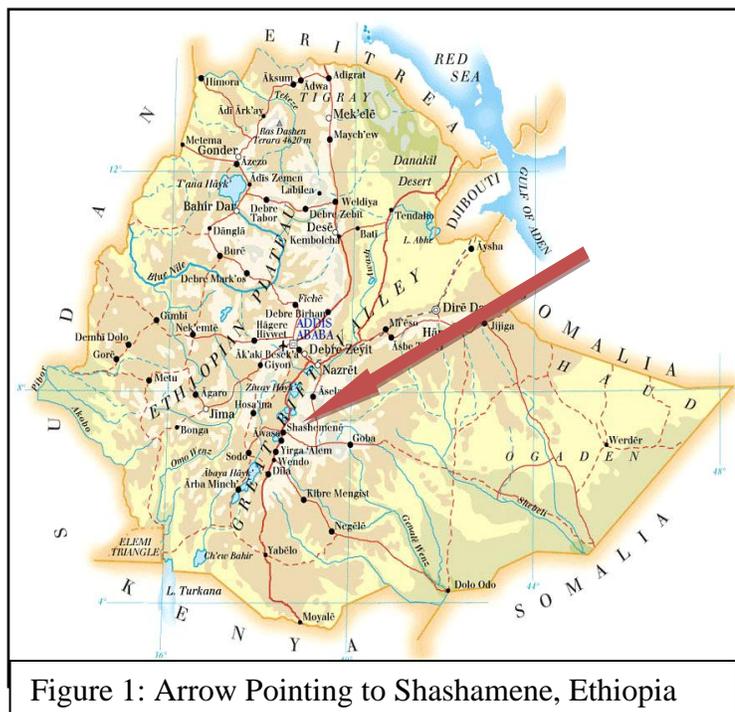


Figure 1: Arrow Pointing to Shashamene, Ethiopia

enterprises to reduce the effects of poverty for the poor woman entrepreneurs. However, it is extremely critical to explore the challenges facing women entrepreneurs living with HIV in regions like Shashamene, Ethiopia.

Shashamene is located in the Oromiya Regional State of Ethiopia approximately 150 miles (240km) from the capital of Addis Ababa. Shachemene is the third most populous district in and area. Total population is 102,062 of those (51.4 %) were males and (48.6 %) were females. Shashemene's economy Shashemene's economy is comprised of small farms of 2.8 hectares and small and medium enterprises (SME). The distribution is urban (12.2 %) and rural (87.4 %) (Federal Democratic Republic of Ethiopia Population Census Commission, 2007). The Awassa lakes are within the district with a thriving Rastafarian community that attracts international visitors. However, at this time, there are no tourist attraction sites that have been developed. The town is at the crossroad of two major intersecting highways that connect the southern and southwestern parts of the country with the capital city, Addis Ababa. The major constraints facing the community are drought, frequent famines, high commodity price for inputs, inadequate educational and health institutions, and a lack of potable water. Over the last five years, the town has seen a substantial increase in population as rural people are migrating to urban areas in search of employment. Shashamene is facing the same economic and employment problems as seen in the rest of the country.

1.1 Problem Tree

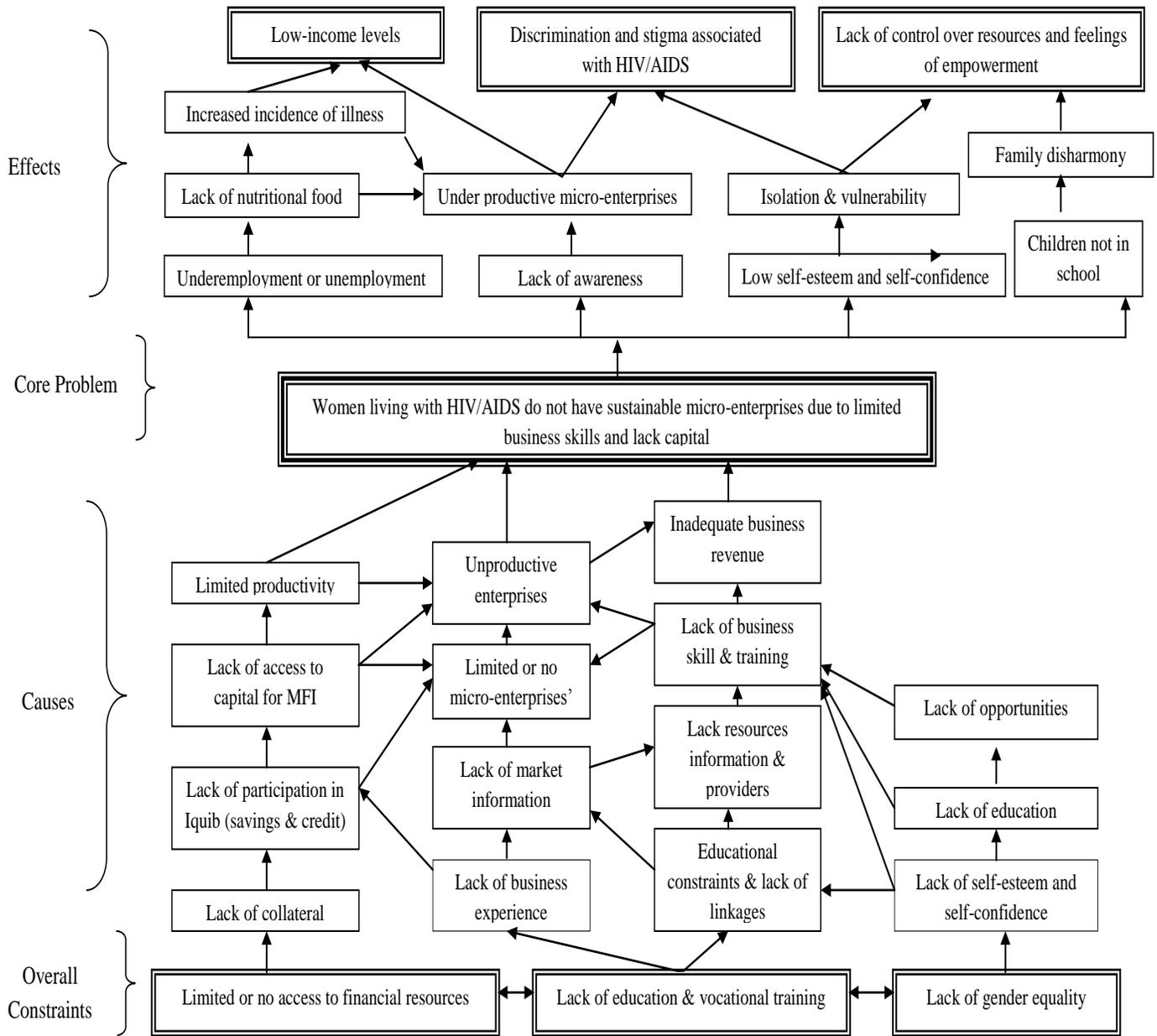


Figure 2: Problem Tree

2. REVIEW OF RELATED LITERATURE

2.1 Role of Micro-enterprise in provision of livelihoods to the poor:

Unemployment is a serious issue facing people in Sub-Saharan Africa (SSA). The economy of the region has been growing, especially in recent years, but this has not corresponded with growth in the employment rates, which have remained down due to jobless growth. This is particularly true in view of the fact that there has been rapid growth in the labour force (Haan, 2006). Due to this lack of employment opportunities and poor economic conditions in the region and Ethiopia in particular, large portions of the labor force have turned to the informal sector for income generation and employment. In developing countries, micro-enterprises are seen as an important feature for generation of economic growth and poverty reduction.

The Ethiopian government does not publish reports on unemployment rates, but most authorities agree that they are significantly high. There are high numbers of under-employed and unemployed people in Ethiopia, an important issue impacting the social-economic condition of the country. The insufficiency in opportunities in the formal sector has led to large numbers of people being forced into marginal activities, which have a limited market such as farming, petty trade, and handcrafts in the informal sector. Therefore, micro-enterprising has increasingly become an option for many people.

A micro-enterprise is a small business venture that is owned and operated by poor people. Micro-enterprises are usually found in the informal sector in the form of non-agricultural self-employment ventures, which are characterized by a small scale in both the amount of capital invested and the number of the workforce (Haan, 2006). The potential for creating employment, reduction of poverty, and income generation by micro, small, and medium enterprises is

generally recognized as significant in Ethiopia. According to Stevenson & St-Onge (2005), micro-enterprises in Ethiopia are composed of small and very small ventures with 99.4 percent of them being micro-enterprises with less than ten employees. These account for 88.2 percent of the employment in the private sector. On average, the smallest micro-enterprises employ 1½ workers, which is often just the owner and a helper. These micro-enterprises, on average, earn an operating surplus of 1,300 birr, which is approximately 130 USD annually (Stevenson & St-Onge, 2005). “The rural population in Ethiopia accounts for 85 percent of the population and is dependent on agriculture with a participation ratio of three out of four. Increase in poverty has brought about problems, one of them being food insecurity, and therefore, a corresponding increase in income-generating activities such as micro-enterprises is essential. This is important especially for women who comprise of half the working force in the agricultural sector” (Armendariz & Morduch, 2005, p. 2).

2.2 Micro-enterprises and Women

Women in Ethiopia are faced by enormous challenges that are related to their responsibility for household management, for example, child rearing, food preparation, care for the sick and elderly, and their involvement in family health and welfare. According to the report *Women Entrepreneurs in Ethiopia*, “...women’s primary responsibility for these tasks is difficult to document in the absence of time-use data. However, this combination of responsibilities means that women have a very heavy workload which leads to health problems” (Zewede & Associates, 2002, p. 3).

A survey conducted by the Central Statistic Authority (CSA) in 1997 showed that in the informal sector in Ethiopia, 59 percent of the women entrepreneurs in the region were illiterate, 20 percent of them had only an elementary formal education (grade 1-6) background. This

survey also showed that 87 percent of the women entrepreneurs were married, divorced, or widowed. The percentage of men in the same bracket was 69.8 percent. The figures indicated that women are more likely to become entrepreneurs in order to support their families. This is because of the responsibilities they shoulder as married women, as well as the problems faced by women who are divorced or widowed. The survey also reported that 56 percent women entrepreneurs are heads of households, while 32 percent were housewives (Central Statistical Authority, 1997).

A lack of current information on the situation of women entrepreneurs prevails in Ethiopia. However, research conducted by Zewede & Associates (2002) and Stevenson & St-Onge (2005) concluded that Ethiopian women entrepreneurs are severely disadvantaged both economically and in society. Many women turn to micro-enterprise because they are essentially marginalized in the labour force and are unable to find employment alternatives; in fact, they are driven into income-generating activities out of necessity. According to Stevenson & St-Onge (2005), “Their lack of mobility (due to their large families and household responsibilities), coupled with their lack of ability to secure a proper operating premises means that they are often home-based and this prevents them from seeking new markets, information about their economic opportunities, and business assistance” (p. 11).

The difficulties faced by women include the inability to own property and consequently they are unable to offer the collateral required for bank loans, which deprives them of the ability to access capital. Studies conducted in Ethiopia by Zewede & Associates (2002), described women as functioning within a “male dominated, patriarchal, and traditionally warranted society” (p. 10) where socio-cultural dynamics within the domestic and social spheres determine the status of women and the difficulty in the participation of women in public spheres.

Micro-enterprises contribute to economic growth, social stability and equality for poor women. The sector is one of the most important vehicles through which poor women can escape poverty. With limited skills and education to compete for formal sector jobs, these women can find economic opportunities in micro-enterprise as business owners. According to Stevenson & St-Onge (2005), in order to foster the growth and development of women entrepreneurs, many factors have to be put in place. To begin with, women have to be more aware of the entrepreneurship options available and should be motivated to explore them. They should also have access to opportunities for them to gain the knowledge and skills necessary for starting and running business enterprises; be exposed to networks of other women entrepreneurs from which they would learn and gain moral support and encouragement; have access to information and professional business development services which would help them develop their management and production capacities; and they also have to be recognized both individually and collectively for their achievements.

In 2009, the Food and Agriculture Organization of the United Nations, suggested that women who work in cooperative micro-enterprises enjoy great benefits in that micro-enterprises improve women's economic positions and provide them with opportunities for improving their business skills. Women often realize their strengths and potentials when they operate in groups by consolidating their resources. By doing this they take risks with the first risk being the decision to mobilize their resources, which is usually done through a disciplined process of saving. From this consolidated fund, they lend to one another, which is sharing of risks since they all contribute to the fund. The women may also engage in micro-enterprises, which lead to their taking control of their financial situations.

A study done by the International Labour Office (2003) offers a greater understanding of the experiences of women entrepreneurs and examines business growth, the business support frameworks, and the broader environment within which women's businesses operate in Ethiopia. The field research covered 123 women entrepreneurs from five major cities, as well as in-depth interviews with five other women entrepreneurs. The research defined an enterprise as:

- Formal enterprises are those registered and licensed and also having an asset value of more than Birr 5,000 (USD 588);
- Micro-enterprises as those registered and licensed, employing more than two people and having assets valued between Birr 10,000-20,000 (USD 1,176-2,353).
- Small enterprises are those registered and licensed employing more than five people and with assets valued between Birr 20,000-500,000 (USD 2,353-58,824).

It is important to note that the research did not survey enterprises that had assets valued at less than Birr 5,000 (USD 588).

The International Labour Office (2003) study confirms previous findings by Zewede & Associates (2002) and Stevenson & St-Onge (2005), asserting that micro and small enterprises play a vital role in socio-economic development as a means of generating sustainable employment and income for women. Furthermore, women entrepreneurs face and deal with a diverse range of problems and challenges which can hamper business growth. Additionally, the study explored the major motivating factors in which, women start their businesses.

Table 1: The Three Most Motivating Factors When Starting a Business

Motivating Factors	Frequency	%respondents
Desire to the self-employed and to become independent	85	31.6
Income generation and to support family	67	24.3
Had any interest in the line of work and to exploit an opportunity	36	13.3
Had training & entrepreneurial qualifications in the business area	31	11.5
Encourage by family and friends to go into a business	24	8.9
Relatively favorable policy environment	9	3.3
Other factors	16	6.6
Total	270	100.0

Source: (International Labour Office, 2003, p. 22)

Futhermore, the study examines the leading challenges the women faced in the start-up phase including the lack of appropriate working space (44 %), and of credit facilities (35 %). The research also reported that the five biggest obstacles faced in developing the business include the lack of working capital, managerial skills, confidence to take greater risks, skills of negotiation and problems associated with working space, .

Table 2: The Biggest Obstacles Faced in Developing Businesses

Obstacles	Frequency	Percentage
A lack of adequate working capital	74	30.5
Lack of managerial skills	38	15.6
Problems of working space and sales outlet	38	15.6
Lack of confidence to engage in business	31	12.7
Lack of negotiation skills	11	4.5
Problems of mobility as a result of household chores	9	3.7
Lack of support from the rest of the household members	2	0.8
Others	40	17.3
Total	243	100.0

Source: (International Labour Office, 2003, p. 22).

Women use various means to overcome the lack of working capital which includes personal savings (52 %), household finances (16 %), the assistance from friends and relatives (10 %), borrowing from friend or money lenders (8 %), utilizing Iuib (6 %), bank loans (4 %) and microfinacne accounted for just (0.8 %). Of the women, surveyed 38 percent had not found solutions to mitigating major obstacles they faced.

In summary, the research shows that the biggest obstacles facing micro and small women entrepreneurs are the lack of adequate working capital, lack of managerial skills and the problems associated with finding working space that is affordable. It is evident from the study that women entrepreneurs would benefit from supportive services. Providing supportive services can be accomplished, in part through a greater collaboration among government, non-governmental, donors, and women entrepreneurs. Following are chief recombination put forth (International Labour Office, 2003, pp. 59-63): “Banks and microfinance institutions should be encouraged to allocate a portion of the loanable funds for women entrepreneurs, design alternative collateral systems that take into account women’s economic positions, and lower the level of required mandatory savings from women entrepreneurs for those at the startup stage”.

The problem of working space is another area where women entrepreneurs need access and. The government, with the support of non-governmental organizations could construct production and marketing sheds for women entrepreneurs in suitable locations. The government could provide incentives such as tax relief and making accessible plots of lease-free land for productive purposes.

Non-governmental organizations and donors can play a key role in mobilizing resources that could be channeled to business development service providers, enabling them to carry out training needs and support services. Business development services such as training, both technical and managerial, as well as advisory and counseling services, are critical for the sustainable growth of women entrepreneurs.

In addition, most of the women entrepreneurs surveyed indicated marketing and business information were among the main constraints to the growth of their enterprises. Various

stakeholders could address problems related to poor levels of awareness of the skills needed in marketing.

Collaboration and support among national, regional and local governmental agencies, as well as non-governmental donors, will strengthen the capacity of women entrepreneurs while diminishing the risk of business failures.

2.3 Micro-enterprises: Causes of Failure

Micro-enterprises contribute extensively to Ethiopia's national economy. However, there are significant concerns regarding the large failure rates. Entrepreneurs, small businesses, and enterprises in Ethiopia require access to finance for their businesses to survive on a sustainable basis. A longitudinal study was carried out by Bekeke & Worku (2008) who randomly sampled 500 small businesses and enterprises selected from five major cities in Ethiopia over a six-year period. The study assessed the impact of influential factors that affect the long-term survival and viability of small enterprises. The authors concluded that businesses that ceased to operate were characterized by inadequate finance (61 %), low level of education (55 %), lack of managerial skills (54 %), shortage of technical skills (49 %), and inability to convert part of their profit into investments (46 %). The study showed that participation in Iqub schemes led to social capital and networking benefits which will critically be helpful in ensuring long-term survival of their livelihoods.

Informal savings and credit schemes—commonly used in Ethiopia among small groups—are known as Iquibs. Businesses that do not participate in Iqub schemes were found to be 3.25 times more likely to fail in comparison to businesses that did participate (Bekele & Worku, 2008, p. 548). Watson & Everett (1999) revealed that a provision of financial services is important in mobilizing resources for more years that are productive. “It is becoming clear that

micro-enterprises, which until recently were seen and treated by governments and even many practitioners as a transitory phenomenon, could last for a considerable period in the future” (Haan, 2006, p. 227).

2.4 Access to Capital: Savings and Credit

The lack of formal financial services in Ethiopia is widespread and can be illustrated by Pitamber (2003) reporting that only about 1 percent of the rural households in Ethiopia were maintaining bank accounts. Therefore, it is only informal financial services that poor would often turn to in case of emerging needs. However, Ethiopia’s microfinance industry is in emergence and the poor have limited access to it. In December 2008, AEMFI reported that Microfinance Institutions (MFIs) have 2.2 million active clients out of a total population of more than 75 million (Sempangi, Mukwana, Amha, & Berhanu, 2008). AEMFI further reported that there is an estimated 7.5 million people who require micro-credit. This suggests that there is an enormous gap between supply and demand of financial services. Therefore, it is evident that a majority of the poor are left without access to formal financial services. Which limits them to informal channels such as moneylenders, Iqub, friends, relatives, traders, and moneylenders (Sempangi, Mukwana, Amha, & Berhanu, 2008).

The main source of financing in Ethiopia is a number of community-based indigenous savings and credit groups, which are also known as rotating credit and savings associations (ROSCAs) and are commonly referred to as Iqub in Ethiopia. It has been suggested that ROSCAs used to compensate for failures in existing formal financial markets, are the sole loan deposit agents since they respond to the lack of formal financial services (Kimuyu, 1999; Bouman, 1995).

Iquibs are semi-formal lending groups that are very common in most communities, In Ethiopia, whether located in urban or rural, and are not limited by people's socio-economic status. Sempangi et al. (2008) suggested that people like to use them for their proximity and the fact that they consist of members who are generally from the same socio-economic strata. Iquibs are also simple to run or manage since they do not involve much paperwork. They are generally composed of 5 to 20 people who meet at regular intervals; at each meeting, members contribute funds that are given sequentially to one of the members. Once all participants have received their dues, the group can be disbanded or it could begin another round of contribution.

One advantage of Iquibs is that they offer participants the opportunity to save and keep the savings fairly liquid. They also facilitate the availability of a lump sum of money that can be used either for consumption or for investment in income generating activities (IGA). Furthermore, all members share the risk of default. This results in peer pressure and it ensures that the members make their contributions on time. Similarly, accumulated savings and credit associations (ASCAs) are also common in Ethiopia. ASCAs are referred to by the same name, Iquib and they are organized around group savings in which the participants contribute or save a set amount of money each week. Once a predetermined amount is reached, the money is lent to one or more individuals. Usually, short-term loans, which generate high interest rates, are given out. ASCAs offer many of the same benefits as ROSCAs but there are limitations associated with both of these savings and lending mechanisms.

ROSCAs do not have the same risk as ASCA's in that the funds are distributed in every meeting. With ASCA's, there is the risk of mismanagement, fraud, or bankruptcy with the accumulated contributions. Deciding when a participant would receive the funds could also prove to be an issue for ASCA's. Limitations cited by Armendariz & Morduch (2005) include

the fact that neither the size nor the pot is flexible within the given life of the ROSCAs. “Creating a bigger pot can be done by making the contributions larger (which may be difficult for some members) or by recruiting more members. However, increasing the number of members can lead to management problems and could increase the number of days the members have to wait before maturity since “... the slate and timeout members must wait to get their next chance at the pot” (Armendariz & Morduch, 2005, p. 67).

There are differing opinions in the research as to why women use ROSCAs. Anderson and Baland (2002) suggest that ROSCAs decrease inter-household conflict over savings and consumption patterns. Using data from ROSCAs in low-income neighborhoods in Nairobi, Kenya, Anderson & Baland (2002) argued that participation in ROSCAs is a strategy used by the women to protect their savings against claims by husbands for immediate consumption.

Gobezie (2005) noted that economists give the reason that individuals join ROSCAs to finance the purchase of a lump sum of durable goods as a response to intra-household conflict over preferences, or to provide insurance.

However, Gugerty (2004) proposes that since savings require self-discipline, the ROSCAs provide a collective mechanism for individual self-control in the presence of time consistent preferences and in the absence of alternative commitment technologies which is illustrated by the fact that ROSCAs participants say that one cannot save alone (Gugerty, 2004, p. 1). Gugerty further asserts that poor women in Ethiopia benefit from ROSCAs by providing them with the opportunity of having to commit to savings, which could result in high payoffs in terms of savings mobilization and asset accumulation in many economies as research in the area demonstrates (Gugerty, 2004). Iqibs provide a means by which saving is made easy and are helpful to women who are living with HIV since they encourage community interaction and

participation which decreases the stigma surrounding HIV and AIDS. Iqib respect existing community leadership patterns and decision-making processes and are easily designed savings and credit mechanisms. The participants determine the roles to play, the amount of funds to be saved, and the time intervals before payment.

