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# Women's Entrepreneurship Development In Ethiopia A Case Study Of Women in Self Employment (WISE)

Melat Tekletsadik Haile Ms  
*SIT Graduate Institute*

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**SIT Graduate Institute**  
**Sustainable Development**

**WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN ETHIOPIA**

**A CASE STUDY OF WOMEN IN SELF EMPLOYMENT (WISE)**

**By:**

**Melat Tekletsadik Haile**

**August 7/2015**

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## **Abbreviation and Acronym list**

|       |  |
|-------|--|
| MOFED | Ministry of Finance and Economic Development |
| ILO   | International Labor Organization             |
| ICRW  | International Center for Research on Women   |
| CSA   | Central Statistics Agency                    |
| GTP   | Growth and Transformation Plan               |
| BDS   | Business Development Service                 |
| HTP   | Harmful Traditional Practices                |

## **Abstract**

The objective of the study is to assess the level of effectiveness and impact of a civil society organization in addressing challenges of women's entrepreneurs in the informal sector in Ethiopia, particularly in the city of Addis Ababa in their efforts to grow their businesses.

A qualitative case study of a civil society organization named Women in Self Employment Organization (WISE) was used. Desk reviews of the organization's strategic plans and reports including evaluation reports are made. Questionnaire was administered to the organization's executive director as a context builder. This is critically examined against theories on gender and development particularly Moser's theoretical framework, a study made by ILO on Effectiveness of Entrepreneurship Development Interventions for Women Entrepreneurs and lastly a study commissioned by International Center on Research for Women on Business Development Services for Women's Business Growth to compare practices and assess its effectiveness. Finally, organizational effectiveness is examined.

The result of the study found that WISE's integrated intervention approach mainly through economic empowerment was highly effective, has changed the socio economic status of its targets both at the household level and the community. The principles and its approaches are in conformity with studies on effectiveness of interventions on entrepreneurship development and gender and development theories.

## **I. Introduction**

The paper will start by reviewing the global gender gap index. It will be followed by statistical data on socio economic status of women and men and a study on time use by the Central Statics Agency of Ethiopia. This will be preceded by review on the Government of Ethiopia's commitment to address gender inequality. A brief macroeconomic update is given on the last section of the introduction .

### **1.1.1 Background**

According to the World Economic Forum, the gender gap index for Ethiopia is 127 out of 142 countries (World Economic Forum, 2014). The four sub indices used to measure the score are health, economy, education and politics. The sub indices for economy measure the participation gap, remuneration and advancement gap. The scores for Ethiopia are therefore; labor force participation (0.90), wage equality for similar work (0.69), estimated earned income (0.51), legislators, senior officials and managers (0.36), professional and technical workers (0.48). A score of 1 indicates parity. (Scores Annexed). Traditional attitudes, beliefs and practices that reinforce gender roles constrain women's participation in development (UN Women.org).

### **1.1.2 Socio Economic Characteristics**

Time use study by Central Statistical Agency is used for this section. Time use shows how women, men, girls and boys spend their time in relation to paid and unpaid work (CSA, 2014). The study notes that allocation of time is the major source of gender inequality between men and women in household production. Time use study is significant in understanding the invisible contribution of women to the economy and in households. The findings assist in policy decision making for the

government and program planners and in closing the gender gap. A brief socio economic data that affect labor force participation are presented below.

**Education:** According to CSA report, women have lower educational attainment than men. The survey found that in urban areas, 24% women never attended school compared to 13% for males. The gender imbalanced for those who attended schooling is lower.

**Household source of income:** In urban areas, 13% of women were involved in some type of agricultural activities, 26% in non agricultural business/trade and 38% in salaried/wage work.

**Employment and Occupational groups:** There is a greater gender inequality in employment, 71% for men and 55% for women. Women are involved in less skilled work, likely in sales, service which stands at 40% women to 23% for men.

**Status of Employment:** more than half employed women are either self employed or unpaid family workers. About 36% of employed men and women in urban areas are self employed, 20% of women compared to 11% men are in unpaid family work.

**Domestic responsibilities allocation:** in urban and rural areas, women bear the burden of domestic responsibilities including collection of water, fuel. The figure is 70% for urban women and only 10% of both urban and rural households share responsibilities for water and fuel collection.