Research has demonstrated the importance of savings and credit mobilization for poor women. Iqib members can significantly increase the survival and viability of a micro-enterprise. A study conducted by Bekele & Worku (2008) suggested that regular participation in Iqib schemes has significantly contributed to the viability and long-term survival of small enterprises through alleviating factors that adversely affect the survival and viability a small enterprises. The research further indicates that almost half of all businesses and enterprises in Ethiopia raised funds needed for day-to-day operations from Iqib.

In the survey of 1000 MSEs in six major towns in Ethiopia, Ageba & Amha (2006) generated a rich in-depth analysis of the issues. The research further strengthened the argument put forth by Bekele & Worku (2008). The researcher's findings revealed that friends and relatives supply credit, but Iqib are the most important sources of financing for small and medium enterprises in that order, with money lent from others being used rarely. The study by Bekele & Worku (2008) suggested that women who participate in Iqib empower each other to save, share business skills, innovative ideas and optimize scarce resources. The study further states that practitioners who design programs to benefit poor women and reduce poverty in Ethiopia should utilize Iqib schemes as a strategy for increasing the sustainability and profitability of micro-enterprise projects. They can also act as a vehicle for helping poor women integrate with formal financial services such as microfinance institutions.

2.5 Business Development Services

Business development services (BDS) are important factors that influence the success of micro-enterprise endeavors for poor people in Ethiopia. The assumption that training can be an important component for the alleviation of poverty among women is often made since it is assumed that men have more education, skills, and work experience to draw on in comparison to women and they often find themselves competing in male dominated labor markets which is a disadvantageous. Women's poor social economic circumstances often lead them into seeking out income generating activities in the informal sector, which they are not well equipped to compete. It is assumed that by delivering BDS to women, their capacity to compete in the workforce would increase their income levels. It is also assumed that BDS will result in not only increased income, but also changes in power-gender relations within the household and the community and thereby the consequence of the training will be increased income brought about by the training.

Empirical evidence on whether or not micro-enterprise development services (MDS) have an impact on increasing the technical capacity of entrepreneurs engaged in small and medium enterprise (SME) and whether it results in increases income levels is mixed. Furthermore, a gap exists in the literature regarding poor semi-literate women in Ethiopia who engage in business development training and what the resulting effects are. There are also differing views regarding the depth of the impact of such training. In a recent study conducted by Rijkers, Laderchi, & Teal (2008, p. 2) it was asserted that whether or not programs which promote small and medium scale (SME) enterprises, can stimulate job creation and contribute to poverty reduction in developing countries is important. The motivation for such support is often placed on the view that small firms create more jobs; therefore, those created are concentrated

among the low skilled and the poor. In spite of the policy prominence of SME support programs, the empirical evidence for these propositions is weak. In a study done by Betcherman, Olivas, & Dar (2004, p. 51) it was concluded that evaluation literature on the labor market impacts of ALMPs (Active Labor Market Programs) is thinnest concerning micro-enterprise development and in the development of assistance programs. There are relatively few studies and most of them are concerned with the program's effect on business development rather than on the future employment and earnings of participants.

Harper & Finnegan (1998) argued that a chance to provide business advice and training through credit organizations and entrepreneurial development programs is often done by people with little business experience. They further argued that the only constraints to micro-enterprise development is the lack of credit and training which should be provided by government officials so that they may be more informed and tolerant of the informal sector. They also suggested that the very poor and the most disadvantaged are unlikely to benefit from credits alone and may need technical training such as skills training rather than business training.

Controversy surrounds research conducted by Leach, et al., (2000, p. 39) on the impact of training on women's micro-enterprise development conducted in 1997 to 1998 which was carried out in programs in Ethiopia, India, and Peru and had divergent views. Research done in Ethiopia found out that training changed the entrepreneurial knowledge and skills of the participants for the better. It was shown that while the financial condition of most of the women did not improve and in others, it was actually lower; it was observed that the training could possibly help them survive better economically in a depressed market compared to those who did not undergo the training.

Moreover, Leach, et al., (2000) found that by making credit and BDS available, strong linkages were found between increase in incomes and the increased status for the women. As reported in the study, the women felt that they earned greater respect from both their families and the community when they were seen as real business people. The link between increased income, access, and control of resources was also shown to be strong especially when women were controlling their own financial affairs. However, the link between increased incomes and increase in household decision-making was less clear; although the men were usually very appreciative of what the women were doing, and in some cases were actively involved in the business; there did not appear to be any great shift in power and authority within the household (Leach, et al., 2000, p. 40). This may be a result of a strong patriarchal role of men in the Ethiopian culture. Therefore, it is evident that there is a gap in research regarding BDS and credit for women entrepreneurs in Ethiopia, which is evident from the poor reach, and the little research conducted on BDS.

The lack of research is further confirmed by a survey conducted by Amha & Ageba in 2006. They concluded that there are limited BDS providers in the Ethiopian sector and making outreach very low. The result of the survey also revealed two important findings; there is no significant difference based on size (micro and small) and gender in assessing BDS in the MSE sector. Furthermore, they asserted that intervention should focus on delivering BDS on a sustainable basis by responding to the needs in the market and providing incentives to BDS for providers particularly the private sector. BDS Services that are linked with vocational training and microfinance would result in additional benefits for the people who are engaged in the micro-enterprise sector.

2.6 The Need for Micro-enterprise Skills Development

Many of the constraints facing the micro-enterprise sector are related to low skill levels and knowledge of the entrepreneurs. Research conducted by Haan (2006) indicated that better skills would increase the level of productivity, which would lead to higher profits and thus improving possibilities for reinvestment. New skills would also allow entrepreneurs to move away from saturated markets and therefore produce better quality products. Haan (2006, p. 44) argued that if the micro-enterprise sector is to continue absorbing more people at a reasonable return on their labor, it is critical that the skill level of the informal sector operators be increased. Improved technical and other skills were also argued to be of primary importance for enhancing the productivity of the informal sector's activities as well as the quality of goods and services that were produced. The adult literacy rate in Ethiopia is 35.9 percent, which indicates that the educational system is weak and the skills taught by the system are also irrelevant to the micro enterprise sector.

Women who enter into business activities in Ethiopia see themselves as true business people as indicated by the research done by Leach, et al. in 2000. The research showed that they enter into productive activities in a haphazard unplanned way with their main aim being survival. With training, the researchers proposed, the vicious circle of poverty that holds them could be broken. They concluded that many small training programs exist but it is likely that they have been poorly targeted, and may not been offered alongside credit. The findings presented suggested that what is required is training in conjunction with credit for the poorest women. This has to be designed carefully for its target audience, and should be delivered by sensitive trainers who are experience in gender (Leach, et al., 2000, p. 115) for maximum effect.

2.7 Combined Approach: Savings, Technical and Business Development

Training

Research about Microfinance or Micro-credit and BDS for and its impact in Ethiopia is very sparse. The majority of the research does not explore informal savings and credit groups but rather Microfinance institutions providing loans in conjunction with BDS. However, the research that is currently available supports the view that combined services can lead to higher profits, wages, and employment levels, which in turn could contribute to change in the poverty levels especially for entrepreneurs. Vandenberg & Sievers (2007) asserted that combining Microfinance and BDS could aid in the growth of micro and small enterprises. They noted that little has been done to conceptualize linkages in the development of good practice models. Moreover, they noted that the number of impact studies available is small, and that there is evidence that combined delivery results in significantly higher income for the clients and covers the costs of BDS and credit for client's fees (Vandenberg & Sievers, 2007, p. 1354).

An impact study conducted by Gray & Karlan, in 2006 compared clients who received only financial services with those who received financial services and Freedom from Hunger's business education curriculum. Freedom from Hunger's methodology is built around integrating financial services (such as credit and savings) and dialogue-based adult education. Using a random controlled trial, the researchers measured the marginal impact of adding business training to Peruvian groups of female entrepreneurs. Treatment groups received 30 to 60 minutes entrepreneurship training sessions during their normal weekly or monthly baking meetings over a period of 1 to 2 years. Control groups remained as they were before, meeting at the same frequency but solely for making loans and saving payments (Karlen & Valdivia, 2007, p. 1).

The researchers attempted to answer the fundamental question of whether or not the informal business sector in developing countries could successfully teach entrepreneurship skills and if so would business outcomes improve? The research concluded that training coupled with savings and credit led to better business practices and increased revenues and profits. Clients reported engaging in some of the activities taught in the programs such as separating money between business and household; reinvesting profits in the business, maintaining records of sales and experiences; and thinking proactively about new markets and opportunities for profit. The implementation of these strategies seemed to have helped clients increase their business income mainly by smoothening fluctuations between good and bad periods (Karlen & Valdivia, 2007, p. 19). They noted that models of growth could bring about an increase in capital to small enterprises especially for the poor. They asserted that further research and experimentation would be needed verify or refute their results.

In the book *Training for Working in the Informal Micro-enterprise Sector: Fresh Evidence from Sub-Saharan Africa*, it is suggested that skills are only a means to the enhancement and checked check rewarding of employment which would eventually lead to higher incomes. This is especially true for training in the micro-enterprise sector since it is critical that training programs be linked with other support measures; which in many cases consists of gaining access to capital (Haan, 2006, p. 244). However, Haan (2006) added that vocational training often takes place in isolation. According to Haan (2006), vocational education groups are not eager to link new programs that provide support for the micro-enterprise sector and that BDS providers seldom link up with vocational training providers and therefore these links are almost nonexistent.

Vocational activities are often planned and implemented with little regard and consideration for the lack of other supportive activities with most vocational graduates lacking capital for investing in the enterprises they have been trained for. Conversely, BDS tend to focus on non-traditional skills especially on market assistance and do not link with vocational or technical skills. In order for development of micro-enterprises to be enhanced through productivity and product quality, four areas are needed to strengthen the capacity of micro-enterprises. The areas that need strengthening include:

- the accessibility of financial services such as credit for working capital and loans for fixed capital;
- the availability a broad range of relevant business development services (including the introduction of improved product and an and techniques and technologies, management training, marketing assistance and various kinds of business information);
- an enabling policy environment; and
- appropriate licensing and regulatory procedures (Haan, 2006, p. 245).

There is little empirical evidence on the impact of micro-entrepreneurs for women in developing countries. This is especially true for businesses that are provided with a combination of business development services, vocational training, and credit. Therefore, this area should be further investigated to establish the relationship between BDS services, vocational training, developmental services, and businesses in developing countries.

2.8 HIV/AIDS: The Effect on Women and Micro-enterprises

Due to a lack of data, the situation of the HIV epidemic cannot be fully described in Ethiopia. Studies, however, indicate that HIV is more prevalent in rural villages closer to urban

areas and those located along main roads. The data further indicates that women are at a higher risk than men for HIV infections. The ratio of female to males is 2:1 for the whole country and 3:2 in urban areas and is one of the highest observed across a number of sub-Saharan African countries (Ethiopia HIV/AIDS Prevention and Control Office and Global HIV/AIDS Monitoring and Evaluation Team , 2008, p. 77).

HIV/AIDS is having a dramatic impact on individuals, households, and extended communities. The disease reaches beyond health issues and loss of life since it also has far-reaching economic implication. The disease increases financial pressure on individuals and households due to expenses such as, medical bills, additional spending on more nutritional foods, and transportation to health centers. Other economic costs include support for orphaned children, and the loss of productive work. Income levels often drop for those living with HIV since they are less able to contribute through income generating activities. These financial troubles acutely affect low-income people because they have fewer resources to draw upon. Another negative consequence of HIV/AIDS is its stifling effect on the growth of micro-enterprises since those affected are less productive. This could lead to their closure or overall ineffectiveness.

A study by Senfuka, Nanono, Kizito, & Senyonjo (2000) evaluated income generating activities and micro-credit established for HIV positive women at Toso Mulago. The results of the study showed that income generating activities as a means for sustaining HIV positive women and their families resulted in the reduction of the effects of HIV on household incomes. The research also indicated that initiatives that involved family members provided more tangible social benefits for the women. The research further showed that whether financially solvent or not, nearly all of the income generating programs for Toso Mulago HIV positive women

provided tangible social benefits for these women with participants reporting a rise in morale and improved health. Therefore, it is possible to implement income-generating activities for HIV positive women with positive results.

From this literature review, it is clear that more research needs to be done on issues such as economic provision for poor women living with HIV, vocational training, business development services, and access to savings and credit in Ethiopia.

3. COMMUNITY NEEDS ASSESSMENT

3.1 PURPOSES:

The purpose of the community needs assessment (CNA) is to gain a greater understanding of the values, beliefs, goals, concerns, and problems that female micro-entrepreneurs living with HIV/AIDS have.

The community includes twenty women who are engaged in vocational skills training provided by Maleda-Ethiopia: a non-governmental organization in Shashamene, Ethiopia.

The CNA was conducted to establish baseline data and to examine the dominant problems faced by these women.

3.2 Major Questions:

The four major questions that guided the CNA:

1. To what extent are the women (individually, and as a group) engaged in micro-enterprises?
2. When engaging in micro-enterprises activities, what are the greatest challenges faced by the women, individually and as a group?
3. What is the general level of self-confidence and self-esteem amongst the women and does it affect their ability to engage in sustainable micro-enterprises?
4. What would assist the women to engage in sustainable micro-enterprises activities?

3.3 Methodology:

The CNA used a mixed triangulated research design of quantitative (survey), qualitative focus group discussions, FGDs and participatory design tool methods(PDRs), which took place over a three-week period from September to October of 2009. The data was gathered concurrently in order to provide a comprehensive analysis.

3.3.1 Demographics:

Demographic data was gathered using two survey instruments: Socio-economic Survey Questionnaires (Appendix A) and USAID's Poverty Assessment Tool Surveys (PAT) (Appendix B). The target group consisted of twenty women living with HIV.

The CNA was conducted to establish baseline data and to examine the dominant problems faced by these women and they were split into two groups.

Group 1 was conducted on September 30, 2009 and included:

- 10 women
- Age range 20-49
- 50 % between 20-29
- 40 % between 30-39
- 10 % between 40 – 49
- 70 % married
- 30 % widowed
- 90 % with children (several reported to care for their own, as well as relative's, children)
- Average household size 4.1 people
- 100 % HIV positive
- 90 % receive ARVs.

Group 2 was conducted October 1, 2009 and included:

- 10 women
- Age range 20 -49
- 50 % between 20-29
- 40 % between 30-39
- 10 % 20 or younger.
- 40 % never married
- 30 % married
- 30 % widowed
- 60 % with children
- Average household size 3.20 people
- 100 % HIV positive
- 100 % receive ARVs

Two experienced professionals were employed to conduct the data collection; both were fluent in English and Amharic as all participants ' are Amharic speakers. To ensure their accuracy, the instruments were translated into Amharic and tested. The majority of the participants are semi-literate therefore the surveys were administered verbally. The surveys were conducted at the women's homes to ensure the Poverty Assessment Tool (PAT) was accurate and to allow the women to answer in privacy.

Prior to beginning the interviews, the interviewer reassured the participant that the surveys would not be used to determine their admission into the BDS training program and would be kept confidential.

The participants were encouraged to answer all questions openly and honestly. The data was then entered into two online survey tools: Qualtrics and PAT (epi).

3.3.2 Survey Tools- Questionnaires

USAID's Poverty Assessment Tool Survey (PAT-Ethiopia):

This is a set of country specific surveys, to project the problems of extreme poverty within a group of people.

- A household is considered to be 'very poor' if it is among the bottom 50 percent of those below the country's national poverty line, or if the fixed per capital consumption falls below the international extreme poverty line of \$1.00 a day (for purchasing power poverty, PPP).
- PAT was used to determine where the group fell on the poverty scale.
- Although the tool makes poverty calculations based on an aggregate group of people, it is less accurate (and not explicitly designed) for measuring poverty on an individual basis (Gateway, 2009).Socio-economic Questionnaire Survey:

This was used to gather general demographic information and information regarding income, savings and the number and type of income generating activities the women are engaged in. It contained questions regarding empowerment and self-confidence which were broken down into four components:

- a. Self-esteem
- b. Mobility and decision-making
- c. Participation
- d. Hopes and actions for the future

3.3.3 Focus Group Discussions:

Focus group discussions (held in a classroom at Maleda):

- Provided insightful understanding of complex issues and situations affecting the women.
- Provided an opportunity for the women to express their views, to hear the opinion of others and collectively reach solutions to problems they face in their micro-enterprises.
- The focus group discussions were recorded and the Logistic Assistant translated the transcript into English.

Focus group questions:

1. What type of income generating activities are you engaged in?
2. Does the income generating activity provide enough money to buy food, clothing and pay for school fees for your children?
3. What would help you earn more money from your micro-enterprises?
4. What is the biggest challenge in your micro-enterprise?
5. Has anyone in the group taken any classes on how to improve micro-enterprises? If so, were the classes beneficial? If not, do you think they would be of value?

3.3.4 Participatory Diagram Tool:

The Participatory Diagram Tool exercise

- Used to empower the women in the hope that groups would collect, analyze and use the information to improve their lives and gain a greater understanding of and control over the decisions that affect them.

Participatory Diagram Tools:

1. Visionary Road Journey

- As a group, participants charted their ultimate goal and identified the steps to achieve a sustainable group micro-enterprise.
- The group's journey diagram was drawn on a large sheet of write paper during a business development skill training session (BDS).
- The group members in collaboration with the BDS trainer drew keys milestones that they needed to achieve in order to reach a sustainable group micro-enterprise.
- The group decided that as they accomplished goals they would move a marker on the road to show their progress.
- The diagramming was used as baseline data and will be used to monitor and evaluate the group's progress. See (Appendix C) for photos of Group 1 and Group 2 visionary road journey.

2. The Empowerment Diamond

- Used to assess whether or not the women felt empowered in relation to their families and the community.
- Each participant was given a large sheet of white paper and colored markers.

- The group agreed on factors that they felt made a person powerful and, according to these, they placed different people and objects on the board, with the most powerful at the top of the diamond.
- See Appendix D for examples of the completed empowerment diamonds for groups 1 and 2.

3.4 Results:

3.4.1 USAID's Poverty Assessment Tool Survey (PAT-Ethiopia):

The survey was designed in 2004 but USIAD has not updated the poverty line since then. This may affect the accuracy of the results due to double-digit inflation over the last several years. Another mitigating factor is that the survey only included items that the households own (which may have been inherited) and does not ask about income levels.

Table 3: Results for USAID MMR/using \$1/day poverty line (Very poor = 1; not very poor =0)

	Group 1	Group 2
Very poor	0	0
Not very poor	10	10
Frequency	10	10
Cum %	100 %	100 %

(Source: PAT survey)

Table 4: Results for USAID MMR/using \$2/day Poverty Line (Poor: poor=1; Not poor=0)

	Group 1	Group 2
Poor	4	3
Not very poor	6	7
Frequency	10	10
Cum %	100 %	100 %

(Source: PAT Survey)

The results indicate that neither group 1 nor group 2 are considered 'poor' according to the USAID MRR income guideline of \$ 1/day. However, using the guidelines of \$ 2/day, 40 percent of group 1 are considered poor while 30 percent of group 2 is poor.

The results from the data indicate that the majority of groups 1 and 2 are not considered very poor using \$ 2/day as the poverty line.

3.4.2 Socio-economic survey

Education

Table 5: Educational level group 1 & 2

	Group 1	Percentage	Group 2	Percentage
No education	1	10 %	2	20 %
Grade 1-5	4	40 %	3	30 %
Grade 6-9	4	40 %	4	40 %
Grade 9-12	1	10 %	1	10 %
Post high school	0	0	0	0
Total	10	100 %	10	100 %

(Source: Socio-economic Survey)

According to a report from UNICEF in 2007, the adult literacy rate for females in Ethiopia from 2000 to 2007 was 35.5 percent. Although this data does not report literacy rates, it does show that 90 percent of participants from group 1 have attended school while only 80 percent of those in group 2 have attended school. However, school attendance does not necessarily mean the women are literate. Having observed the women taking part in two BDS training classes and after consulting with the BDS trainer, it is the researcher's opinion that 30 percent of the women are literate in group 1 and 20 percent in group 2. Those in group 1 were said to have marginal reading and math skills.

Income Generating Activities (IGA)

Table 6: Engagement in IGA group 1 & 2

	Group 1	Percentage	Group 2	Percentage
Yes	6	60 %	7	78 %
No	4	40 %	2	22 %
Total	10	100 %	9	100 %

(Source: Socio-economic Survey)

In group 1, 60 percent are engaged in IGA within the informal sector where activities include selling small items such as potatoes, onions, tea, and bread or washing clothing. This

varied from reports in the FGD where 20 percent of participants were reportedly engaged in income generating activities within the formal sector.

Within group 2, 78 percent are engaged in IGA. The informal income generation activities include renting a space on the floor for people to sleep for one night, sale of vegetables and washing clothing. Of those in the formal sector, three are cleaners and one works as a cashier.

Income and Saving

Table 7: Weekly Income Group 1 & 2

	UDS	Group 1	Percentage	Group 2	Percentage
Weekly Income					
0-49 Birr	0-3.92	6	60 %	5	50 %
50-75 Birr	4.00-6.00	3	30 %	4	40 %
76-100 Birr	6.08-8.00	1	10 %	0	0
101-150 Birr	8.00-12.00	0	0	1	10 %
Total		10	100 %	10	100 %

Exchange rate 12/5/2009 1 USD = 12.5 ETB (Source: Socio-economic survey)

Table 8: Weekly Savings Group 1 & 2

	UDS	Group 1	Percentage	Group 2	Percentage
Weekly Savings					
Unable to save		5	50 %	4	40 %
1-10 Birr	0-0.80	3	30 %	5	50 %
11-50 Birr	0.88-4.00	2	20 %	1	10 %
Total		10	100 %	10	100 %

Exchange rate 12/5/2009 1 USD = 12.5 ETB (Source: Socio-economic Survey)

Ninety percent of group 1 and 2 reported income levels fall below the 'very poor' poverty line of \$1.00 USD per day. The results contradict USAID's household wealth assessment results.

Table 9: Where savings are held by group 1 & 2 members

	Group 1	Percentage	Group 2	Percentage
Savings				
Home	2	33 %	1	17 %
Bank	1	17 %	1	17 %
MFI	0	0	0	0
Iquib	1	17 %	2	33 %
Other	2	33 %	2	33 %
Total	6	100 %	6	100 %

(Source: Socio-economic Survey)

The results indicate that both groups have limited savings and limited access to formal financial services. None had accessed MFI credit or savings. Ten percent of group 1 and 30 percent of group 2 currently participate in Iquib.

When asked what contributions they made to their households, 100 percent of participants in both groups said they were able to feed their families. This was in contrast to what FGM group 1 revealed when seven of the nine participants said their income was insufficient to meet the basic needs of the household. One-hundred percent of group 2 felt that the income was not sufficient to meet daily needs.

Empowerment

Socio-economic survey assessing participants' self-confidence and self-esteem.

Table 10: Response to (should woman have equal rights) group 1 & 2

	Group 1		Group 2	
	Response	%	Response	%
Rights to property	9	90 %	10	100 %
Rights to equal wages	10	100 %	9	90 %
Rights to equal food as husband	9	90 %	9	90 %
Rights to equal medical care is husband	10	100 %	10	100 %
Rights to vote	10	100 %	9	90 %
Others: (specify)	0	0 %	0	0 %

(Source: Socio-economic Survey)

Table 11: Response to (do you feel you are equal to your) group 1 & 2

Answer	Group 1		Group 2	
	Response	%	Response	%
Mother-in-law	9	90 %	5	56 %
Sister-in-law	10	100 %	6	67 %
Husband	8	80 %	3	33 %
Brother	7	70 %	8	89 %
Other male relatives	9	90 %	9	100 %
Community leaders	8	80 %	9	100 %

(Source: Socio-economic Survey)

Table 12: Response to (have you talked with confidence and assertiveness with the following) group 1 & 2

Answer	Group 1		Group 2	
	Response	%	Response	%
Employer	4	40 %	9	100 %
Trader	10	100 %	7	78 %
Banker	4	40 %	2	22 %
Police	5	50 %	3	33 %
Kebele officials	9	90 %	7	78 %
Other government officials	4	40 %	3	33 %
Community elders	5	50 %	5	56 %

(Source: Socio-economic Survey)

The results are mixed with less than half of the participants responding to the question. The most significant is that 100 percent of group 1 talks with confidence with traders and 90 percent with Kebele officials. Comparatively 78 percent of group 2 talks with confidence with traders and 78 percent with Kebele officials. The results indicate that the groups do feel empowered when speaking with people in more powerful positions. However, the focus group discussions and the participatory diagramming revealed different results.

Hope for the Future

An overwhelming majority - 100 percent of group 1 and 90 percent of group 2- have hope for the future, believing they have the ability to earn a living for their families, that they might one day own a better house, they have hope for good family relations and hope for their

children's future. However, this must be taken into account alongside the group's fears of the future.

Table 13: Response to (what fears do you have about the future) group 1 & 2

Answer	Group 1		Group 2	
	Response	%	Response	%
Fear of high prices	8	80 %	8	80 %
Fear of discrimination due to HIV/AIDS status	4	40 %	3	30 %
Fear of poor relationship with daughter-in-law or son-in-law	1	10 %	0	0 %
Fear of old age security	3	30 %	2	20 %
Fear of being isolated or being alone	3	30 %	2	20 %
Fear of economic insecurity	6	60 %	9	90 %
Other: (specify)	3	30 %	4	40 %

(Source: Socio-economic Survey)

The groups have significant fears about their future. 80 percent of the participants fear high prices (which is understandable given the spiraling inflation in the country over the last three years). Fear of economic insecurity concerns 60 percent of group 1 and 90 percent of group 2. Much less prevalent is the fear of discrimination due to their HIV/AIDS status – 40 percent in group 1 and 30 percent in group 2 - and fear of isolation.

Both groups are taking proactive measures to achieve their dreams: most are doing so by taking preventative health measures and by educating their children. However, the groups are not making substantial economic investments, expanding or diversifying their micro-enterprises.

Table 14: Response to (what are you doing to achieve your dreams) Group 1 & 2

Answer	Group 1		Group 2	
	Response	%	Response	%
Preventative health measures	9	90 %	8	80 %
Education for children	9	90 %	5	50 %
Economic investments in micro-enterprise	3	30 %	4	40 %
Expanding micro-enterprise	0	0 %	2	20 %
Diversification of enterprise	0	0 %	1	10 %
Join Iqub	1	10 %	3	30 %
Loan through MFI	0	0 %	3	30 %
Other	0	0 %	1	10 %

(Source: Socio-economic Survey)

3.4.3 Focus Group Meeting Results (FGM):

The data was coded using a system of color-coding within the transcript. Once general categories were identified, they were further analyzed for additional in-depth insight. The participants often used examples to help explain their answers. Common themes arose from the meeting and were coded below.

Table 15: Focus Group Discussion Coding (Group 1 & 2)

Focus Group Discussion		Group 1		Group 2	
Codes	Definition	Response	%	Response	%
IGA/UE	Engaged in small informal enterprises or employed	8	89 %	8	80 %
SD	Suffered from Discrimination due to HIV status or being female	7	78 %	3	30 %
IIBM	Insufficient income to meet basic needs	7	78 %	10	100 %
TV	Training is valuable	5	56 %	7	70 %
IGA	Current income generating activities is not profitable.	8	89 %	10	100 %
MFI	Microfinance loan would be the most help for IGA	4	44 %	0	0 %
HW	Working very hard will improve IGA	0	0 %	3	30 %

The major result of the FGD is that more than 80 percent of the participants either work for or are engaged in micro-enterprises. The results also show that the income of the participants is, overall, insufficient to meet their basic needs, showing that current income generated activities are not profitable. Forty-four percent of group 1 felt that Micro-finance loans would be the most helpful in IGA. Although group 2 did not mention Microfinance loans, 30 percent believed that working hard would improve their IGA. Seventy-eight percent of group 1 participants and 30 percent of group 2 reported incidents of discrimination. Both group members reported that they had either received training or felt it was valuable.

3.4.4 The Empowerment Diamond (ED)

During the empowerment diamond diagramming exercise, the women were asked to draw themselves, their family members, and various objects and place each in the diamond. The more powerful objects and people were placed above those that the participants believed were less powerful. The results compare the level of equality of key indicators to each other.

In group1, five out of the seven married women placed themselves in a less powerful position than their husbands. Ninety percent of participants in the socio-economic survey said that they felt confident talking with Kebele officials. This contrasted with the ED results where 70 percent believed that the Kebele was ‘most powerful’ or ‘powerful’. The group felt that they, along with their husbands, had the least power at 66 percent. See (Appendix D) for examples of empowerment diamonds.

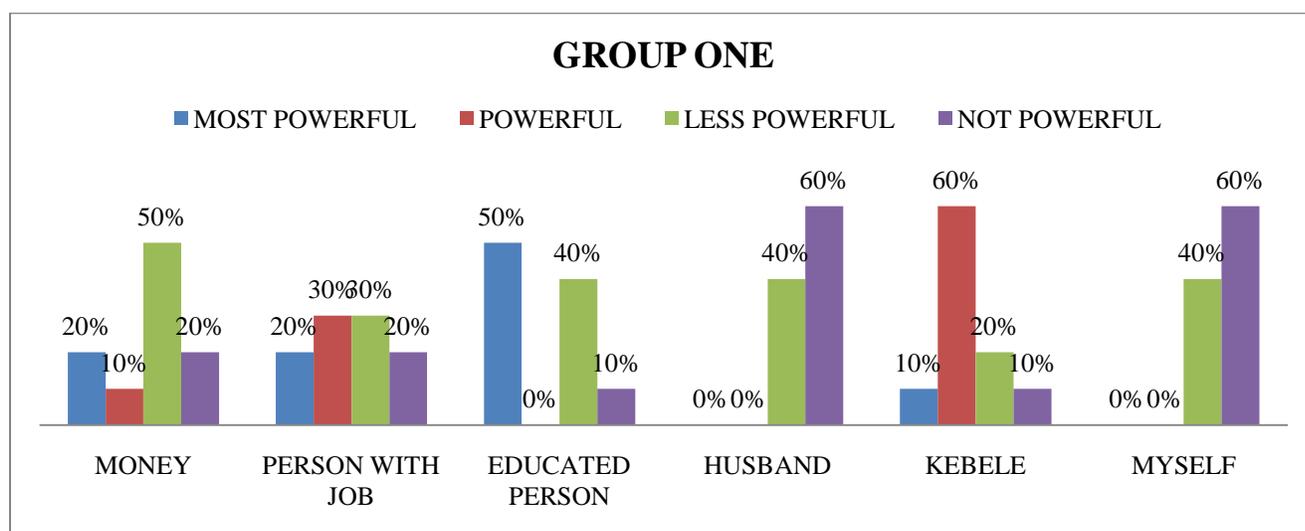


Figure 3: Empowerment Diamond Results, Group 1

Group 2:

In the socio-economic survey, 33 percent of the participants feel equal to their husbands and 100 percent feel equal to community leaders. This is in contrast; however, to what was drawn in the empowerment diamond where 70 percent of the participants indicated that the

Kebele is ‘most powerful’, or ‘powerful’, 60 percent indicated that they were ‘less powerful’ or did not have any power. The statistical analysis can be found in Appendix D.

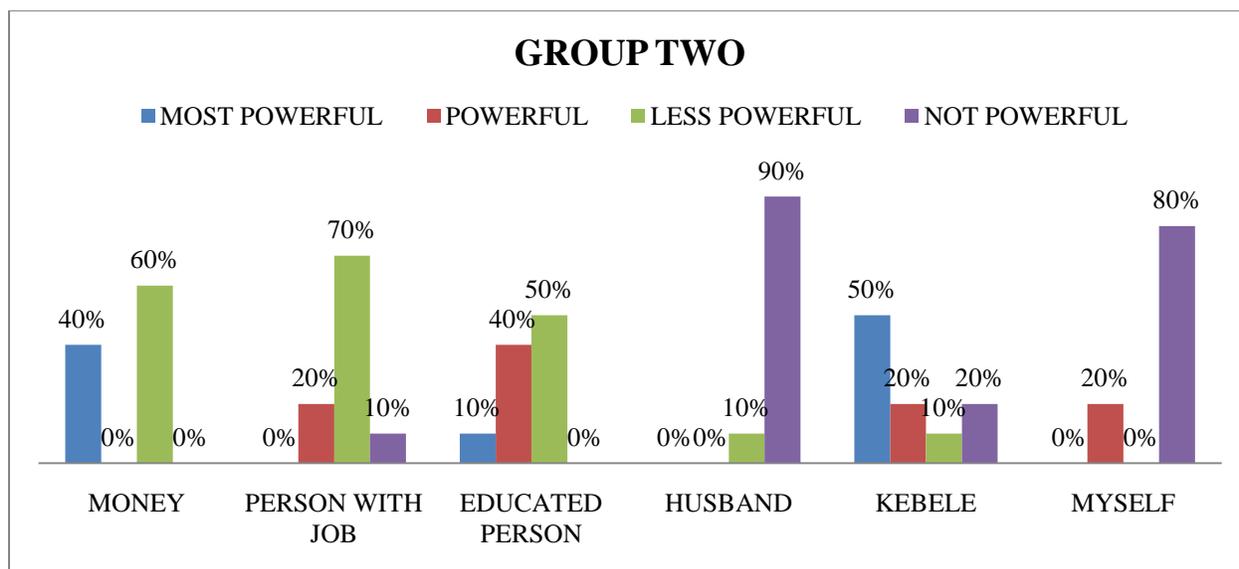


Figure 4 : Empowerment Diamond Results, Group 2

3.5 Summary Results CNA

The community needs assessment used a triangulated approach (surveys, FGD, participator diagramming, and observation) to check the validity of the results. The results of the two groups varied in many cases. It is important to note that in Ethiopia many people do not know their exact age and, as a result, often give a rough estimation. Bearing this in mind, although the age ranges of those in the two group are almost exactly the same, it would appear from the results that 2 members are – on the whole – in better health and might actually be younger. Furthermore, 70 percent of those in group 1 are married and 30 percent are widowed, while in group 2, 30 percent are married and 30 percent are widowed. Additionally, 90 percent of those in group 1 have children while only 60 percent of the women in group 2 have children. Since the women in group 2 appear to be younger, in better health and to have less family responsibility, they may be in a better position to dedicate time to income generating activities.

There are small variations between the socio-economic survey reports and the FGD with regard to the number of income generating activities the women are engaged in. More significantly, the data clashes regarding empowerment. The target group responded positively, indicating that they feel equal to others and interact freely and equally within their households and community. However, a majority of the women placed themselves below their husbands or significant others in the empowerment diamond diagramming exercise. Moreover, the results report that they are indeed 'not powerful' and neither are their husbands. The difference in the responses may be attributed to the participants' reluctance to be open and frank with the interviewer, fearing it may create a negative image.

Furthermore, the FGD revealed that the women suffered from discrimination and abuse at the hands of more powerful people. There is also conflicting data regarding the poverty level of the groups: it is the Project Director's opinion that the PAT survey is misleading and the data of the socio-economic survey, focus group data and the participator diagramming indicates that the women are in fact impoverished.

The reason for using triangulation was to increase the credibility and validity of the results. Although there are variations, the overall findings are that the women are not currently engaged in sustainable micro-enterprises or income generating activities that provide them with an adequate income. Additionally, the analysis reveals that group 1 has not been enabled to engage in sustainable and profitable micro-enterprises after having receiving eight months of vocational skills training. Furthermore, it is evident that training alone will not change the sustainability and income generating potential of the target group. The CNA indicates that the women want assistance in improving their income generating activities and feel BDS training would benefit them. Following the results, the CNA gave insight into how to develop an effective monitor and evaluation plan.

3.6 Stakeholder's Analysis

3.6.1 Purpose

The purpose of the stakeholder's analysis is to identify and assess the importance of key people, groups, and organizations that may significantly influence the success of the project. Stakeholders analysis matrix is found in Appendix E.

The most critical stakeholders in the project are Maleda-Ethiopia, Children of the World, and two women's groups, comprising of 20 participants. The secondary stakeholders include husbands, or significant others, extended family members, children, microfinance institutions, the Kabila Office, and the community.

It is estimated that the staff as well as Maleda's Executive Director are in favor of the project and believe the organization will have a great influence regardless of whether the project itself is successful or not. The strategy for approaching and involving this group is to conduct individual and group meetings to explore the group's influence and commitment to the project.

It is predicted that the women will favor the project and will have a high level of power and influence within it. However, the groups may be uncertain about the effects of project, particularly since group 1 has been attending the vocational skills training for the last nine months and has still not been able to organize itself into a women's association. It is a confident estimation that the women's groups will have a high level of influence over the project's overall success and to verify these estimations we will use participatory diagramming tools and conduct informal interviews, focus group discussions, socio-economic and poverty assessment surveys.

Secondary stakeholders include husbands or significant others, children and extended family members. It is estimated that the secondary stakeholders will be mildly in favor of the project because their influence and commitment will depend on whether they will benefit from the project. This group has a high level of power with which to influence the women and

ultimately, with which to influence the project. Despite the forecasted success of the project, it may be difficult without the support of the women's husbands or significant others and extended family members. This is why the forecast is a moderately confident estimation. Individual interviews and focus group discussions will be conducted with the women, and if possible, with husbands, significant others and extended family members. The children will be strongly in favor of the project; however, the children will have little influence over the women's decision to attend training and this is a highly confident estimation.

There are a limited number of Micro-finance Institutions operating in Shashamene, Ethiopia, and amongst them there are limited funds for lending. Therefore, we estimate that they will be indifferent or undecided about whether to extend credit to the women's associations. No interviews have yet been conducted by MFIs to determine how accessible financial services will be. The MFIs will have a high level of influence over whether or not the project will be successful, but again this is a mildly confident estimation.

The Kabila Office will have a moderate level of influence over the project, and we estimate, reasonably confidently, that their attitude will be one of indifference. If the women are not able to obtain ID cards from the Kabila Office, it will be difficult for the groups to form legal associations and gain access to MFI lending.

In the best estimation, the community will be indifferent and have a low level of influence over the project. However, this is not founded on a confident assumption, rather it is more of a wild guess.

3.6.2 Analysis

The stakeholder's analysis reveals that Maleda has a high level of interest in the project, not only to strengthen the organization's capacity but also to improve the lives of the women. However, Maleda has a history of poor M&E reporting. Therefore, specific reporting indicators

will be incorporated into the project design M&E criteria. Children of the World is fully committed to signing the project agreement. Information gathered from the women indicates they are highly in favor of the project but have concerns regarding support from their husbands or significant others. Their concerns center on losing time to focus on the IGA or on family responsibilities. The project budget will include a stipend for each woman to offset any losses from IGA. After interviewing several MFIs, one was selected. This MFI will provide services to the women once they have formed into a registered women's association. The project staff did meet with Kabala officials and they have agreed to assist the women in obtaining ID cards. All stakeholders have indicated that the community will have little if any involvement in the project or its outcome.

4. PROJECT DESIGN

4.1 Goals of the Project

The goal of this project is to improve the living conditions of twenty female micro-entrepreneurs living with HIV in Ethiopia. We hope to bring this change about by addressing (and thereby increasing) the income levels, business knowledge and skills, self-esteem and self-confidence of these women. The target group is currently engaged in vocational sewing training in Shashamene, Ethiopia. We aim to achieve our project goals through the provisions of business development skills training, through participation in an Iqub, by accessing Microfinance, and by forming two certified women's associations by MWA.

The aim is that the project goals will strengthen the group's association with micro-enterprises, which in turn will result in our short term goal of increasing their income as well as the long term goal of improving living conditions for the women. Secondly, the project will provide business development skills and training, thus increasing the women's knowledge and skills, thereby raising self-confidence and self-esteem and empowering the women to make

informed business decisions. If we achieve our goal and the women live in improved conditions and with a higher income as a result of their sustainable micro-enterprises, it will lead to increased feelings of empowerment, and may reduce the discrimination associated with gender inequality and HIV/AIDs.

4.2 Objectives

The main objective of the project is to improve living conditions for the women by helping to increase their incomes, their profitability and by strengthening their engagement in sustainable enterprises, both as individuals and as a group. The project will also foster self-esteem and self-confidence: this will hopefully encourage the women to proactively engage in new markets and independently seek out greater profits. Immediate objectives include increased production, adequate business revenues, and adequate business skills training.

4.3 Logical Framework

Project Strategy	Objectively Verifiable Indicators	Sources of Verification	Assumptions
Development Objective 1.0 Improved living conditions 1.1 Increased income 1.2 Sustainable micro-enterprises 1.3 Empowerment fostered by increased self-esteem and self-confidence	1.0 increase in assets 1.1 increase in income 1.2 increase in number of micro-enterprises 1.3 changes in the perception of self-confidence and self-esteem as reported by the participants	1.0 wealth assessment survey tool questionnaire 1.1 socio-economic survey questionnaire 1.2 socio-economic survey questionnaire focus group 1.3 socio-economic survey questionnaire, participatory diagram tools, focus group	Improve living conditions as a result of increased income, increase sustainable micro-enterprises. Increased self-confidence and self-esteem will result in proactively engaging in new markets and seeking out greater profits.
Immediate Objectives 2.0 Increased production 2.1 Increase in inventory 2.2 Improvement in business skills and knowledge	2.0 increase in products sold 2.1 products for sale 2.2 attendance in training Classes	2.0 M&E group progress, schedule work-time, group budget and expenditure report (monthly) 2.1 M&E group cash records, consolidated cash report (monthly) 2.2 attendants sheet, BDS module M&E reports (at the end of each training module)	Project interventions will lead to increased production and business revenues, if beneficiaries attend a majority of the training classes.

<p>Outputs</p> <p>3.0 Participation in an Iquib will lead to access to financial services provided by MFIs</p> <p>3.1 Participating in an Iquib will result in increased savings and credit</p> <p>3.2 Knowledge and skills of women entrepreneurs is adequate to maintain sustainable individual and group micro-enterprises</p> <p>3.3 Self-esteem and self-confidence will result in increased market opportunities and profits</p>	<p>3.0 beneficiaries will qualify for financial services provided by MFIs</p> <p>3.1 beneficiaries will participate in an Iquib</p> <p>3.2 increase in income 3.2 individually, increase number of micro-enterprises 3.2 sustainable group micro-enterprise</p> <p>3.3 increase in income 3.3 increase in self-confidence and self-esteem</p>	<p>3.0 Iquib saving & credit statement records (monthly) 3.0 conformation that the group has joined MFI</p> <p>3.1 Iquib saving & credit statement records (monthly)</p> <p>3.2 group M&E cash records budget & expenditures report consolidated cash report skills check list progress report 3.2 socio-economic survey Questionnaire, focus group discussion, participatory diagramming</p> <p>3.3 socio-economic survey questionnaire 1.3 participatory diagram tool, focus group discussion</p>	<p>Participation in Iquib will facilitate access to financial services provided by MFIs. Furthermore, the interventions will result in increased savings and credit. Capital will be used to engage in micro-enterprise. Knowledge and skills will foster self-confidence and self-esteem leading to greater market opportunities resulting in increased profits for the individuals and the groups (women associations)</p>
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<p>Activities</p> <p>4.0 Business development skills training classes weekly</p> <p>4.1 Organize 20 beneficiaries into two Iquibs with weekly meetings</p> <p>4.2 Register with Ministry of Women's Affair (MWA) to register as a Certified Women's Association(CWA)</p> <p>4.3 Register Women Assoc. for reduced cost kiosk through MWA</p> <p>4.4 Assist the women in opening CWA bank account with an MFI</p>	<p>Outputs</p> <p>4.0 Budget, human resources</p> <p>4.1 Budget, human resources</p> <p>4.2 Human resources</p> <p>4.3 Human resources</p> <p>4.4 Human recourses</p>	<p>4.0 budget & expenditures report monthly progress report</p> <p>4.1 Iquib saving & credit statement records (monthly)</p> <p>4.2 certification certificate, monthly progress report</p> <p>4.3 registration receipt, monthly progress report</p> <p>4.4 Bank account statement monthly progress report</p>	<p>The women will continue to participate in training class, Iquib and this will lead to the formation of two women's association that will qualify for kiosk space and opening a bank account</p>
	<p>Cost \$ 6,738.51 UDS</p>	<p>Means</p> <p>Sign project agreement with Maleda</p> <p>Train the trainers (BDS)</p> <p>Training materials</p>	
		<p>Preconditions</p>	<p>Grant received from funding organization in time to start the project.</p> <p>Maleda will be willing to partner in the proposed project</p>

4.4 Host Organization

Maleda Ethiopia is a non-governmental organization (NGO) established in 2006, which grew out of a youth association that was established in 1996, in response to the increasing number of people affected by HIV/AIDs in Shashamene, Ethiopia. The organizational mission is dedicated to national and regional efforts to reduce HIV/AIDs and to increasing the access to antiretroviral drugs and reproductive health services as well as reducing gender based violence through community mobilization, advocacy, capacity building, economic empowerment, and community partnerships. Maleda has been a registered NGO with the Ministry of Justice since May 16, 2006. Maleda continues to play a predominant role in creating networks and partnerships among youth service clubs, associations and non-governmental organizations working in Shashamene, Ethiopia. Key projects include:

- Youth to Youth Project: providing sexual and reproductive health information and services to youth between the ages of 10 to 24.
- Reproductive Health Program: providing sexual reproductive health services for over 1,500 youth through referral service arrangements in partnership with local governmental health facilities and Marie Stops International, Ethiopia.
- Capacity Building Youth Clubs Project: builds local youth clubs enabling HIV/AIDs and sexual health awareness activities to be conducted in respective areas.
- Condom Distribution: in collaboration with DKT Ethiopia, Maleda is working as a local agent for distribution of condoms ensuring a consistent supply of high quality condoms, contraceptives and other health products.
- Family Planning - Africa Humanitarian Action: in partnership with Maleda, this group works to educate and supply contraceptives for family planning and to increase awareness.