**Ownership of amenities and assets and household expenditure:** control of housing assets, farm and non farm land and land and livestock was relatively equitable in urban areas whereas the gap in rural areas was more pronounced.

**Household Expenditure:** in both urban and rural areas, men are responsible for purchases for household expenditure. In urban areas, it is reported that men controlled between 30-60% of the

household expenditure in different categories. Men spent more on transportation, communication, alcohol, tobacco and restaurant. Women in urban areas controlled only 30% of the household expenditure on health, food, housing, water. The remainder of the spending was made jointly.

**Time spent:** The study also showed that 89% of urban women and 94% of rural women are involved in unpaid work that includes care of children, care of adults, domestic services and community service spending average 5-6 hours whereas only 47% of urban men are involved in unpaid work, average 2 hours spent and 59% for rural men which is 4 hours spent. Similarly, 79% of urban girls compared to 47% of boys are involved in unpaid work spending 3.5 hours for girls and 2 hours for boys. Women who are in the age group of 15-64 are more likely to participate in the unpaid work. Women who were never married or divorced spent less time than those who are married. Women who had children spent 362 minutes compared to those who didn't who spend 257 minutes. A large share of time spent on unpaid work goes to child related activities. The study also revealed that women who had higher educational attainment spent less time on unpaid work but not necessarily with increased household expenditure. 93% of women with no education spent 5.6 hours daily on unpaid work compared to those who completed secondary education who spent 4 hours. The report mentions that increased educational attainment is associated with involvement in productive work and improved economic status which increases capacities to afford household time saving amenities and other help that saves time spent on unpaid work.

### **1.1.3 Government of Ethiopia**

The national development plan of Government of Ethiopia, the Growth and Transformation Plan (GTP) has stated promoting women and youth empowerment and equitable benefit as one of the pillar strategies for sustaining the rapid and broad based growth path (MOFED, 2010). The

objective reads “ensuring women’s active participation in the country’s economic development and equal benefit from the economic growth; increasing participation in the social sector and empowerment of women by abolishing harmful traditional practices and asserting women’s participation in politics. Some of the strategies mentioned relevant for this paper are: assist women to form cooperatives; encourage women to increase their income by participating in income generating activities other than agriculture, promote saving and credit services, extend programs that help lessen the work burden of rural women, create conducive environment to enable women associations function effectively and increase decision making role of women.

Other documents that assert women’s rights are the constitution, Gender policy of Ethiopia, the revised Federal Criminal Code and Regional Family Law (UN Women.org).

#### **1.1.4 The Macro Economic Environment through the gender lens**

Feminist’s economists advocate the need to investigate how macroeconomic policies affect gender equality and women’s empowerment. A brief update on the macro economics environment of Ethiopia is provided here. Ethiopia is one of the fastest growing economies in African, GDP growth rate has been 11% average for the years 2003-2010 (MOFED, 2010). MOFED reported that real growth rate of the three sectors namely agriculture, industry and service had been 10.3%, 10.2%, 13.0% respectively. Service sector is the leading growth contributor.

Despite the double digit GDP growth rate registered, inflation rate has been very high, a record highest in 2008, at 44.4% (World bank.org). There has been a decline and currently it stands at 7.4% (Worldbank.org). If inflation rate is not contained, gains can be lost, severely affecting vulnerable women. Other prevailing economic concerns that affect the stability of the macroeconomic environment are low foreign reserve levels; large accumulation of debt by public enterprises; and crowding out of the private sector. (IMF,2014).

## **.1.2 Statement of the problem**

As mentioned in the preceding sections, there is a pervasive gender inequality in Ethiopia. The strategy on promotion of saving and credit, income generation by the government is an opportunity for those working towards gender equality. On the other hand, there are many programs and projects on entrepreneurship development that have been designed in Ethiopia. The largest of such projects currently is the World Bank's Women Entrepreneurship Development project that has a budget of \$ 42 million. The objective of the project is increase the earnings and employment of MSEs owned or partly owned by the participating female entrepreneurs in the targeted cities by availing access to micro finances, developing the entrepreneurial and technical skills of the target group (World Bank.org). There are many similar other projects undertaken by non profits as well.