- Orphans and Vulnerable Children Support: Maleda Ethiopia is collaborating with UNICEF and Children of the World, offering educational access to more than 600 orphans and vulnerable children by providing school fees, uniforms, school supplies, clothing, and shoes.
- Income Generating Activities Projects: providing training opportunity to more than 100 people.
- HIV/AIDS Prevention and Support: Maleda is currently collaborating with the Organization for Social Services Association (OSSA), Mekdim Ethiopia, Tesfa Goh Ethiopia, and other local NGO's on HIV/AIDs awareness through trainings, discussions, music and acting.

4.5 Project Management

A project management group was established during the first month of project implementation, which consisted of an Executive Director, Project Director, Project Trainer, and Logistic Assistant. The management group was responsible for the smooth implementation of the project, for assessing the implementation progress, and identifying problem areas, in addition to proposing the necessary solutions and providing guidance. The General Assembly was appointed an internal auditor to oversee the overall activity of the organization. The ED, which is accountable to the Managing Board, made sure that the project conforms to the objectives.

4.6 Project Supervision

The Executive Director and Project Director were responsible for the overall supervision of staff and project activities and for finding solutions to the problems and issues encountered during the project implementation.

The Project Trainer was responsible for the day-to-day management, training, and implementation of the project. Organizational structure is found in Appendix E.

4.8 Implementation Plan

4.8.1 Introduction

The project was initiated August 2009 and completed in May 2010 as a result of the efforts of Malada-Ethiopia (ME) and Children of the World (CTW) to increase the income and economic development of twenty women attending vocational training classes. .

4.8.2 Background

In December 2008, CTW and ME collaborated to initiate the nine-month vocational sewing training project for ten women living with HIV in Shashamene, Ethiopia. The goal was to provide the women with the necessary skills to enable them to create new business opportunities and to increase and diversify income-generating activities (IGA). A second vocational sewing training group began in August 2009. However, in July 2009, it had become evident that group 1 were not engaging in sustainable and profitable micro-enterprises even after six months of training. During July and August 2009, the Project Coordinator of CTW, and the Executive Director of ME, met regularly to discuss the residing problems and to come up with potential solutions. Although the women had gained proficiency in sewing, the Executive Director of ME felt that they still lacked the business skills necessary to market the products. However, CTW did honor their prior commitment to fund a second group of ten women in vocational skill training in September (group 2).

4.8.3 Project Implementation

Secondary research In August 2009, secondary research was conducted, which reviewed the literature, assessed the development of the problem statement and investigated the appropriate data collection tools that could be used in the community needs assessment (CNA).

In September 2009, the two organizations collaborated in conducting a CNA and a stakeholder's analysis to further examine the issues.

Stakeholder Analysis (SHA):

The SHA was conducted during the second week of September 2009 and the results are provided in the Community Needs Assessment report.

Community Needs Assessment (CNA):

The CNA was conducted over a two-week period in September in a series of individual and group meetings. Various tools were employed, including a socio-economic survey, a wealth assessment survey, focus group discussions (FGD), and participatory diagramming exercises. The data was then coded and analyzed in September and October. The results are provided in the CNA report.

Key Personal:

Below is a list of the key personnel involved in the project, with a brief description of their contributions:

1) Project Coordinator (CTW) Project Director (WMDP)

Conducted secondary research, developed the CNA tools and assisted in data collection and data analysis. Additionally, she assisted in conducting meetings, in overseeing curriculum development, in developing a budget and was instrumental in developing the project design.

2) Executive Director (ME)

Hired the project staff, assisted in coordinating meetings, contributed to the project design and to the development of the budget. He also coordinated the business development skills (BDS) training classes and the vocational training class schedules.

3) BDS Trainer (ME) Tested the survey tools, conducted the surveys, and moderated the FGD.

Furthermore, he assisted in the development of the curriculum, in the monitor and evaluation tools, Iquib, and in the Women's Association rules and by-laws.

4) Bilingual Logistical Assistant (ME)

Translated all documents, assisted in conducting meeting, coding data, and transportation.

5) Project Director, WMDP (ME)

Assisted in the coordination of the WMDP and in BDS training and curriculum development.

Curriculum Development:

It was challenging to find appropriate materials for the BDS training classes. There was no material available in Amharic nor was there material designed for micro-entrepreneurs in Ethiopia. The solution was to modify the training based on a publication by the International Labour Office, *Rural Women in Micro-Enterprise Development*. The objective of this training was to improve the organizational, managerial, and economic performance of women's groups. It also aimed to increase the participation of women in socio-economic development processes with an emphasis on learning through participation.

The WMDP project agreement was signed on September 28, 2009.

The detailed implementation plan including training module and when they were delivered is found in Appendix E.

4.8.4 Budget Narrative

The total funding needs for the project is \$ 6,738.51USD or 83,557.50 ETB. Children of the World has committed to funding the project. The project will concentrate the funding in four key areas: salary and wages, travel and per diem, direct costs, and indirect costs.

Salary and wages will be paid to two people. One fulltime trainer position requires a salary of 3000ETB per month for nine months. The trainer is responsible for business development skills training classes, planning, development, and evaluation of the project. A part-time accountant requires

a salary of 600 ETB per month for nine months which represents 20 percent of his/her work time on the project.

Volunteer Project Director. One Part-time Project Director is required. This will be an unpaid position that will be responsible for overseeing the trainer, planning, development, and monitor and evaluation of the project.

Travel and per diem. Travel expenses for the twenty participants to and from the BDS training classes. Each of the participants will receive 200 ETB per month for nine months.

Direct costs include phone and internet billing at 150 ETB per month for nine months, which is 50 percent of the organization charges. Office supplies include project supplies but are not limited to pens, pencils, paper clips, paper, notebooks, educational material, and computer cartridges, etc. Rental costs include rent, utilities, furnishings, and maintenance of the office space.

Indirect cost includes third part auditing of the project. Miscellaneous expenses are 5 percent of the total cost of the project. This will include unforeseen cost and will compensate for inflation. Budget plan is found in Appendix E.

5.0 Monitoring

5.1 Monitoring Plan

The monitoring plan is a result-based approach to evaluating the projects outputs. The project director and trainer designed the tools and were responsible for collection and evaluation. The data was gathered and analysis monthly and included qualitative and quantitative approaches. The evaluation allowed the staff and participants to assess the effectiveness of the activities and change project strategies as needed. Throughout the monitoring process lessons learned were incorporated to improve the project goals. Outputs were derived from the Logical Framework and are the foundation for monitoring and implantation of the project. The detailed monitoring plan is found in Appendix E.

The project was implemented September 2009 and was fully completed May 1, 2010. The project was completed on time with only small variations in the training module schedule. The project design included two and a half months to review modules. In addition, the time was spent assisting the women in developing their individual and group micro-enterperprise

5.2 Monitoring Results

5.2.1 Indicators

Output 1: Women attend BDS training to enhance their knowledge of managing individual and group enterprises.

Performance indicators (1): Number of women receiving BDS training

Result: Twenty women received BDS classes with 97 percent attendance. See group 1 & 2 attendance record Appendix H.

Performance indicators (2): Number of micro-enterprises individually

Results: Not available.

Performance indicator (3): Number of group micro-enterprises.

Results: Two group micro-enterprises were established and engaging in production and sales of products. However, group 1 had six core members—who received sewing training prior to BDS—that were actively engaging in the group’s micro-enterprises. Conversely, 100 percent of group 2—who receive sewing training in conjunction with BDS—started production at the end of April 2010. See Appendix H, Group Production Sheet.

Group 1’s final progress reports indicate the group is producing embroidered bedcovers, pillowcases, chair covers, and other decorative household items. The group is selling products to individuals and vendors in the local market. Over a five-month period, the group had sold 20 items. At the end of April 2010, there were four items in inventory for sale.

Group 2 began the vocational training to sew school uniforms. However, the demand for school uniforms is limited to several months a year. Therefore, the group switched to sew embroidered bedcovers in December 2009. This did, however delay the group’s startup product. In April 2010, group 2 sold the first bedcovers and pillowcases and had for product in inventory. See Appendix E, Group Production Sheet and Appendix I.

Output 2: Women will participate in an Iqib to increase saving and credit for greater economic security.

Performance indicator (1): Number of women participating in Iqib.

Results: One hundred percent or twenty women are participating in at least one Iqib.

Performance indicator (2): Amount of savings and credit in Iqib

Results: Each group member is saving 5 Birr (0.40 UDS) and contributing 15 Birr (1.20 UDS) to be rotated each week from September 20, 2009 thru April 15, 2010.

Table 16 Iqub Saving and Credit (source project M &E data)

Maleda Ethiopia					
Iqub and Savings Statement					
September 20, 2009 to April 30, 2010					
Participant No.	September 20,2009			Total April 15, 2010	
	Weekly Contributions		TOTALS		
	Iqub	Saving		Iqub	Saving
GROUP 1					
1	15.00	5.00		450.00	150.00
2	15.00	5.00		450.00	150.00
3	15.00	5.00		450.00	150.00
4	15.00	5.00		450.00	150.00
5	15.00	5.00		450.00	150.00
6	15.00	5.00		450.00	150.00
7	15.00	5.00		450.00	150.00
8	15.00	5.00		450.00	150.00
9	15.00	5.00		450.00	150.00
10	15.00	5.00		450.00	150.00
SUB TOTAL	150.00	50.00		4,500.00	1,500.00
GROUP 2					
11	15.00	5.00		450.00	150.00
12	15.00	5.00		450.00	150.00
13	15.00	5.00		450.00	150.00
14	15.00	5.00		450.00	150.00
15	15.00	5.00		450.00	150.00
16	15.00	5.00		450.00	150.00
17	15.00	5.00		450.00	150.00
18	15.00	5.00		450.00	150.00
19	15.00	5.00		450.00	150.00
20	15.00	5.00		450.00	150.00
SUB TOTAL	150.00	50.00		4,500.00	1,500.00
	SAVINGS			TOTAL	3,000.00

Output 3: Women will form certified women's association (CWA) to gain access to MFI services and reduced cost for kiosk space from the Ministry of Women's Affairs (MWA).

Performance indicators (1): Number of women registered as CWA members.

Results: Twenty women are registered in two CWA. Group 1 and 2 registered in November 2009. With the assistance of the BSD trainer, both groups have drafted bylaws and handbooks.

Each group held monthly association meetings.

Performance indicator (2): Number of groups registered for reduced or free kiosk space with MWA. Group 1 and 2 registered in November 2009.

Results: Group 1 and 2 has registered with MWA for kiosk space. The MWA has placed the both groups on a waiting list.

Output 4: The women’s Iquib group savings and CWA will lead to opening an MFI bank account.

Performance indicator (1): Number of individual and groups opening MFI bank account.

Results: Group 1 and 2 each opened group MFI bank accounts in December 2009.

Performance indicator (2): Amount of group savings

Results: At the end of April 2010, each group had deposited 1,500 birr in a group saving account.

Both groups are eligible to receive credit but have not used the financial service.

Performance indicator (3): Amount of individual savings.

Results: Not available

5.3 Analysis of Monitoring

Twenty women have completed BDS training classes with a greater than 90 percent attendance. Moreover, twenty participated weekly in an Iquib. Each group has opened group bank accounts with a MFI. As reported in the monthly progress reports, the women are using the money drawn in the Iquib to generate income or to mitigate economic shocks.

At the end of the project, group 1 is producing embroidered bedcovers, pillowcases, chair covers and other embroidered products and were selling to vendors and individuals. The quality of the products has steadily improved. Additionally, members are aware of cost associated with inputs and labor cost when pricing products.

Group 2 started production in April 2010 and have adequate skills to produce embroidered bedcover and school uniforms. The group needs to work on quality and efficient production. The sale of their first product resulted in a marginal profits.

6.0 Evaluation

6.1 Theory of Change

The conceptual framework depicts the hypothetical process of impact for the project and is shown as a diagram in figure 5. It hypothesizes that participating in an Iquib will build the woman's resource base, their networking capacity allowing them to better manage the relationships. Participating in an Iquib will extend to the formation of a certified women's association that will increase the women's *social capital* resulting in a strong network that provides a platform for sharing of information and ideas, and providing much needed emotional support. Social capital is not an individualized resource but rests with the relations and networks.

A strong network of women, whether formal or informal in nature, will catalyze linkages with other resources such as a microfinance institution. Access to microfinance will result in gaining financial capital availing of savings and credit. Financial capital will change the women's household production and consumption resulting in increased household assets, income, and greater economic security.

Participation in business development skills training classes will build the women's human capital by increasing their entrepreneurial capacity through business knowledge and skills. Human capital is what an individual knows, or the sum of one's knowledge, skills, and experiences. If we think of human capital, as what we know, then access to social capital

depends on whom we know—the size, quality, and diversity—of personal and business networks.

Thus, a combination of the “capital,” social, human and financial will empower the women (having a greater self-confidence and self-esteem) to create value, get things done, achieve their goals, and make a contributions to their families the group and community.

Directly and by interaction with each other, these changes are hypothesized to cumulate in the long-term, resulting in: 1) empowerment, (greater self-confidence, and self-esteem); 2) higher returns from businesses entities resulting in, 3) increased household assets and income and, 4) sustainable micro-enterprises.

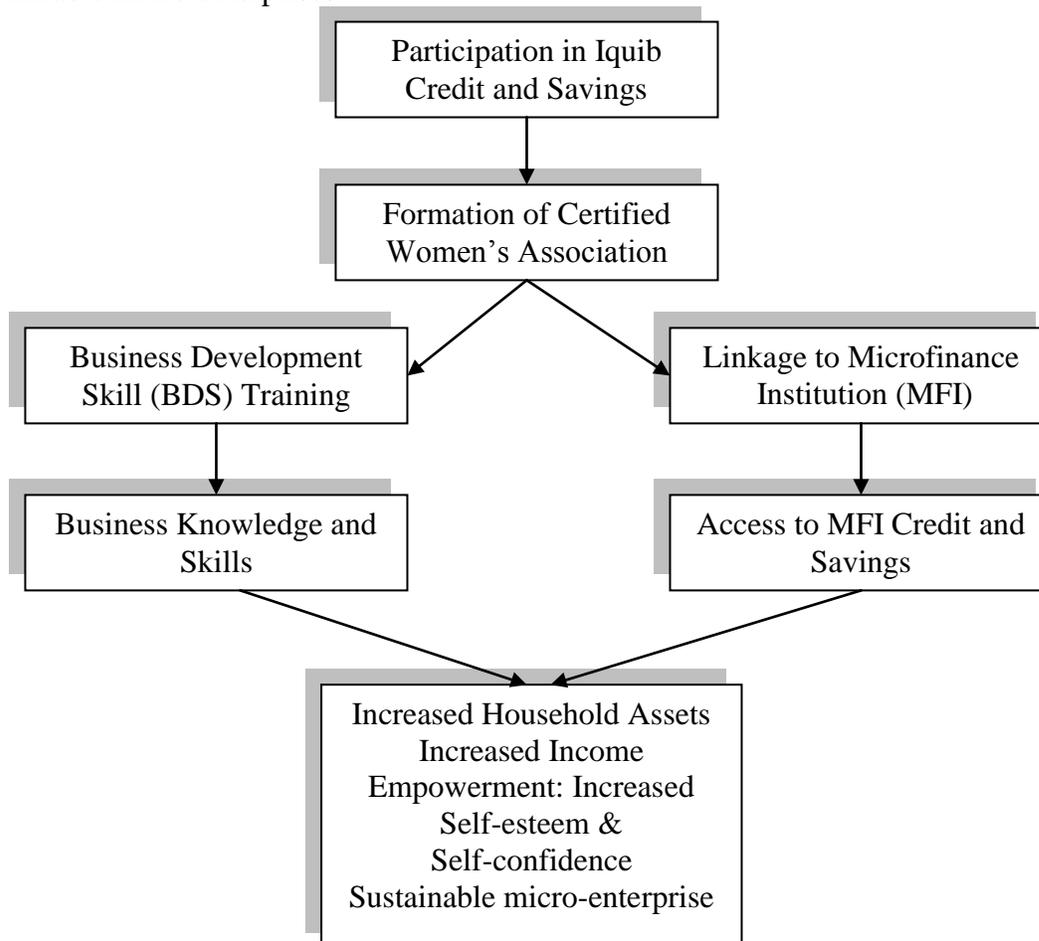


Figure 5: Theory of Change

6.3 Objective of the Evaluation

The objective of the evaluation is to measure the outcomes described the Logical Framework. The outcome evaluation was used to assess the extent to which the project has affected the twenty women in the target group. It focused on the outcomes that were attained as a result of completing the project. Furthermore, the evaluation will be used to determine how the needs that gave rise to the project were satisfied, or whether those needs still exist.

6.4 Hypothesis

1. Participation will lead to changes in living conditions.
2. Participation will lead to changes in income
3. Participation will lead to changes in sustainable micro-enterprises.
4. Participation will lead to changes in empowerment.

6.5 Methodology

A mixed research methodology was used which employed quantitative, and qualitative tools. The approach cross-checked for consistency and reliability in the data.

The aim of the quantitative surveys (socio-economic survey) was to gather general demographic information as well as personal attributes including information regarding income, savings and the number and type of income generating activities the women were engaged in. The data proved a greater understanding of income levels and access to savings and credit and access to financial institutions. The survey also contained questions regarding empowerment, self-confidence, and self-esteem. The socio-economic survey was administered as part of the community needs assessment and at the conclusion of the project. The survey can be found in Appendix A.

The qualitative method (participatory empowerment diamond tool) aimed to gather an in-depth understanding of the women's behavior and attitude in regards to how empowered they felt they are. Qualitative methods investigate the why and how of decision-making, not just what, where, when. Moreover, the participatory diagram exercise was used to empower the women and the groups to collect, analyze and use the information to improve their lives and gain a greater understanding and control over the decisions which affect them. It was vital to incorporate this methodology in order to better understand the cultural complexities of the target group and to triangulate the data with the quantitative surveys. The tool was used to gather pre and post-data.

The target group consisted of twenty women that had received or were scheduled to receive vocational skills training with Malada-Ethiopia. Malada worked in partnership with the local Kabela office to select the poorest women in the district that would benefit from vocational skills training. Group 1 consisted of ten women that had completed skills training but had not yet engaged in a group income generating initiative. Group 2 consisted of ten women that received skills training in conjunction with the project initiatives. The research was designed to measure if participation in the project initiatives would result in changes in assets¹, income, sustainable micro-enterprises and empowerment. Moreover, the group was divided in two to provide a comparative analysis.

The limitations were that the target groups consisted of twenty participants. The limited number of participants was due to lack of funding.

6.6 Tools

6.6.1 Survey Tools- Questionnaires

¹ The research is defining assets as saving, both group saving in an MFI and personal savings.

Socio-economic Questionnaire: Two experienced interviewers were employed to conduct the data collection; both are fluent in English and Amharic; the participants are all Amharic speakers. To ensure their accuracy, the instruments were translated into Amharic and field-tested. The majority of the participants were semi-literate therefore the surveys were administered verbally. Both pre and post socio-economic surveys were conducted at the women's homes to ensure privacy. Prior to beginning the interviews, the interviewer reassured the participants that the surveys would not be used to determine admission into the BSD training program and would be kept confidential. The participant was encouraged to answer all questions openly and honestly. The data was then entered into the online survey tool Qualtrics. The survey is found in Appendix A.

6.6.2 Qualitative-Empowerment Diamond

The empowerment diamond was used to gain a greater understanding of how empowered the women perceived themselves in relationship to their families and the community. The diagramming was an individual exercise conducted during the first and last sessions of the BDS training. Each participant was given a large sheet of white paper and colored markers for the exercise. The group agreed on key indicators that they felt made a person more or less powerful which included: three differing amounts of money, a large and small house, a person that is educated, people that work in the local government office (Kabala office), a person that is employed, and the participants family member. The participants were instructed that the top of the diamond was the most powerful place and the bottom was the least powerful. When the participants were instructed to place the people and objects within the diamond of acceding to how powerful they felt they were. The same keys were used for pre and post-data collection. See Appendix D for examples of the completed empowerment diamonds for (group 1 and group 2)

6.6 Results

6.6.1 Changes in Living Conditions: Saving

Changes in living condition are explained by the savings accumulated made by the participants, both at the individual and group level. In order to test the changes in the living conditions a hypothesis test was conducted on the pre and post-test data, that documented how much people saved per week.

For this test, the null hypothesis is that there is no significant difference between the pre and post-test means, while the alternate hypothesis is that there is a change, as shown below:

Null Hypothesis $H_0 \bar{X} = \bar{Y}$

Alternate Hypothesis $H_1 \bar{X} \neq \bar{Y}$

Where \bar{X} = pre test mean

\bar{Y} = post test mean

Table 17 Pre and post-test: How much do you save per week? (Group 1 and 2)

How much do you save per week?							
Group 1				Group 2			
Participants	Pre-test	Post-test	% Change	Participants	Pre-test	Post-test	% Change
1	1.00	5.00	400%	1	5.00	15.00	200%
2	5.00	5.00	0%	2	1.25	30.00	2300%
3	4.00	24.00	500%	3	12.50	22.00	76%
4	13.00	5.00	-62%	4	1.25	17.50	1300%
5		5.00	-13%	5		20.00	100%
6		25.00	335%	6		20.63	106%
7		5.00	-13%	7		17.50	75%
8		23.00	300%	8		40.50	305%
9		24.00	317%	9		15.50	55%
10		24.50	326%	10		50.25	403%
Total	57.50	145.50	153%	Total	80.00	248.88	211%
Average	5.75	14.55	153%	Average	10.00	24.89	149%
Median	4.50	14.00			5.00	20.32	
Std. Dev.	5.12	10.08			5.73	11.83	

Because the p value is greater than the alpha level, the research failed to reject the null hypothesis. There is not enough evidence that the post-test sample is significantly different from the pre-test. This could be because there are very few participants in the pre-test.

Group 1: P= 0.054

Group 2: P= 0.001

Table 18: t-Test Two-sample assuming unequal variances (Group 1)

Group 1
t-Test: Two-Sample Assuming Unequal Variances

	<i>Pre Test</i>	<i>Post Test</i>
Mean	5.75	14.55
Variance	26.25	101.5805556
Observations	4	10
Hypothesized Mean Difference	0	
Df	11	
t Stat	-2.15207	
P(T<=t) one-tail	0.027225	
t Critical one-tail	1.795885	
P(T<=t) two-tail	0.05445	
t Critical two-tail	2.200985	

t-Test: Two-Sample Assuming Unequal Variances

Group 2

	<i>Pre-Test</i>	<i>Post-Test</i>
Mean	8	24.888
Variance	16.04166667	139.8371067
Observations	10	10
Hypothesized Mean Difference	0	
Df	11	
t Stat	-4.27744792	
P(T<=t) one-tail	0.000652143	
t Critical one-tail	1.795884814	
P(T<=t) two-tail	0.001304287	
t Critical two-tail	2.200985159	

Table 19: t-Test: Two-sample assuming unequal variances (Group 2)

Of Group 1, six of the ten participants in the pre-test did not respond. However, 100 percent did respond in the post-test. This was a percentage increase of 156 percent. Six of the ten

participants in group 2 pre-test collection did not respond, however 100 percent responded in the post-test. This represented a percentage increase of 149 percent. Group 1's median pre-test saving was (4.50 Birr) post-test (14.55 Birr); group 2 pre-test was (5.00 Birr), post-test was (20.33 Birr). The difference in saving rates may be attributed to the groups differing stock in inventory; group 1 had four bedcovers and group 2 had one bedcover at the end of the project. See Appendix H: M & E production work sheet.

Table 20 Pre and post-test: If yes, how much do you save each week

If yes, how much do you save each week?							
Group 1							
	Pre-test			Post-test			Results
Answer	Bar	Response	%	Bar	Response	%	% Change
1-10 Birr	0.6	3	60%	0.5	5	50%	67%
11-50 Birr	0.4	2	40%	0.5	5	50%	150%
51-100 Birr	0	0	0%	0	0	0%	0%
101-200 Birr	0	0	0%	0	0	0%	0%
More than 200 Birr	0	0	0%	0	0	0%	0%
Total		5	100%		10	100%	
Group 2							
	Pre-test			Post-test			Results
Answer	Bar	Response	%	Bar	Response	%	% Change
1-10 Birr	0.5	5	50%	0.4	4	40%	-25%
11-50 Birr	0.4	4	40%	0.4	4	40%	0%
51-100 Birr	0	0	0%	0.2	2	20%	20%
101-200 Birr	0.1	1	10%	0	0		0%
More than 200 Birr	0	0	0%	0	0		0%
Total	Total	10	100%		10	100%	

Group 1 post-test results indicate that 100 percent of participants were saving, which resulted in a percentage increase of 67 percent at (1-10 Birr) and 150 percent at (11-50 Birr). Overall, group 1 had a greater percentage change increase in the number of savers and increases in the amount saved. Group 2, on the other hand, had a percentage decrease at (1-10 Birr); however, the number of savers resulted in a percentage change increase of 20 percent at (51-100

Birr). The difference as reported—M & E section 5.2.1—may be the result of group 1's engagement in production and sales for five months compared to group 2 that had limited production and sales for one month.

Moreover, as reported in (Table 18, Iqub saving and credit), participants have saved 150 Birr individually, and 1,500 Birr collectively. The group savings was deposited in a MFI. At the end of the project, each group intended to use the saving for group micro-enterprise projects.

6.6.2 Changes in Income

Changes in income are explained as money the participants reported to have earned in one week.

Table 21 Pre and post-test: How much is your weekly income? (Groups 1 and 2)

How much is your weekly income?						
	Group 1					
	Pre-test			Post-test		Results
Answer	Bar	Response	%	Bar	Response	% Change
0-49 Birr	0.6	6	60%	0.6	6	0%
50-75 Birr	0.3	3	30%	0.3	3	0%
76-100 Birr	0.1	1	10%	0.1	1	0%
101-150 Birr	0	0	0%	0	0	0%
151-200 Birr	0	0	0%	0	0	0%
More than 200 Birr	0	0	0%	0	0	0%
Total		10	100%		10	
	Group 2					
	Pre-test			Post-test		Results
Answer	Bar	Response	%	Bar	Response	% Change
0-49 Birr	0.5	5	50%	0.4	4	-20%
50-75 Birr	0.4	4	40%	0.4	4	0%
76-100 Birr	0	0	0%	0.2	2	20%
101-150 Birr	0.1	1	10%	0	0	-10%
151-200 Birr	0	0	0%	0	0	0%
More than 200 Birr	0	0	0%	0	0	0%
Total		10	100%		10	

The pre and post-test results indicated there is little significant change in weekly income levels for either group. There are several possible explanations for this result. Low returns on group 1's micro-enterprise may be due to inefficiencies in production and/or the group did not yet establish a market for their products. Group two's micro-enterprise initiatives are in the startup phase and have had limited production. Due to the short duration of the project, changes in income levels were not are expected to change for several years. Prior research conducted by Leach, et al., asserts that such initiative may not result in positive changes in income: "...on the impact of training on women's micro-enterprise development done in Ethiopia found out that training changed the entrepreneurial knowledge and skills of the participants for the better. It was shown that while the financial condition of most of the women did not improve, and in others, it was actually lower; it was observed that the training could possibly help them survive better economically in a depressed market compared to those who did not undergo the training" (2000, p. 39). It is evident that more research needs to be done to investigating the impact on BDS training

In spite of no change in their reported income levels, it should be noted that participants savings (as reported in Table 18) both individually and as group would suggest that there is a change in their income level.

6.6.2 Sustainable Micro-Enterprises

For the purpose of this research, sustainable micro-enterprise was measured as participation in: an Iqub, certified women's association, BDS classes, individual and group micro-enterprises initiatives, and access to MFI's credit and savings.

Bekeke & Worku noted the important components of sustainable micro-enterprises in a longitudinal study conducted in 2008. The researchers randomly sampled 500 small enterprises

in Ethiopia over a six-year period, assessing the impact of influential factors that affect the long-term survival and viability of small enterprises. The study concluded that businesses that ceased to operate were characterized by inadequate finances (61%), low levels of education (55%), lack of managerial skills (54%), shortage of technical skills (49%), and inability to convert part of their profit into investments (46%). Moreover, the study showed that participation in Iqib schemes led to social capital and networking benefits, which are critically, helpful in ensuring long-term survival of their livelihoods. Furthermore, the research found that businesses that do not participate in Iqib were found to be 3.25 times more likely to fail in comparison to businesses that did participate.

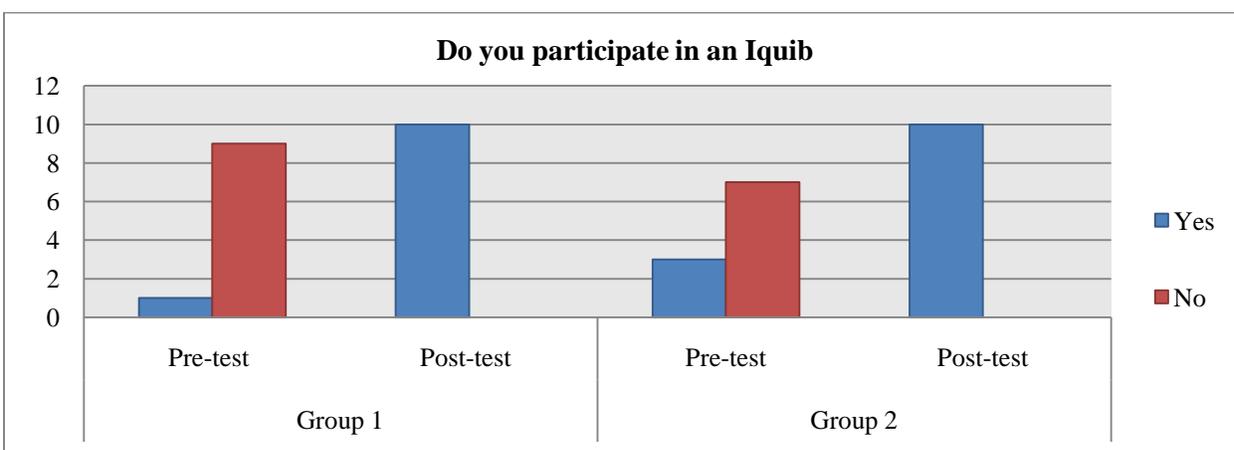


Figure 22 Pre and post-test: Do you participate in an Iqib (group 1 & 2)

The pre and post-tests demonstrate that 100 percent of the participants were engaging in Iqib at the end of the project. The results imply that the groups will have an increased chance of sustainability in the future.

Table 23 Pre and post-test: If you save, where do you put your savings? (group 1 and 2)

If you save, where do you put your savings?			
Group 1			
	Pre-test	Post-test	Results
Answer	Response	Response	% Change
Home	2	2	0%
Bank	1	0	-100%
MFI	0	10	100%
Iquib	1	10	90%
Other	2	0	

If you save, where do you put your savings?			
Group 2			
	Pre-test	Post-test	Results
Answer	Response	Response	% Change
Home	1	3	200%
Bank	1	3	200%
MFI	0	10	100%
Iquib	2	10	400%
Other	2	0	

Prior studies have noted the importance of having access to financing and that it is critical for micro-enterprises. Studies conducted by Watson and Everett (1999) suggested that 61 percent of the micro-enterprises that have inadequate financing are unsuccessful. Post-test results indicate that there was a 100 percent increase in participation of both groups 1 and 2 in MFI (credit and savings). Participation in Iquib resulted in a percentage change increase of 100 percent for group1 and 400 percent for group 2.

As mentioned in the literature review, having access to capital—Iquib and MFI—is a benefit of micro-entrepreneur and can lead to increased sustainability. Research conducted by Anderson & Baland (2002) argued that participation in [Iquib] is a strategy used by the women to protect their savings against claims by husbands for immediate consumption. The study

further supports the idea that participation in Iquib and MFI will result in sustainable micro-enterprises.

Furthermore, the Bekeke & Worku (2008) study states that practitioners who design programs to benefit poor women and reduce poverty in Ethiopia should utilize Iquib schemes as a strategy for increasing the sustainability and profitability of micro-enterprise projects.

Table 24 Pre and post-test: Are you engaged in IGA (group 1 and 2)

Are you engaged in income generating activities?							
Group 1							
	Pre-test			Post-test			Results
Answer	Bar	Response	%	Bar	Response	%	% Change
Yes	1	6	60%	1	10	100%	67%
No	0	4	40%	0	0	0%	
Total		10	100%		10	100%	

Are you engaged in income generation activities?							
Group 2							
	Pre-test			Post-test			Results
Answer	Bar	Response	%	Bar	Response	%	% Change
Yes	1	7	78%	1	8	80%	14%
No	0	2	22%	0	2	20%	
Total		9	100%		10	100%	

Post-test data suggests that there is a percentage increase in IGA of 67 percent for group 1 and 14 percent for group 2. Although, the percentage change in engagement is significant, more importantly, the two groups were both engaged in-group micro-enterprises initiatives and had formed two certified women's association. See M & E report section 5.2.1 for results.

Due to the small sample size and short duration of the project, caution must be applied to the findings, which may not be transferable. However, Stevenson & St-Onge's (2005), research found that social and human capital has important implications for the success of sustainable

micro-enterprises. Furthermore, the research emphasizes that women need access to opportunities to gain the knowledge and skills necessary for starting and running business enterprises; be exposed to networks of other women entrepreneurs from which they would learn and gain moral support and encouragement; have access to information and professional business development services which would help them develop their management and production capacities; be recognized both individually and collectively for their achievements. Furthermore, research conducted by Haan (2006) that indicated that better skills would increase the level of productivity, which would lead to higher profits and thus improve the possibilities for reinvestment. New skills would also allow entrepreneurs to move away from saturated markets and therefore produce better quality products.

As reported in the M&E report, the average attendance for both group members was 97 percent. See group attendance records Appendix H.

6.7.4 Changes in Empowerment

For the purpose of this research, empowerment was measured in the attitudes of the participants in pre and post-test of how powerful they saw themselves in relationship to family member and their communities.

Empowerment diagramming is a participatory process. Moreover, the process gave the participants information to allow them to improve their lives and gain more control over decisions which affects them. The changes in how powerful the participants are assumed to result in changes in empowerment, self-confidence and self-esteem.

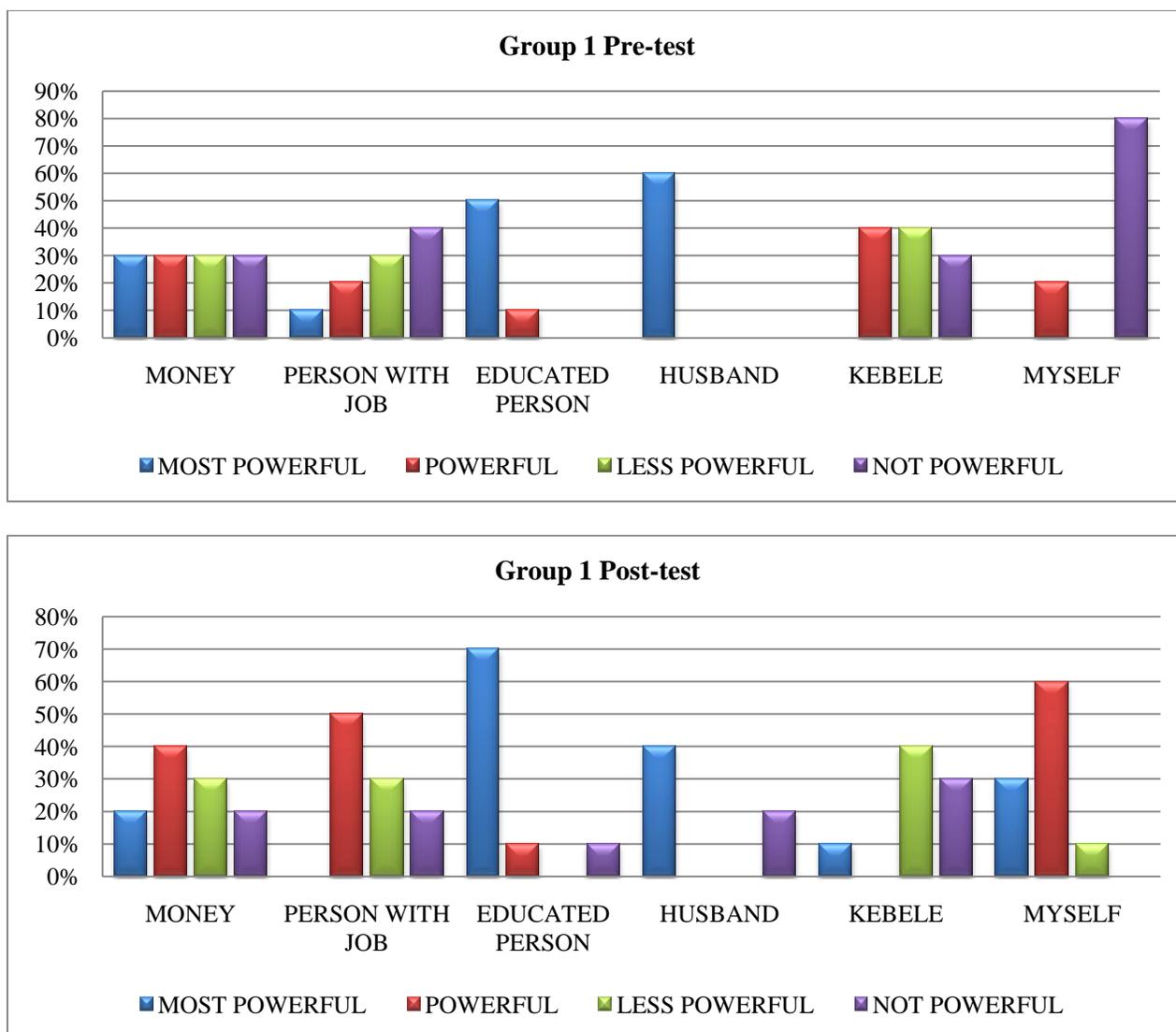


Figure 6 Empowerment Diamond: Pre and post-test (group 1)

In group1 pre-test results, five out of the seven married women placed themselves in a less powerful position than their husbands. However, post-test reveals that six of the seven married women placed themselves equal to their husbands. Pre-test results further indicate 70 percent believed that the Kebele was ‘most powerful’ or ‘powerful.’ Conversely, post-test outcomes report none of the participants felt the Kebele was ‘most powerful’ or ‘powerful’. Conversely, 70 percent felt the Kebele was either ‘less powerful’ or ‘not powerful.’ The results are important and reveal the participant’s attitudes as to how they perceive themselves in relation

to a powerful institution. Pre-test reveals the 60 percent of the participants felt they were ‘not powerful.’ In opposition, post-test results indicate the participants attitudes shifted and 60 percent felt they were ‘powerful.’ In the post-test, education was the most ‘powerful’ and accounted for a percentage increase of 40 percent from the pre-test. See (Appendix D) for examples of empowerment diamonds.

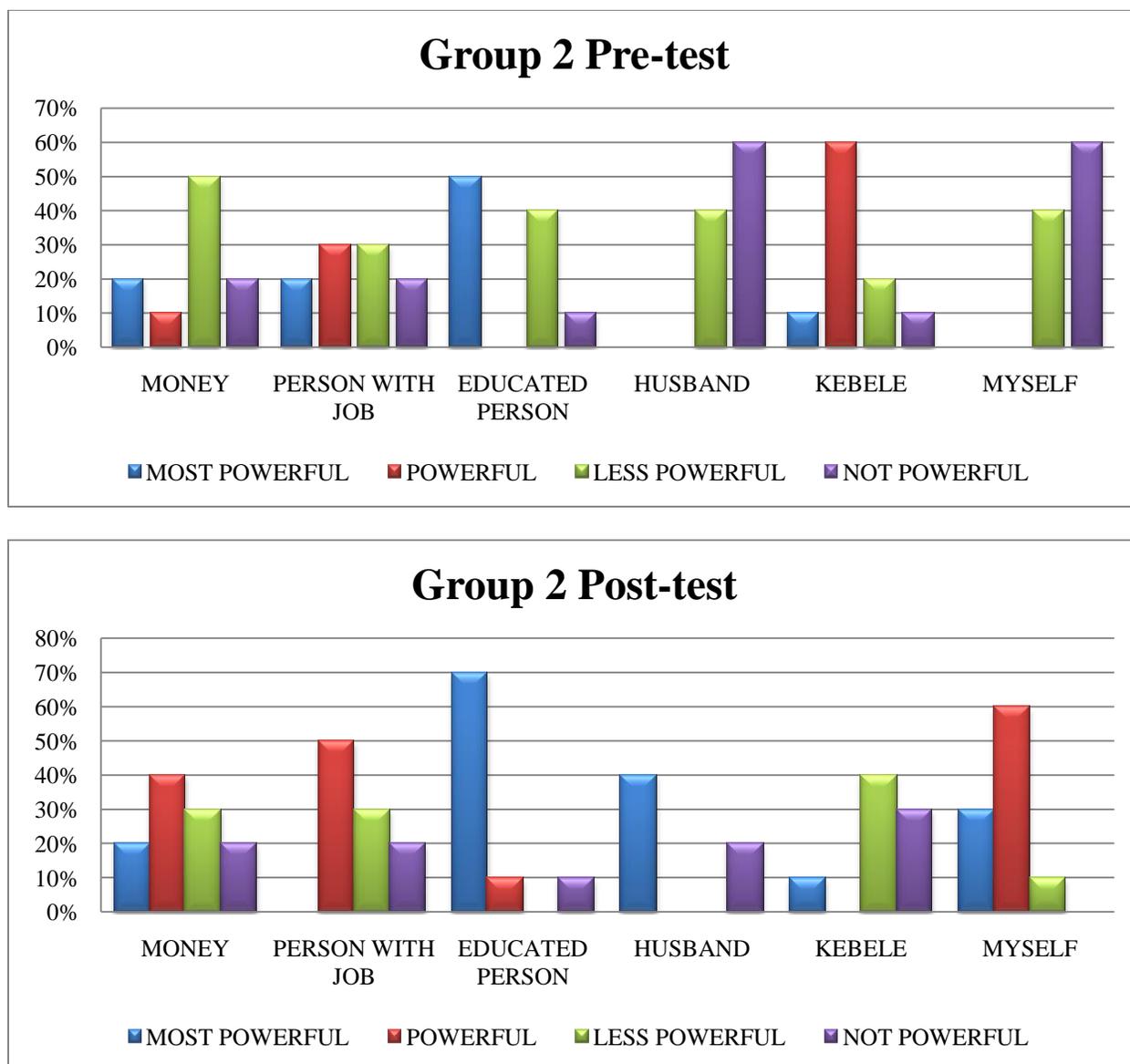


Figure 7 Empowerment Diamond: Pre-test and post-test (group 2)

Group 2 had similar results as group 1. Pre-test results reveal 60 percent the participants felt they were ‘not powerful’; however, in the post-test data 60 percent felt they were ‘powerful.’ Pre-test data indicated 70 percent of the participants felt that the Kebele is ‘more powerful,’ or ‘powerful.’ Conversely, post-test data suggests 70 percent of the participants felt the Kebele is ‘less powerful’ or ‘not powerful.’ Additionally, 70 percent of the participants in the post-test indicate that education is ‘most powerful.’

The results are significant demonstrating the perceived changes in the participant’s attitude in relation to others. One of the implications of this is the possibility that the changing views of the participants regarding how much ‘power’ they perceive they have will lead to positive changes in self-esteem and self-confidence.

6.7 Conclusions

This combination of findings provides some support for the conceptual premise that the project initiatives have led to increases in ‘capital,’ social, human, and financial. Increased social capital resulted in 100 percent participation in Iquib, certified women’s associations and engagement in the group microenterprises. The participant’s strong networks enabled them to share ideas, information, and provided emotional support. A ninety-seven percent participation in BDS training classes led to individual increased knowledge and skills, increasing the participant’s human capital.

Moreover, increases in social and human capital were the catalysis to link the participants to MF, resulting in increased financial capital. The participants were able to increase savings—assets—and access to credit. However, the initiatives did not result in increased income. Although, there was no change in income levels, it can be assumed that the increased financial capital will lead to greater economic security.

Thus, the combination or the interaction with each other, social, human and financial capital led to an increase in empowerment (having greater self-confidence and self-esteem). This is evident in the changes revealed in how powerful the participants perceive themselves in relationship to their families and community.

8.0 Lesson Learned

8.1 Lessons Learned

1. Flexibility is essential: One of the major lessons learned from the project is the need for flexibility. The training curriculum worked well for the majority of the participants; however, due the differences in educational levels amongst the participants, the training schedule was modified several times to accommodate those that did not understanding the concepts.
2. Stakeholder's participation is vital: The collaborative approach used in the project worked well between the host organization and CTW. Furthermore, the project staff communicated effectively with the Kabala Office, Ministry of Women's Affairs and the MFI. This resulted in the support of the participants helping them to government ID cards, register for subsidized kiosk space and obtain a bank account. Conversely, there were several instances when husbands refused to allow the participant to attend classes. The trainer intervened convincing the husband to allow his wife to return. In retrospect, more effort should have been made to gain the support of family members for the project goals .
3. Effective communicate is worth the time: Overall, communication between the CTW and ME was effective. However, due to cultural difference in relation to time and transparency there were instances that led to frustration for both organizations. There

needed to be a careful allocation of time for each activity based on the aims that needed to be achieved. This occasionally did not happen. Moreover, group members also had difficulty in communication. While the majority of the group members live in proximity to each other, some did not. The participants did not have phones and this led to a breakdown in communication. Furthermore, frustration from miscommunication led to a loss of time for income-generation activities because of the time spent on resolving conflicts. More careful consideration should have been given to the constraints.