Often times, there is insufficient attention given to measuring progress especially when it comes to programs run by government and non profits. Even when studies are conducted, they are not widely shared, they are hardly accessible. Assessing the effectiveness of programs and projects helps to learn from what is working and adapt one's strategy accordingly. Policies, strategies, programs will fail if they are not informed by impact studies or do not take lessons from best programmatic experiences

## **1.3 Objective of the study**

The objectives of this case study are as follows:

- To identify the challenges faced by women entrepreneurs
- To review how intervention is addressing these constraints through business development services

- To assess the level of effectiveness and impact of approaches for women's entrepreneurship development
- To identify best practices and lessons learned for entrepreneurship development programs

#### **1.4 Methodology**

Qualitative case study was used. Desk review of important organizational documents was also used.

#### **1.5 Significance of the study**

- Add value to an existing study and body of knowledge on women's entrepreneurship development projects and programs
- Helps to learn best programmatic experiences that can be adopted by other similar stakeholders
- Encourages further research on gender equality in Ethiopia

## **II. LITERATURE RIVIEW**

### **2.1 What is Entrepreneurship?**

Entrepreneurship is a major source of employment and income both for women living in cities and in rural areas especially in low income countries. The activities can be those that are undertaken in the premises of the women's homes, on the streets in open markets or those who own enterprises to run and manage with employees under them (USAID, 2006) "Women Entrepreneur" is applied to women who establish their own means of economic opportunities that includes farmers, self employed workers and business owners. For labor markets that are not inclusive of vulnerable women, entrepreneurship is most of the time the only means of making a living (USAID, 2006).

### **2.2 Contribution of Women's Entrepreneurs to Economic Development**

Women's entrepreneurship has the potential to significantly contribute to economic opportunity and employment creation in many developing countries. Empowering women economically has a ripple effect. It enhances the social status of women. It translates to better health outcomes and wellbeing for themselves, their families and the community as a whole. (ILO, 2014) The individual benefits from increased confidence implying that they will have an improved decision making capability and a greater sense of control over their lives (ICRW, 2001). It also contributes significantly to poverty reduction, improved literacy and education (ILO, 2014). ILO further notes that entrepreneurship constitutes a larger share of women's paid work proportion in the economy in many countries. Thus there is a strong case for the need to support women's economic empowerment.

Data shows that women-owned small and medium enterprises are approximately 8 to 10 million around the developing world which is about 31 to 38 percent of all small and medium enterprises (SMEs) in emerging markets (IFC, 2011). The number of women-owned enterprises are increasing at a faster pace than men's businesses (ILO, 2014).

The African Development Bank (AFDB) and ILO consider these enterprises as important priorities for the continent. They recognize their contribution not only as a way to encourage economic development and poverty reduction but also as promoters of equitable distribution of income for both rural and urban dwellers. Moreover, these enterprises promote an entrepreneurship culture and entrepreneurial skills in the local communities they live in (ILO, 2007).

### **2.3 Challenges facing Women's entrepreneurship development**

There have been many areas of progress in reducing gender disparities in many developing countries specifically in education and health but gaps persist in women's empowerment in the economic sphere (World Economic Forum, 2013). Despite the recognition of women's entrepreneurship development as a driver of economic opportunity/ empowerment and of its significant spillover effect to other areas of human development, several constraints persist that hamper women's entrepreneurship development. These relate as mentioned in the previous sections to the primary responsibility of reproductive and community roles that women have to fulfill that include activities such as child rearing and taking care of the elderly and the sick. Other constraints are lack of access to finance, training, markets, networks, discriminatory legal framework as well as the insufficient capacity of government, civil society, businesses and financial service institution to address gender inequality (USAID, 2006). Women also have less education,

limited business experience and fewer networks to leverage access to business resources, information and advice. (ILO2014). Some of the challenges are presented in detail below.

### **2.3.1 Discriminatory laws and legal frameworks**

Although over 136 countries have explicitly stated in their constitutions equality between men and women, there is still a long way to go for many developing countries with regards to controlling property (IFC, 2014). The same report mentions that women do not have the same security in property rights as men. It notes that only 20 countries of the 136 do not have legal gaps in the economic rights of women and men. It further mentions that guaranteeing constitutional rights does not ensure equality where in many countries particularly in Africa and the Pacific, non codified and customary laws override the formal written laws. The study gives the example of many African countries where married women are not entitled to land titles without their husband's authorization. Ownership of land remains with husbands while wives claim only to use it. Depending on the structure of marital arrangements, women may lose their access to land previously owned through marriage. According to the report, this limits the ability of aspiring women entrepreneurs to use their properties as collateral for loans. Thus, women have limited financial capital for initiating business and growth.

Challenges remain even for those entrepreneurs who have already entered the informal labor market. Many of these women and their business are not registered formally and they function outside protection of laws and regulation and thus lack basic social protection and representation. Basic health provisions, safety standards, worker rights protection, and natural environment protection are lacking (ILO, 2014).

The challenge for actors supporting women entrepreneurship development is working towards the removal of barriers to entry to the sector and strengthening those who are already engaged in entrepreneurship. Increasing the number and success of women entrepreneurs' will require improving access to financial and non-financial resources by removing institutional gender-based barriers, and cultural, regulatory and legal constraints (ILO, 2014).

The study further notes that even when gender equality supportive policies prevail, there remains a lack of strong linkage with the macroeconomic trade policies that can support women's entrepreneurship development. The macro policies focus on creating a stable macroeconomic environment, a competitive economy and provision of international networks to support the private sector. National governments have largely paid little attention to the informal sector where the majority of women entrepreneurs operate and which should require utmost priority.

### **2.3.2 Finances**

With regards to finances, women have less access to financial services when compared with their male counterparts which includes checking and saving accounts and formal credits. (IFC , 2011)

### **2.3.3 Constraints to growth**

Once they have entered the informal business sector, women entrepreneurs face peculiar challenges that are different than those facing men because they operate in different sectors and locations and have unequal access, control and use of resources (ICRW, 2001). Some identified constraints in the study are marketing( finding demand, customers, business connections, product or service adaptability), inputs (supply including access to raw material, supplies and equipment),

affordable and accessible transportation, access to business facilities and infrastructure and lack of formal networks that can increase their production or marketing opportunities were some of those mentioned. Furthermore, women put family first and therefore avert risk. They are also concentrated in lower value added sectors such as food production and sewing. These are results of policy, legal environment, cultural constraints mentioned in the previous section (ICRW, 2001).

## **2.4 History and development of Business Development Services**

With the recognition of the feminization of poverty over the past decade, provision of financial service for women with saving and credit schemes became popular (ICRW, 2001).

The study states that providing business development services (BDS)<sup>1</sup> became a strategy for supporting women entrepreneurs. A range of services were offered including non financial ones that assist in entry, productivity, survival, competitiveness and growth of women-led enterprises. It further notes donor support dating back to the 1970s that included non financial support. These include training, technology transfer, marketing assistance, business advice and mentoring which were provided along with financial support. It notes that earlier designs to achieve this had a number of failures due to having generic and standardized content, a supply driven approach, inadequate attention to quality of trainers and training methods as well as insufficient follow up.

It notes that, by mid 1980s, there was a diversification of services, an increasing awareness of the need to make services demand driven.

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<sup>1</sup> BDS consists of a wide range of non-financial services critical to the entry, survival, productivity, competitiveness, and growth of micro and small enterprises

### **2.4.1 Levels of Services**

ICRW's findings divide the level of intervention into three, enterprise (micro), intermediate (meso) and macro. The services provided at the enterprise level such as marketing, accounting, legal and technology access have been productive. The business development services that are provided at the intermediate level are capacity building of intermediary institutions for implementing a training methodology for small and micro enterprises. The interventions at the macro level are those creating an enabling policy environment and improving the legal and regulatory framework.

### **2.4.2 Scope of Service**

The study further noted that BDS can be a single intervention with a training, marketing or technology only approach or multiple interventions whereby integrated services linked to microfinance program are provided.

### **2.4.3 Strategic Focus of Services**

The study makes a distinction between various approaches to BDS. When the focus of programs is only targeted towards income generation, the rationale behind is welfare and poverty alleviation. Such an approach increases the income of target program participants but only has short term success. It is referred to as supply driven. This approach is paternalistic to women's decision making and participation whereas the demand-driven BDS service can have a positive and lasting impact on women's lives. This approach is concerned with efficiency.

## **2.5 Lessons Learned in BDS: Literature on Women's Business Growth**

It is in the early 1990s that guiding principles were developed for micro finance intermediaries (ICRW, 2001). Some indicators for performance measurement of BDS have been developed in recent years. These are scale, outreach, impact, cost effectiveness and sustainability. Principles of good practices guiding BDS growth have also been developed; demand driven, relevant, participatory and cost recoverable. The study mentions that economic organizing among women who are micro entrepreneurs is necessary for growing business. This is because women who live in poverty do not have sufficient financial resources. Therefore bringing their labor and money together will create the needed collateral for loans. The group serves as a mutual guarantee; it serves as an outlet to gain increased access to markets.