Overall, the project proceeded on track and within budget. The training curriculum was an effective teaching tool. The two and a half months at the end of the project allowed the trainer to work directly with the groups and individuals on their microenterprise initiatives. The strategy proved to be an effective teaching tool. The time allowed the trainer to reinforce concepts that would improve sustainably. At the outset of the project, participants were organized into Iqub. This provided enough time for the participants to accumulate the required savings to open a group savings account at MFI. Additionally, credit from the Iqub rotation was used for income generation. Early formation of the certified woman's association allowed the group to register for subsidies kiosk place just prior to the program closure.

Although the women were all HIV/AIDS positive, there was not enough consideration given to the educational levels of group participants or the proximity of their residences..

9.0 RECOMMENDATIONS

It is evident from the review of the literature and the result of the project that poor women living with HIV in Ethiopia are economically and socially disadvantaged. Changing women's economic and social status has far-reaching effects not only women but also their children and the society as a whole. The following recommendations will provide suggestions

for institutionalizing the project impact. Governmental and non-governmental organizations (NGOs) that provide health, education, and financial services can create partnerships and linkage to assist women micro-entrepeneurs living with HIV.

Governmental Organizations:

- Availability of Working Space: A major constraint facing the target group is the lack of adequate working space. This is confirmed by research conducted by the International Labour Office (2003), and the lengthy waiting time for subsidized kiosk from the Ministry of Womens Affairs. One strategy to increase working spaces for woman is for the government to provide tax incentives and or subsidies to the private sector to make working space available free or at a reduced rate. Additionally, partnerships can be formed between the governmental and NGOs to build or provided funding to increase the availability of working spaces.
- Health: Although, anti-retroviral drugs are widely available in government clinics throughout Ethiopia, clinics rarely link patient with other services. Adequate nutrition is essential in the treatment of HIV. Poor diets result increase incidence of illness and loss in days for income generating activities. Linkage to MFI (credit and saving) can assists women in engaging in sustainable micro-enterprise resulting in income smoothing. Women live with HIV need anti-retroviral medication but they also need income to purchase nutritional food.
- Education: In recent years, the government of Ethiopia has increased its efforts to reduce the stigmatism surrounding HIV/AIDs. However, more education needed to be done. Clinics in Shashamene have signs directing patient with HIV to wait in a specified line. Kebele official asks women public if they are HIV positive in order to screen them for

additional services. Educational partnerships between governmental and NGOs can increase educational awareness and reduce the stigma for HIV/AIDs both in government office and the community

- Access to Financial Services: Without a government ID card, women cannot apply for a MF bank account or register as a member of a certified women's association. Local Kebele offices should assist women in obtaining government ID cards. Additionally, the office can provide linkage to NGOs that will assist women in formation of certified women's associations, and registering with the Ministry of Women's Affairs.

Non-governmental Organization:

- NGOs such as, MFI, BDS and vocational skill training shall provide linkages between each other. In forming strong partnerships, it will increase the capacity of women micro-entrepreneurs living with HIV. Close coordination of the government and the local NGOs for designing products, services or programs that will cater the needs of these HIV positive participants. These shall include not just financial services but specifically for those programs involving health and social services.

Project Specific Recommendations

One of the major constraints of the project resulted from the groups not being well matched. Careful consideration should be given to group selection to ensure that the participants reside in close proximity to one other. Additionally, participants should be grouped according to educational level. If group selection was more targeted, the curriculum and delivery could also be modified to more efficiently meet the participant's needs.

Communication is important and careful consideration should be given to husbands and family members. At the onset of the selection process, family members should be included in

order to effectively communicate project goals, objectives and activities to gain stakeholders support. In addition, this will potentially mitigate future problems.

Clear guidelines for communication and transparency should be written into the project agreement; this would help to eliminate confusion and frustration.

Lastly, the participants and trainers recommend that vocational skills training should be completed prior to BDS training. This would allow the participants to concentrate on improving IGA after they have gained the needed skills to produce products that are ready to be sold.

The final data analysis results need to be interpreted with caution, due to the small sample size and short duration of the project. What is evident from the review of the literature and the study is that more research needs to be done on economic provision for poor Ethiopian women living with HIV, such as vocational and BDS training and access to financial services..

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APPENDICES

Appendix A

SOCIO-ECONOMIC SURVEY QUESTIONNAIRE

Date of Interview _____

Interview code _____

Group number

1

2

Participant ID number _____

Demographics

Age

- a. Below 20
- b. 20-29
- c. 30-29
- d. 30-39
- e. 40-49
- f. Above 50

Marital status

- a. Single
- b. Married
- c. Widowed
- d. Divorced

What is your level of education?

- a. Grade 1-5
- b. Grade 6-9
- c. Grade 9-12
- d. Post High School

Have you been tested for HIV/AIDS:

- a. Yes (please go to Q # 1.5.1)
- b. No (Please go to 1.6)

If yes, what is your HIV/AIDS status is:

- a. Negative
- b. Positive

If Positive then, are you receiving ARVs?

- a. Yes
- b. No

How many numbers of living children you have:

- a. Females
- b. Females currently in school
- c. Male
- d. Males currently in school
- e. Number of children living in the household

Total number of people residing in the household

Micro-enterprise and income & Savings

How many income-generating activities are you involved in:

What type of income generating activity are you involved in:

The number of source of income:

Explain where your income comes from, (husband, friends, relatives, others.)

Ask respondent what her weekly income is:

- a. 0-49
- b. 50-75
- c. 76-100
- d. 101-150
- e. 151-200
- f. More than 200

Ask respondent if she saves birr each week:

- a. Yes
- b. No

If yes, asked respondent how much she saves each week:

- a. 1-10
- b. 11-50
- c. 51-100
- d. 101-200
- e. More than 200

If yes, ask respondent where she puts her birr:

- a. Home
- b. Bank
- c. MFI
- d. Iqub
- e. Specify other _____ (text box)

If participating in Iqub, how much do you contribute each week?

- a. 1-5
- b. 6-10
- c. 11-25
- d. 26-50
- e. 51-100
- f. More than 100

How much do you have saved now (in the last 6 months?):

How long has she been participating in an Iqub:

Have you ever received any skills training

- a. Yes
- b. No

Empowerment

Self-esteem

What contribution do you make to your household?

- a. Able to feed family
- b. Able to educate children
- c. work longer and harder than others
- d. contribute large a share of income
- e. make major decisions and household
- f. Other: specify _____(text box)

What contributions you made to her community:

- a. help neighbors
- b. resolve local conflicts
- c. take up demands on behalf of community
- d. protect against actions, which badly affect community
(By community members, police, and government officials)
- e. play a leadership role in community
- f. play a leadership role in iqub or idir
- g. Other: specify _____(text box)

Whether women should have rights equal to men:

- a. Rights to property
- b. Rights to equal wages
- c. Rights to equal food as husband
- d. Rights to equal medical care is husband
- e. Rights to a vote
- f. Others: specify (text box)

Do you feel that you are equal to:

- a. Mother-in-law
- b. Sister-in-law
- c. Husband
- d. Brother
- e. Other male relatives
- f. Community leaders

Self-confidence

Ask whom she interacts freely with:

With her own family members
 With her husband's family
 With her neighbors
 With personal friends outside family circle
 With local community leaders
 With people in marketplace

Asked whether she has ever talked directly with the following:

Employer
 Trader
 Banker
 Police
 Kebele officials
 Other government of officials
 Member of the community council

If yes, asked whether she talked with confidence and assertiveness with the following:

Employer
 Traitor
 Banker
 Police
 Kebele officials
 Other government officials
 Community elders

Asked whether she feels confident that she can manage the following on her own:

Daily needs of household
 Her micro-enterprise
 Her husband's micro-enterprise
 Her children
 Other: specify (text box)

Mobility and Decision-making

Mobility

Asked whether respondent has ever gone on her own to the

Following Places:

- Government office
- Hospital/clinic/doctor
- Police station
- Does she go everywhere in Shashamene
- Does she go outside city: to native home
- Does she go outside city: Awassa
- Does she go outside regional state:
- Does she go to Addis Ababa

Asked whether respondent has ever negotiated directly in following:

- With trader
- With broker
- With money lenders
- With banker
- With microfinance institutions

Decision-making

Ask respondent who made the decision to purchase the following items the last time they were purchased:

	Self	Spouse	Joint	Other
Daily food				
Clothing for children				
Clothing for self				
Pots and pans				

Ask respondent who made the decision to make larger expenditures the last time they were made:

	Self	Spouse	Joint	Other
Repairs to house				
Lease land				
Purchase land				
Purchased equipment				

Participation

Ask whether respondent has ever participated in deliberations of the following types of institutions:

- Local community councils
- Local elected councils
- Local judicial council
- Local program organized groups
- Idir
- Iqub
- Other: specify(text box)

Ask whether respondent has ever made any public demands or made any protests, individually or in a group:

Demands	Individual	Group
For work		
For ID card		
For right price for products		
For place to work or sell		
For license to sell		
For water tap		
For drainage or a latrine		
For garbage disposal		
For electricity		
Police protection from husband		
Other: specified		

Demands To Protect	Individual	Group
Against a man beating his wife		
Against a man abandoning or divorcing his wife		
Against price rises		
Against behavior of local community		
Against police actions		
Against government officials actions		

Hopes Fears and Action for the Future:

Hopes

Ask respondent what hopes or dreams she has for the future:

- Ability to earn a living
- Better house
- Good family relations
- Good family or husband for her daughter
- Good family or wife for her son
- Good job or other ambitions for her daughter
- Good job or other ambitions for her son
- Grandchildren
- Other: specify(text box)

Fears

Ask respondent what fears she has about the future:

- Fear of high prices
- Fear of discrimination due to HIV/AIDS status
- Fear of poor relationship with daughter-in-law or son-in-law
- Fear of old age security
- Fear of being isolated or being alone
- Fear of economic insecurity
- Other: specify

Future oriented activities:

Ask respondent what she is doing to achieve her dreams:

- Preventative health measures
- Education for children
- Economic investments in micro-enterprise
- Expanding micro-enterprise
- Diversification of enterprise
- Join Iquib
- Loan through MFI
- Other: specify

Ask respondent whether she can access and/ or negotiate directly in following markets without assistance from others:

- Capital market such as banks or MFI
- Labor market such as hiring employees
- Wholesale market
- If no, why not

Ask respondent whether she can manage micro-enterprise on her own:

If yes, how?

If no, why not?

Ask respondent whether she can manage household on her own:

If yes, how?

If no, why not?

Ask respondent whether she feels she is in a good position to face the future:

If yes, why?

If no, why not?

Appendix B

Date of Interview :

Interviewer (code) :

Branch (code) :

Region :

1=Addis Ababa 5=Dire Dawa 9=Somali
 2=Afar 6=Gambela 10=S. Nations
 3=Amhara 7=Harari 11=Tigray
 4=Benishangul-Gumuz 8=Oromia

Client Location : Urban=0; Rural=1

Time in Program : Months

Client or ID # :

USAID Poverty Assessment

Survey Tool (PAT)

Interviewer: Fill out the information below before the survey begins. Do not ask the respondent for this information.

Quality Control Checks	
Field Supervisor	
Date: _____	Initials: _____
Headquarters	
Date: _____	Initials: _____
Data Processor	
Date: _____	Initials: _____

Interviewer: Introduce the survey to the respondent. Say: "Hello. My name is _____. I work for the organization _____. We are trying to learn a little bit more about the clients we work with, and so I have a few questions I would like to ask today. It should only take us about 20 minutes, and the answers you provide will be put together with answers from other households. All of your answers are completely confidential and your name will not be given with your answers. Are you willing to take some time to answer these questions today?" After he/she agrees, proceed with the dialogue below.

Interviewer: "I would like to ask you some questions about the people in your household. Let me tell you a little bit about what we mean by 'household.' For our purposes today, members of a household are those that live together and eat from the "same pot." Each person contributes to and benefits from the household. It should include anyone who has lived in your house for 6 of the last 12 months, but it does not include anyone who lives here but eats separately. Do you have any questions about that?" Answer any questions the respondent has before proceeding.

Interviewer: Ask the respondent to list all members of the household, using the definition above. After completing Column A, then ask for the information in Columns B-F, filling out each row completely before moving to the next household member. Write the information down in the chart as he/she relays it to you. Say to the respondent: "Now I would like you to identify each person in your household and then answer some basic questions about each person."

A. Household Member	B. Sex	C. Relation to household head	D. Age	E. Marital status (Write 0 for members younger than 10 years)	F. Can [NAME] read and write? (Write 0 for members younger than 5 years)
	Female 0 Male 1	Head 1 Spouse 2 Child 3 Parent 4 Grandchild 5 Grandparent 6 Other 7	(complete years)	Never 0 Married 1 Currently married 2 Divorced 3 Separated 4 Widowed 5	No.....0 Yes.....1
1) Respondent					
2)					
3)					
4)					
5)					
6)					
7)					
8)					
9)					
10)					
11)					
12)					
13)					
14)					
15)					

1. Number of people living in household (*record number of members from column A above*):
2. Sex of household head (*record sex from Column B for person who is identified as household head in Column C*):
3. Age of household head (*record age from Column D for person who is identified as household head in Column C*):
4. Marital status of household head (*record marital status from column E for person identified as head in Column C*):
5. Number of household members age 16 and older (excluding head) who can read and write (*record total number who answer 1 in Column F, excluding household head, who are also identified as 16 years or older in Column D*):

Interviewer: Say: "Now, I would like to ask you some questions about your housing conditions. By housing I mean all the rooms and all the separate buildings in which you and your household members live."

6. How many rooms does your household's dwelling unit have, excluding kitchens and toilets?

Interviewer: For questions with multiple choice answers, **do not read the answers.** Ask respondent the question and match the answer to the option most similar on the survey. If respondent's answer is unclear, probe until you find an adequate answer.

7. What is the main construction material of your dwelling's roof?

Corrugated iron sheet	1	Reed and bamboo	4
Thatch and grass	5	Clay	5
Wood and mud	3	Others	6

8. What is the main source of lighting for your dwelling?

Kerosene	1	Firewood	4
Electricity (Private)	5	Candle	5
Electricity (shared)	3	Others	6

9. What is the main source of cooking fuel for your dwelling?

Mainly collected firewood	1	Electricity	6
Mainly purchased firewood	2	Crop residue	7
Charcoal	3	Don't use cooking fuel	8
Kerosene	4	Other	9
Butane gas	5		

10. What is your household's main source of drinking water in the rainy season?

Tap inside the house	1	Protected well/spring	5
Tap in compound (private)	2	Unprotected well/spring	6
Tap in compound (shared)	3	Rain water	7
Tap outside the compound	4	River, lake, pond, etc	8

Interviewer: Say: "Now I would like to ask you a few questions about some items that your household may own."

11. Does your household currently own cattle?

(**Interviewer:** if answer is "no", write 0 for question 12 and move to question 13)

0=no, 1=yes

12. How many cattle do your household own?

0=no, 1=yes

13. Does your household currently own an axe/"gejera"?

(**Interviewer:** if answer is "no", write 0 for question 14 and move to question 15)

0=no, 1=yes

14. How many axes/"gejera" does your household own?

0=no, 1=yes

15. Does your household currently own a blanket/"gabi"?

(**Interviewer:** if answer is "no", write 0 for question 16 and move to question 17)

0=no, 1=yes

16. How many blankets/"gabi" does your household own?

0=no, 1=yes

17. Does your household currently own a radio?

0=no, 1=yes

18. Does your household currently own a television?

0=no, 1=yes

19. Does your household currently own a video deck?

0=no, 1=yes

Interviewer: Look over the survey to see if you have missed any questions. If you have, please ask those questions of the respondent. If not, it is the end of the interview. Remember to thank the respondent for his/her time in helping you answer these questions!

Appendix C

Visionary Road Journey (Group 1)

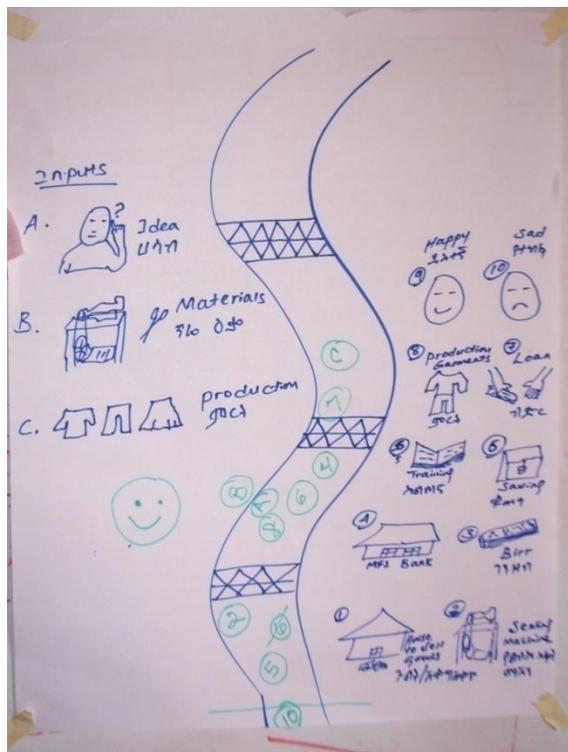


Figure 10: Visionary Road Journey (Group 1)



Figure 8: BDS Members Group 1



Figure 9: BDS Members Group 1, Catherine Miller and the Trainer



Figure 11: BDS Members Group 1



Figure 12: BDS Trainer

Visionary Road Journey (Group 2)

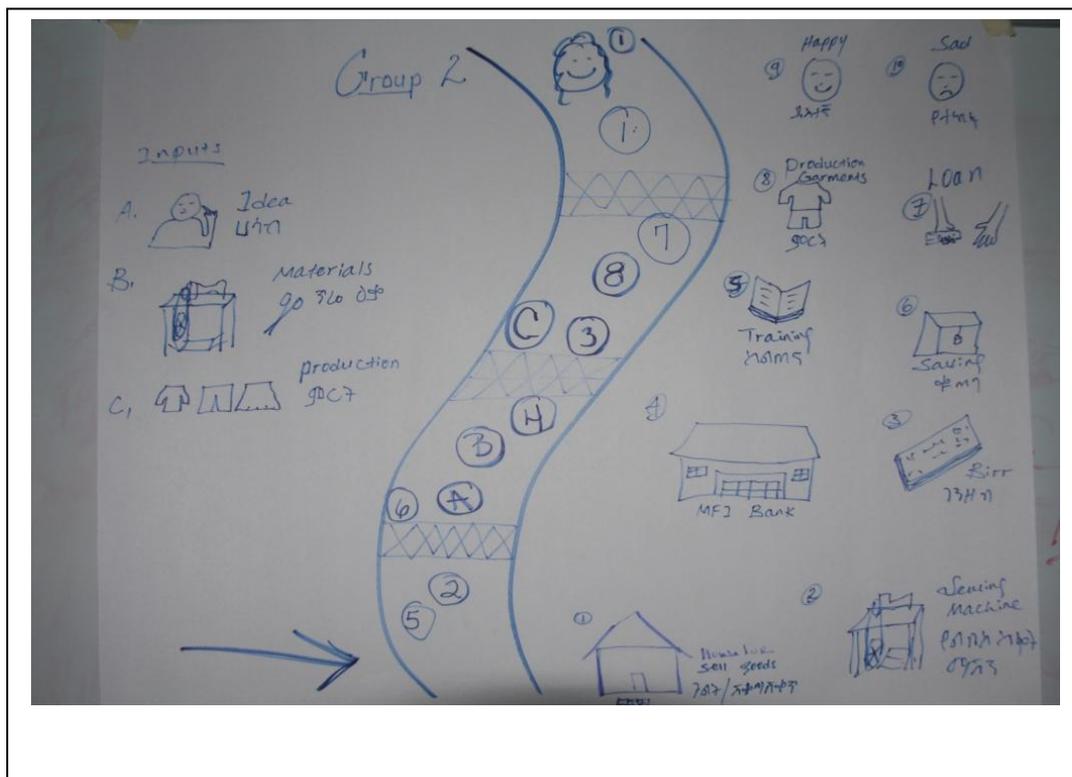


Figure 15: BDS Members Group 2



Figure 14: BDS Members Group 2

Appendix D

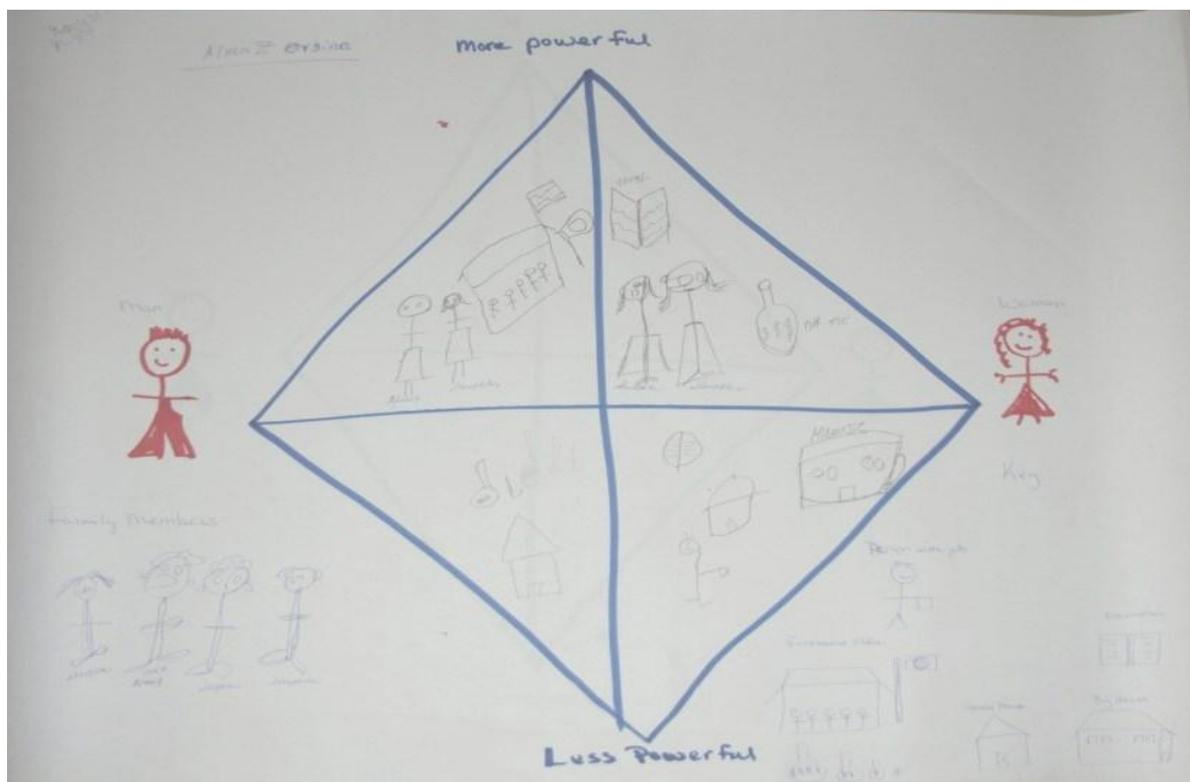
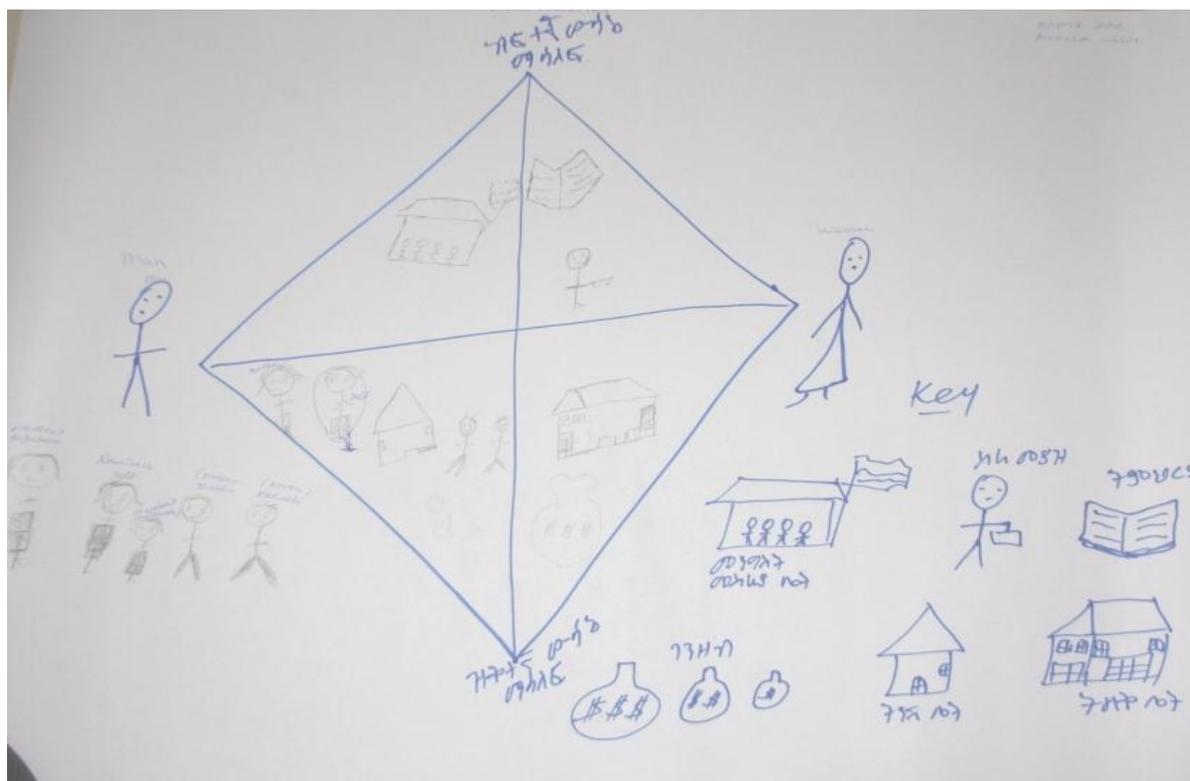
Empowerment Diamond (Group 1)

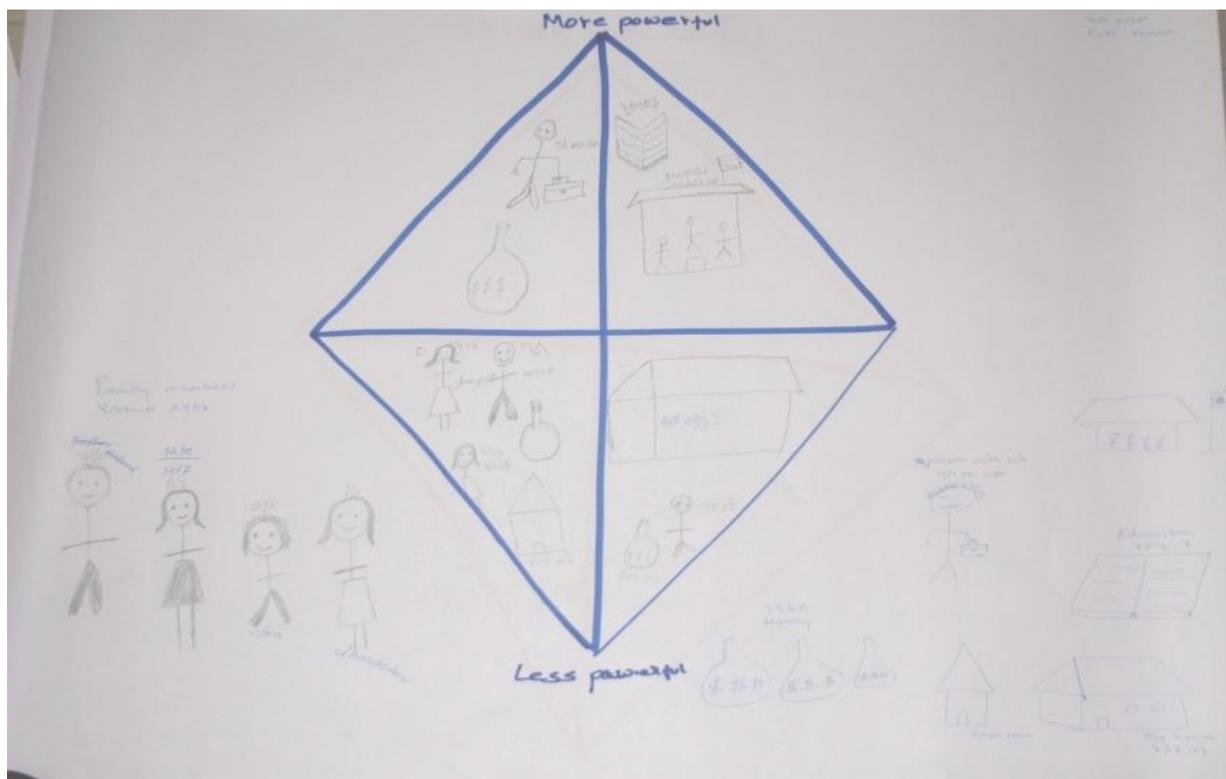
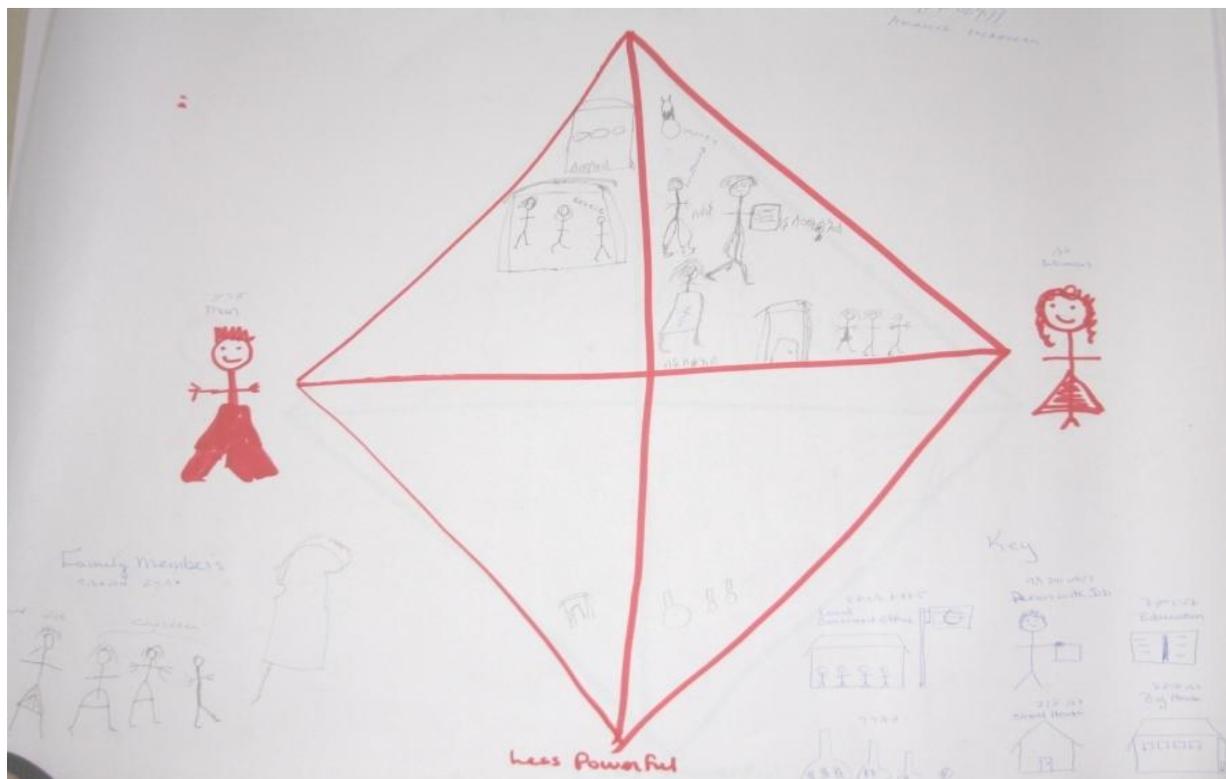


Empowerment Diamond (Group 2)

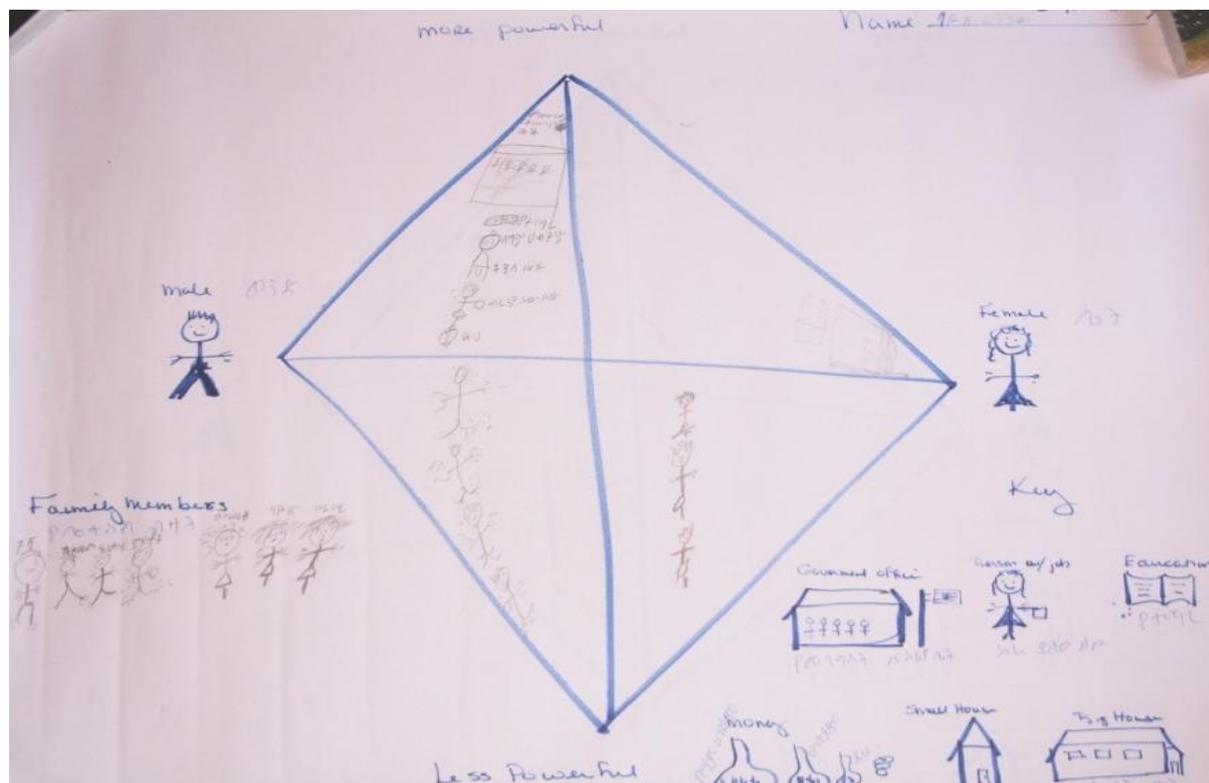
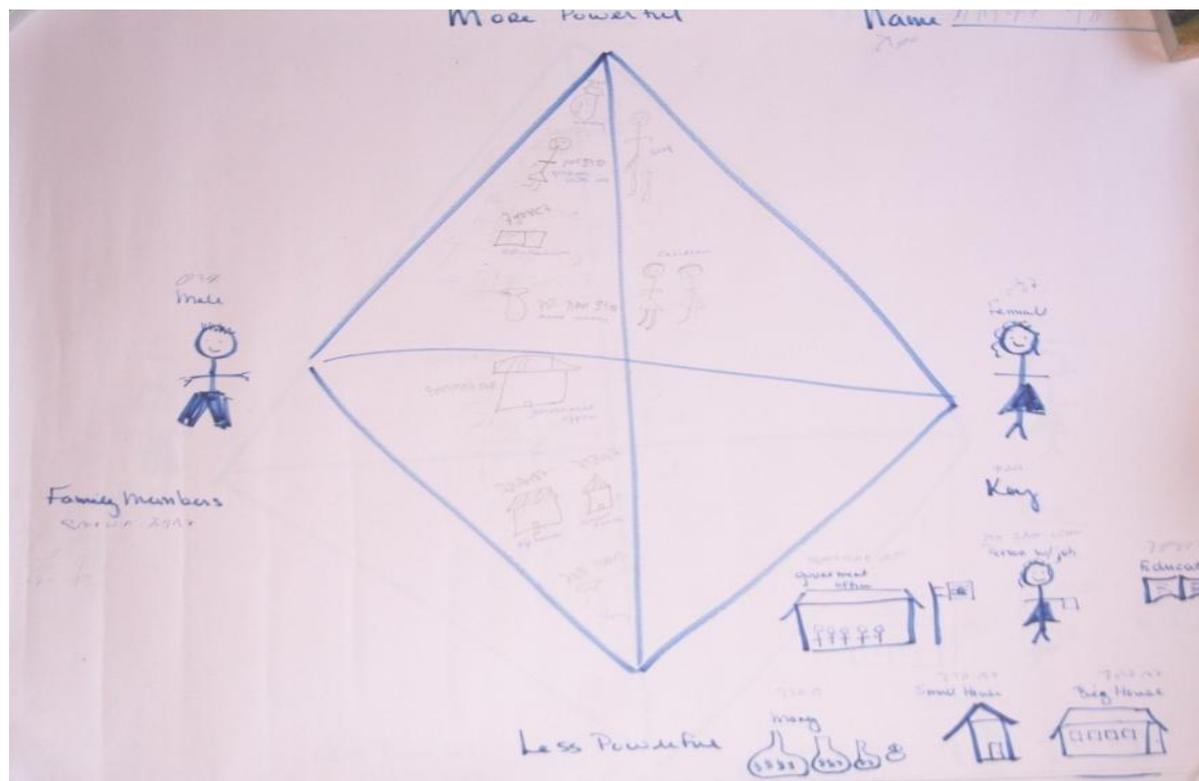


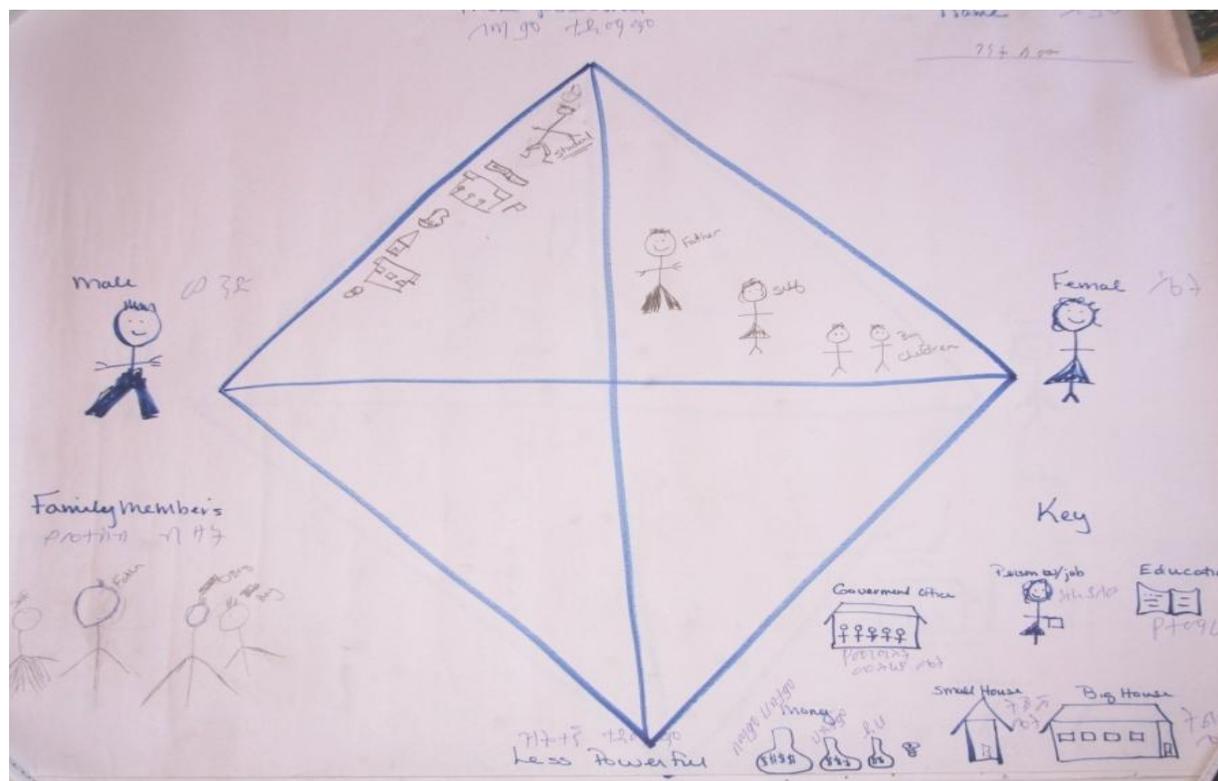
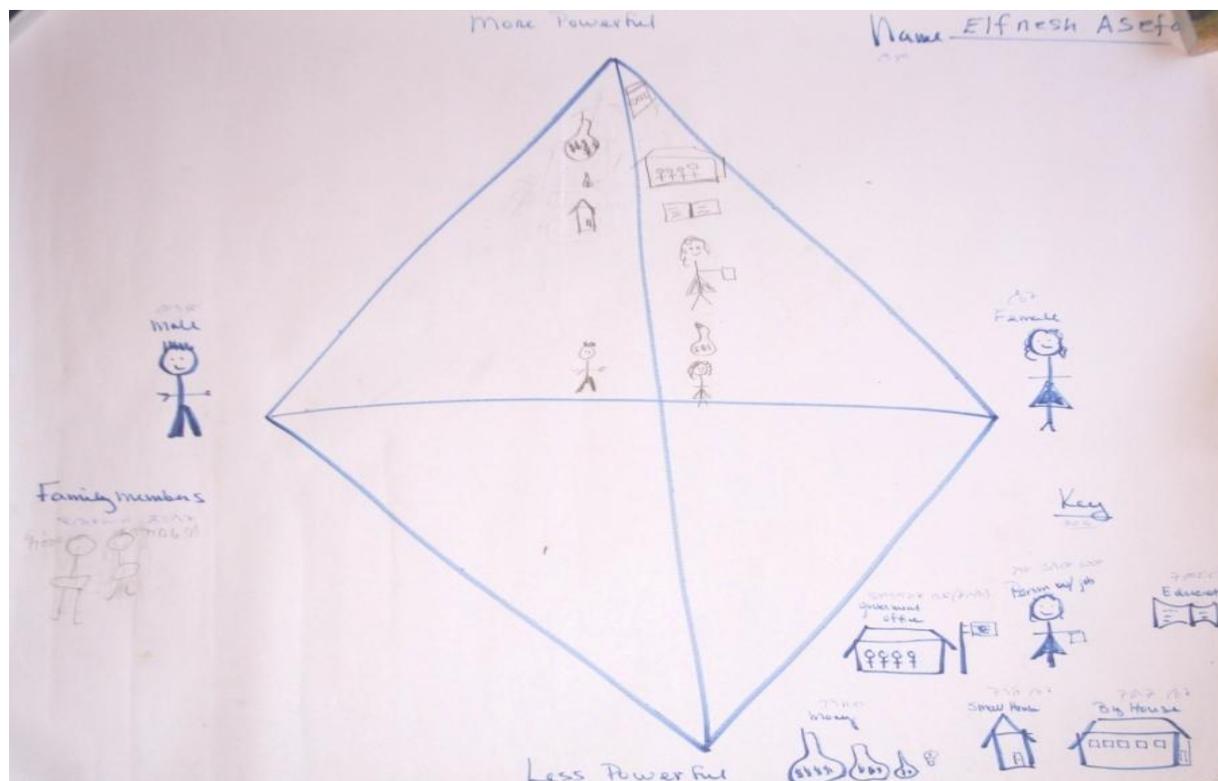
Empowerment Diamond (Group 1) Examples





Empowerment Diamond (Group 2) Exam





Appendix E

Stakeholders Analysis Matrix

Table 25: Stakeholders Analysis Matrix

Increased Income through Business Development Skills Training					
Stakeholders	Attitude		Influence		Actions
	E	C	E	C	
Maleda Executive Director	++	4	H	H	Discuss proposed project with Maleda Executive Director
Maleda Staff	++	4	H	H	Informal discussion with Maleda staff members to get input on proposed project
Women's Groups	++	3	H	M	Conduct focus group discussion, socio-economic, poverty assessment surveys and participatory diagramming
Husbands/ significant others	+	2	H	M	Informal interviews with women
Children	+	2	L	H	Informal interview with woman
Microfinance Institutions	+/0	2	M	M	Meet with local MFIs
Kebele (Local Governmentoffice)	0	3	M	M	No action
Community	0	1	L	L	No action
Children of the World	++	4	H	H	Has committed to funding

Weight estimate of Stakeholder's attitude is from

- ++ Strongly in favor
- + Weakly in favor
- O Indifferent or undecided
- Weakly opposed
- Strongly opposed