## 2.6 Literature Review on Theories

Several development theories on women have evolved since the 1950s. Several feminists and development thinkers hold that the interaction between feminism and development has evolved into 5 forms, Women in Development (WID), Women and Development (WAD), Gender and Development (GAD), Women Environment and Development (WED), Post Modernism and Development (PAD) (Peet & Hartwick, 1999).

Development practitioners are increasingly using theoretical frameworks to help understand the issues and relationships that affect women's and men's lives (Oxfam, 1999). <sup>2</sup> Gender analysis frameworks have further been developed by different institutions/ theorists studying gender to review projects, programs and approaches. Oxfam's publication lists the six gender analysis frameworks;

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<sup>2</sup> It is a social science tool used to identify, understand, and explain gaps between males and females that exist in households, communities, and countries. It is also used to identify the relevance of gender norms and power relations in a specific context (e.g., country, geographic, cultural, institutional, economic, etc.) It examines differential access of assets, resources, opportunities by men and women, influence of gender norms and roles on the division of time between paid and unpaid work, leadership roles and decision making, potential differential impacts of development policies and programs on males and females. ( USAID ADS 205)

- the Harvard Framework
- the people oriented framework,
- Moser Framework
- Gender Analysis Matrix
- Capacities and vulnerabilities analysis framework
- Women's empowerment (longwe) framework and social relations approach.

Moser theory and the Harvard Analytical framework theories have been commonly used for gender analysis.

This paper will use Moser's theory to analyze the nonprofit case study, WISE's effectiveness. This is chosen because many users have viewed it to be accessible, easily applicable and speaks to planners in their own languages. It has also been referred to challenge inequality and has been called a powerful tool for analyzing practical and strategic gender needs (Oxfam, 1999).

### **2.6.1 Moser Framework**

The Gender and Development theory (GAD) came after the Women in Development (WID) Approach that was popular in the 1970s. Gender and Development Theory argued for an integrated approach for development work focusing on the power relations between men and women as opposed to WID that argued for treating women's issues as a separate issue (Oxfam, 1999). Caroline Moser from the University of London developed a gender analysis tool in the 1980s which falls under the GAD approach. Accordingly, the goal of the framework that was developed is the "emancipation of women from their subordination and their achievement of equality, equity, and empowerment".

Moser's gender analysis tool is summarized by Oxfam's guide into the following.

### **Moser Tool 1: Gender Role identification/ Triple role**

The triple role of low income women are summarized into productive (the production of goods and services for consumption and trade obtained from employment or self employment), reproductive work (the care and maintenance of the household and its members) and community work (community managing activities which is voluntary, unpaid work).

### **Moser Tool 2: Gender needs assessment**

Two types of gender needs are identified, practical and strategic needs. The practical gender needs are meeting immediate necessities, needs that result from inadequate living conditions. Examples of interventions include provision of water, health care, and income. Meeting such needs will not change the division of labor that prevails and thus women's position. The strategic gender needs are those that if met will change the gender division of labor and thus women's subordinate position, power imbalances, legal rights, domestic violence, unequal wages and women's control over their bodies. Interventions include challenges to the gender division of labor, alleviation of the domestic labor and child care, removal of discriminatory laws and legal system, reproductive health service provision, and measures against male violence.

### **Moser Tool 3: Control over resources and decision making in the household**

This tool looks at who has decision-making power and thus exercises control over household resources.

#### **Moser Tool 4: Planning and balancing role the triple role**

This looks at whether a program or project increases women's workload in one role at the cost of another role.

#### **Moser Tool 5: Distinguishing between different aims in interventions: the WID/GAD Policy Matrix**

This encourages users to distinguish how approaches help to transform women's subordinate position by inquiring to what extent women's practical and strategic needs are being met. Different policy planning methods that have been used in development planning since the 1950s are summarized as the welfare approach, equity, anti poverty, efficiency, and empowerment approach.

#### **Moser Tool 6: Involving women and gender aware organizations and planners in the planning:**

This encourages planners to involve gender aware organizations and women in their analysis and to incorporate practical and strategic gender needs, in defining the goals of interventions as well.