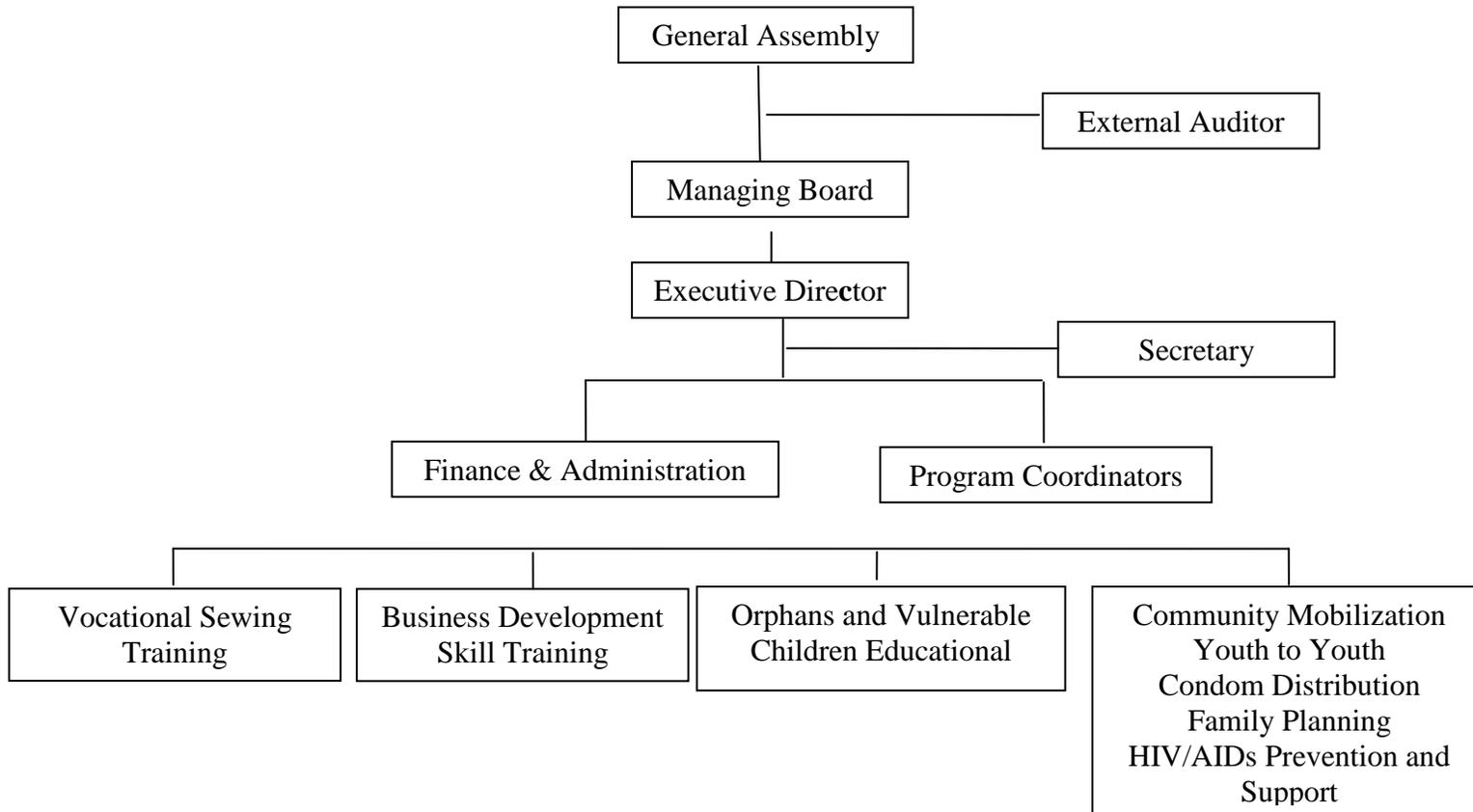
Estimate of Stakeholder's confidence

- H High
- M Medium
- L Low

Weight confidence level of Stakeholder's Attitude is from 1 – 4

- 4 Fully confident
- 3 Reasonably confident
- 2 Informed guess
- 1 Wild guess or sheer fantasy

Organizational Structure



Implementation Plan

Women's Micro-enterprise Development Project

Project Implementation Plan

Strategies	Activities	Work plan in Weeks: August 2009 to April 2010												Person Responsible																												
		Aug.				Sept.				Oct.					Nov.				Dec.				Jan.				Feb.				March				April				May			
		1	2	3	4	1	2	3	4	1	2	3	4		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4				
1. Community Needs Assessment																																										
	1.1 Develop questionnaires	X	X																																		Project Director					
	1.2 Develop PDA tools	X	X																																	Project Director						
	1.3 Test survey instruments			X																																Trainer/ Logistics Assistant						
	1.4 Stakeholders analysis				X																															Project Director / Logistics Assistant						
	1.5 Conduct CNA				X																															Project Director / Logistics Assistant						
	1.6 Data analysis					X																														Project Director						
	1.7 Report writing						X		X		X		X		X		X		X		X		X		X											Project Director						
	1.9 Conduct research					X																														Project Director						
	1.10 Conduct secondary research	X	X	X	X																																Project Director					
2. Capacity Building																																										
	2.1 Meet with partner					X																														Project Director						
	2.2 Sign project agreement						X																														Project Director					
3. Curriculum Development																																										
	3.1 Develop Iqub rules and bylaws					X																														Project Director /Trainer						
	3.2 Develop BDS training					X	X																														Project Director					
	3.3 BDS course training trainer					X																															Project Director					
4. Training delivery																																										
	4.1 Business development skill training classes					X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Trainer						
	4.2 Iqub rules & by-laws signed							X																													Trainer					
	4.3 Association Rules & Regulations							X																													Trainer					
	4.4 Association Registration with MWA																																				Trainer					
	4.5 Bank Account for Group with MIF								X																												Trainer					
5. Monitoring and Evaluation																																										
	5.1 Social-economic survey					X																															Project Director/ Trainer					
	5.2 Wealth assessment survey					X																															Project Director/ Trainer					
	5.3 Group progress assessment						X		X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.4 Individual progress assessment						X		X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.5 Schedule work time-sheet								X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.5 Group attendance sheets						X		X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.6 Group cash records								X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.7 Group budget & expenditure report								X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.8 Consolidated cash report								X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	5.9 Sewing skills check list								X		X		X		X		X		X		X		X		X		X		X		X		X			Executive Director						
	6.0 Iqub saving & credit statement records								X		X		X		X		X		X		X		X		X		X		X		X		X			Trainer						
	6.0 Project budget & expenditure report								X		X		X		X		X		X		X		X		X		X		X		X		X			Executive Director						
	6.10 Final project evaluation report																																		X		Project Director/ Trainer					

Strategies	Activities	Work plan in Weeks: August 2009 to April 2010																Person Responsible																															
		Aug.				Sept.				Oct.				Nov.					Dec.				Jan.				Feb.				March				April				May										
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4								
6. Training module schedule																																																	
Module 1 Introduction																																																	
	6.1 Realistic expectations, role of BDS trainer					X																																				Project Director /Trainer							
	6.2 Basic Business Concepts					X																X																				Project Director/ Trainer							
	6.3 Environmental scanning						X															X																				Trainer							
	6.4 Generation and selection of business ideas					X																																				Trainer							
	6.5 Basic concepts of marketing management						X															X																				Trainer							
	6.6 Basic concepts of financial management						X															X																				Trainer							
	6.7 Building a strong group: trust and communication					X																																				Trainer							
	6.8 Visionary road journey, Empowerment diamond					X																	X																			Project Director /Trainer							
	6.9 SWOT analysis of groups					X																X																				Trainer/ Logistics Assistant							
	6.10 Iqub and association education					X																																				Trainer/ Logistics Assistant							
	6.11 MFI saving training						X																																			Trainer							
Module 2: Monitor & Evaluation																																																	
	6.12 Monitoring groups progress									X												X																				Trainer							
	6.13 Interpretation of the progress charts									X												X																				Project Director/ Trainer							
Module 3																																																	
	6.14 Adult education									X																																Trainer							
	6.15 Gender awareness									X																																Trainer							
Module 4: Group Planning																																																	
	6.15 Group dynamics, planning and management									X																																Trainer							
	6.17 Problem solving and discussion in groups									X																																Trainer							
	6.18 Project management									X													X																			Trainer							
	6.19 Planning									X													X																			Trainer							
	6.20 Group association Rules and Bylaws									X																																Trainer							
	6.21 Organization and Management									X																																Trainer							
Module 5: Marketing & Management																																																	
	6.22 Consumer and buying behavior									X																																Trainer							
	6.23 The four P's of marketing									X																																Trainer							
	6.24 Products									X																																Trainer							
	6.25 Promotion and sales techniques									X																																Trainer							
	6.26 Place									X																																Trainer							
	6.27 Introduction to market research									X																																Trainer							
	6.28 Consumer survey through questionnaires									X																																Trainer							
	6.29 Interviewing									X																																Trainer							
Module 6" Financial management																																																	
	6.30 Cashbook interpretation									X	X																															Trainer							
	6.31 Business expenses (tailoring)									X	X																															Trainer							
	6.32 Understanding cost of products											X	X																													Trainer							
	6.34 Profit and loss accounts (optional)											X	X																													Trainer							
	6.35 Sample balance sheet (optional)											X	X																													Trainer							
	6.36 Introduction into loans for MFI											X	X																													Trainer							
Module 7: Feasibility Study by trainer																																																	
	6.67 The three fundamental (session one)											X	X																																				
Work on current business issues																																																	
												X	X									X	X	X	X	X	X	X	X	X	X	X	X																

Strategies	Activities	Work plan in Weeks: August 2009 to April 2010												Person Responsible																								
		Aug.			Sept.			Oct.			Nov.				Dec.			Jan.			Feb.			March			April			May								
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	
6. Training module schedule																																						
Module 1 Introduction																																						
	6.1 Realistic expectations, role of BDS trainer					X																																Project Director /Trainer
	6.2 Basic Business Concepts					X												X																				Project Director/ Trainer
	6.3 Environmental scanning						X											X																				Trainer
	6.4 Generation and selection of business ideas					X																																Trainer
	6.5 Basic concepts of marketing management						X											X																				Trainer
	6.6 Basic concepts of financial management						X											X																				Trainer
	6.7 Building a strong group: trust and communication					X																																Trainer
	6.8 Visionary road journey, Empowerment diamond					X												X																				Project Director/Trainer
	6.9 SWOT analysis of groups					X												X																				Trainer/ Logistics Assistant
	6.10 Iqub and association education					X																																Trainer/ Logistics Assistant
	6.11 MFI saving training						X																															Trainer
Module 2: Monitor & Evaluation																																						
	6.12 Monitoring groups progress							X										X																				Trainer
	6.13 Interpretation of the progress charts							X										X																				Project Director/ Trainer
Module 3																																						
	6.14 Adult education							X																														Trainer
	6.15 Gender awareness							X																														Trainer
Module 4: Group Planning																																						
	6.15 Group dynamics, planning and management							X																														Trainer
	6.17 Problem solving and discussion in groups							X																														Trainer
	6.18 Project management							X										X																				Trainer
	6.19 Planning							X										X																				Trainer
	6.20 Group association Rules and Bylaws							X																														Trainer
	6.21 Organization and Management							X																														Trainer
Module 5: Marketing & Management																																						
	6.22 Consumer and buying behavior							X																														Trainer
	6.23 The four P's of marketing							X																														Trainer
	6.24 Products							X																														Trainer
	6.25 Promotion and sales techniques							X																														Trainer
	6.26 Place							X																														Trainer
	6.27 Introduction to market research							X																														Trainer
	6.28 Consumer survey though questionnaires							X																														Trainer
	6.29 Interviewing							X																														Trainer
Module 6" Financial management																																						
	6.30 Cashbook interpretation							X	X																													Trainer
	6.31 Business expenses (tailoring)							X	X																													Trainer
	6.32 Understanding cost of products							X	X																													Trainer
	6.34 Profit and loss accounts (optional)							X	X																													Trainer
	6.35 Sample balance sheet (optional)							X	X									X	X																			Trainer
	6.36 Introduction into loans for MFI							X	X									X	X																			Trainer
Module 7: Feasibility Study by trainer																																						
	6.67 The three fundamental (session one)							X	X																													
Work on current business issues																																						
								X	X									X	X	X	X					X	X	X	X	X	X	X	X					

Budget Plan

BUDGET						
Budget Line	Budget category	Description	Unit cost	# of units	Amount in ETB	Amount in USD
1	Salary and wages					
1.1	Trainer	3,000 x 9 months	27,000.00	1	27,000.00	2,177.42
1.2	Accountant	600 x 9 months	5,400.00	20 %	1,080.00	87.10
		<i>SUB TOTAL</i>	<i>32,400.00</i>		<i>28,080.00</i>	<i>2,264.52</i>
3	Travel and per diem					
4.1	Per diem (participants)	200 x 9 months	1,800.00	20	36,000.00	2,903.23
4.2	Travel		1,800.00	1	1,800.00	145.16
		<i>SUB TOTAL</i>	<i>3,600.00</i>		<i>37,800.00</i>	<i>3,048.39</i>
4	Direct Costs					
5.1	Phone & Internet	150 x 9 months	1,350.00	50 %	1,350.00	108.87
5.2	Office supplies	500 x 9 months	4,500.00	1	4,500.00	362.90
5.3	Rental Cost	500 x 9 months	4,500.00	1	4,500.00	362.90
5.4	Training equipments	400 x 9 months	3,600.00	1	3,600.00	290.32
		<i>SUB TOTAL</i>	<i>13,950.00</i>		<i>13,950.00</i>	<i>1,125.00</i>
5	Indirect Costs					
6.1	Audit Fee		1,000.00	1	1,000.00	80.65
6.2	Miscellaneous Expenses		2,727.50	1	2,727.50	219.96
		<i>SUB TOTAL</i>	<i>3,727.50</i>		<i>3,727.50</i>	<i>300.60</i>
	TOTAL BUDGET		53,677.50		83,557.50	6,738.51

EXCHANGE RATE: 12.40 ETB/ USD

Monitoring Plan

Results	Performance Indicators	Data Sources	Collection Methods	Frequency	Responsibility
Impact (Project): Improved living conditions resulting in, increased income levels, business knowledge and skills, self-esteem and self-confidence of 20 women micro-entrepreneurs living with HIV.	-increase household assets - increase income -increase business knowledge and skills -increase in self-confidence and self-esteem.	-Socio-economic survey questionnaire -Wealth assessment survey tool questionnaire (PAT) -Focus group discussion -Participatory diagramming	CNA, final project evaluation report CNA, final project evaluation report CNA report CNA, final project evaluation report	09/09 & 04/10 09/09 & 04/10 09/09 09/09 & 04/10	ME Project Director ME Project Director ME Project Director ME Project Director
Long Term Outcomes: 1.0 Improved living conditions 1.1 Increased income 1.2 Sustainable micro-enterprises 1.3 Empowerment fostered by increased self-esteem and self-confidence	-increase in assets - % increase in income - % increase profitability - % increase profits micro-enterprises - changes in the perception of self-confidence & self-esteem as reported by the participants	-Wealth assessment survey tool questionnaire (PAT) -Socio-economic survey questionnaire -Monthly group progress report -Participatory diagramming	Final project evaluation report Final project evaluation report Group M&E: cash, budget & expenditures report Final project evaluation report	04/10 04/10 Monthly 04/10	ME Project Director ME Project Director ME Trainer ME Project Director

<p>Short Term Outcomes:</p> <p>2.0 Increased production</p> <p>2.1 Adequate business revenues</p> <p>2.2 Adequate knowledge and business skills</p>	<ul style="list-style-type: none"> - % increase products sold - % increase business revenues - % attendance in BDS classes 	<ul style="list-style-type: none"> -Monthly group progress report -Monthly group progress reports -Monthly group progress reports 	<p>Group M&E: schedule work-time, budget & expenditure reports</p> <p>Group M&E: cash records & consolidated cash reports</p> <p>Group M&E: attendants sheet, BDS training module reports</p>	<p>Monthly</p> <p>Monthly</p> <p>Monthly</p>	<p>ME Trainer</p> <p>ME Trainer</p> <p>ME Trainer</p>
<p>Outputs:</p> <p>1.0 Women attend BDS training to enhance their knowledge of managing individual and group enterprises</p> <p>2.0 Women will participate in an Iqib to increase savings and credit for greater economic security</p> <p>3.0 Women will form a Certified Women's Association(CWA) to gain access to MFI services and reduced cost for kiosk space from the Ministry of Women's Affairs</p> <p>4.0 The women's Iqib saving will be used to open a MFI bank account</p>	<ul style="list-style-type: none"> - 20 women will receive BDS classes -# of women with micro-enterprises - # of group micro-enterprises being promoted. - # of women participating in Iqib - amount of saving and credit through Iqib (individually and group) - # of women registered as woman association group members - # of groups registered for free kiosk space - # and amount of Group opening MFI bank account - amount of individual savings 	<ul style="list-style-type: none"> -Monthly group progress reports Production sheet -Monthly group progress reports -CWA member registration - Ministry of Women's Affairs -Monthly group progress reports 	<p>Group M&E: attendants sheet, BDS training module reports</p> <p>Final project report</p> <p>Group M&E: Iqib saving & credit statement records (individually and group)</p> <p>CWA Bylaws an Handbook</p> <p>CWA registration receipts</p> <p>Group M&E: Iqib saving & credit statement records</p> <p>MFI bank book (individually and group)</p>	<p>Monthly</p> <p>Monthly</p> <p>Once</p> <p>Once</p> <p>Monthly</p>	<p>ME Trainer</p> <p>ME Trainer</p> <p>Chairperson of each Iqib</p> <p>Chairperson CWA</p> <p>Chairperson CWA</p> <p>Chairperson of Iqib and CWA</p> <p>ME Trainer</p>

Groups 1 & 2 Attendance Records

BUSINESS DEVELOPMENT TRAINING Attendance Record

	Name	Group Number	September				October				November				December				January				February				March				April				May				
			1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	
01	Tigist Teklu	1			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	A	A	v	v	v	v	A	v	v	v	v	v	v	v	v	v		
02	Amarech Mekonnen	1			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v		
03	Fate Temam	1			v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v		
04	Alemnesh Wolde	1			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v		
05	Konjit Dela	1			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v		
06	Yezina Dagne	1			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v		
07	Worke Mengistu	1			A	v	v	v	v	v	v	v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v		
08	Fikrte Abate	1			v	v	v	v	A	A	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
09	Yenenesh Ketema	1			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
10	Almaz Argino	1			v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	A	v	A	v	v	v	v	v	v	v	v	v	v	v	v	
11	Tsige Tesfaye	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	A	A	v	v	v		
12	Asnakech Kasu	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
13	Mekoya Sendeke	2			v	v	v	v	v	v	v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
14	Konjit Miliyon	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
15	Bayush Hunegnaw	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	A	v	v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	
16	Kasech Gizaw	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
17	Melkam Abebe	2			A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
18	Genet Semu	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
19	Tigist Ayele	2			v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	
20	Elfness Assefa	2			v	v	v	v	v	v	A	v	v	v	v	v	v	v	A	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	

KEY:

v = Attended the training

A = Absent from training

Training Coordinator

AMANUEL BULI

Trainer

Production Sheet Group 1 & 2

Date: April 2010

Name of Group: Group 1

Activity: Garment Production

Indicators	Number of products made (Production)	Number of products sold (sales in units)	Sales Income	Cost	Income	Income per member (6 members)
Month:						
<i>October</i>	-	-	-	-	-	-
<i>November</i>	-	-	-	-	-	-
<i>December</i>	2	2	270.00	241.31	28.69	4.28
<i>January</i>	5	5	720.00	646.80	73.20	6.20
<i>February</i>	8	8	1200	1073.32	126.68	21.11
<i>March</i>	2	1	70.00	89.10	-19.10	-3.18
<i>April</i>	4	4	630.00	557.84	72.16	12.02

Date: April 2010

Name of Group: Group 2

Activity: Garment Production

Indicators	Number of products made (Production)	Number of products sold (sales in units)	Sales Income	Cost	Income	Income per member (6 members)
Month:						
<i>October</i>	-	-	-	-	-	-
<i>November</i>	-	-	-	-	-	-
<i>December</i>	-	-	-	-	-	-
<i>January</i>	-	-	-	-	-	-
<i>February</i>	-	-	-	-	-	-
<i>March</i>	-	-	-	-	-	-
<i>April</i>	4	1	100.00	89.10	10.90	1.90

Maleda's Women's Sewing Associations Rules and Regulations
 P.O. Box 1294
 Shashamene, Ethiopia

The Associations business activities include text material and garments, which will be sold in the retail and wholesale market place.

The objective of the association is to provide income-generating activities for the women's sewing association.

1. Conditions of Membership

Membership is open to all women who either have completed or are currently receiving vocational skills training in sewing from Maleda.

1. The joining fee for each member is.....
2. Each member will contribute..... as a share capital upon joining.
3. At any time, there will be no more than.....Members.
4. Working hours for each member are from..... to..... every..... of each week per month.
5. Each member can take..... days leave each month per year.
6. A member cannot take more than..... sick leave in one month per year without proof of illness.
7. Any member who is absent for a working day without leave or sick leave will pay a fine of..... for that day.
8. A member can be suspended for not more than.....days/weeks/months, if the majority of the members agreed by vote, at a general meeting, that she is not keeping to the rules of the group.
9. If a member is expelled, she will receive.....of the share capital she contributed.
10. A new member can join a group if the majority of the members agreed by vote, at a general meeting, to accept her application.
11. If a member resigned from the group, she will receive..... Of the share capital she contributed.

2. Committee

1. The group will have an elected management committee of:
2. Chairperson, secretary, treasurer.
3. Members of the management committee will be elected if they receive a majority of the members' votes at the annual general meeting.
4. Official agreements and contracts made by the group must be signed by the chairperson, secretary, and treasurer.

3. Meetings

1. The group will hold an quarterly general meeting (QGM),

2. There must be at least.....per cent of the members present to make the decision of the QGM bindings.
3. The chairperson must announce the date of the QGM at least.....days before the meeting.
4. The management committee will meet at least once per month.

4. Surplus

1. The group will put aside at least.....per cent of the surplus earnings and every.....month(s) into a reserve fund in the Bank..... Branch..... Account Number
2. The group will decide at the QGM how to share the surplus earnings of the last month amongst the members.

5. Equipment

1. All equipment will be held in the association’s name.
2. The management committee will be responsible for the maintenance, repair and safe keeping of the group’s equipment.

6. Loans/Iquib Savings for

1. The group can borrow money (take out a loan) for the business only if the majority of the members agreed in the general meeting.

7. Liability

1. No member will have a liability (responsibility) for any group debts or loss that cannot be paid for from the total share capital.

8. Disillusion

1. If the group has taken a loan, the group can only be dissolved if they repaid the loan in full.
2. If the group resolves, it will return the equipment to Maleda and pay its debts. Any money left over after all debts have been paid will be distributed among the members.

I agree upon: By:.....

Name	Function	Signature