### III. FINDINGS

#### Case Study: Women in Self Employment (WISE)

Women in Self Employment (WISE) was selected for a case study because of the following criteria.

- The organization has 15 years of experience and worked towards the economic empowerment of 28,000 women in Addis Ababa
- WISE has earned the trust of and has a good reputation among different stakeholders, including government, community and the private sector. So far, WISE has worked with 146 nongovernmental, government, community and private organizations. WISE is a winner of many awards for high achievement and excellence, some of the awards it received include award by Ethio-Sudan group, World Bank Development Marketplace award in 2003 for innovative ideas, the Consortium of Christian Relief and Development Association (CCRDA) first-rank award in 2007 for its excellent work with community-based organizations and other women-focused nonprofit organizations
- WISE Saving and credit cooperatives (SACCO) union got an award from Addis Ababa City Administration for its work excellence in poverty reduction particularly benefiting poor women and girls.
- The Executive Director Tsigie Haile was recently nominated by the US Embassy in Ethiopia for the International Women of Courage Award. She was also featured in the book “Temsalet:- Phenomenal Ethiopian Women” as one of 64 accomplished Ethiopian women.

### 3.1 Background

Women in Self Help (WISE), established in 1998 has a mission that “envisions a nation where women are economically empowered and absolute poverty is eradicated”( WISE.org). WISE targets poor, self-employed women and girls who are unemployed and have the vision to become entrepreneurs and those that are already engaged in small business.

The mission and objectives of the organization are implemented through the following strategies as per the strategic plan 2010-2014 (WISE.org).

1. Organization and Institutions Development: setting up and strengthening the capacities of community-based organizations including savings and credit cooperatives, producers cooperatives, trade groups, Yetena Idir (Health Insurance) and market groups that can provide sustainable livelihoods, services and serve as a means of economic and social empowerment to their members.
2. Enterprise Development: provision of information and services to members for the development of their enterprise. The four training programs of WISE are the following.
  - a. Entrepreneurship/Business Skills training: Basic business skills training, enterprise management 1-3, creative thinking, vocational skills training on housekeeping, bakery, etc
  - b. Leadership and Management Skill: this is organized for elected members and for saving and credit management group leaders and covers cooperative law
  - c. Health Education: basic health, sanitation, food nutrition, HIV, first aid

- d. Self-Development: Life Skills to provide women with knowledge and skills on self confidence, accessing important life information on topics such as legal, health and business matters
  - e. Home based literacy and Numeracy: children teach their mothers who are participants of WISE project to read and write at their home and are rewarded upon passing the standardized test administered by WISE. A quarter of WISE's program participants are illiterate.
3. Learning and Strategic Partnerships: forging strategic partnership with likeminded organizations through the provision of training of trainers for staff and chosen members, mentoring and experience sharing. Other activities are production of publications and research.

### **3.2 Implementation Guidelines**

- Inclusiveness (involving target groups, their spouses, families and the community in the program. Diversifying target groups by including women with disabilities, women with HIV/AIDS, illiterate women, women-headed households and women beggars)
- Learning and Sharing: learning from others and sharing good practices
- Sustainability: sustain programs through capacity building, cost sharing, leadership development and income generation of the umbrella consortium of the SACCOs
- Partnership: Collaborating and networking with different organizations and participating in networks and forums to promote learning and replication of WISE's program.
- Integrated and Holistic Approach: Addressing critical issues of development of the target group to ensure holistic empowerment of the women.

### 3.3 Challenges of Urban Women Entrepreneurs in Informal Business

When asked about the challenges women entrepreneurs in the urban informal sector face for scaling up their business, Tsegie Haile who is the Executive Director of WISE mentions the following key points.

**Production and marketing premises** pose a big challenge for the women. Government's priority areas and pre-requisite of saving with and borrowing from the government-affiliated Addis Saving and Credit Institute challenge the women's choice of business and financial service providers.

The **Fear of loans** among some target women is also a challenge. Even though the SACCOs and Union offer loans up to Birr 300,000, not many members make use of the opportunity. When asked why they don't borrow money, they say they are afraid of loans. For fast-growing women-owned business requiring over Birr 300,000, **there is not much out there**. Though Enat Bank (a women's bank) attempts to provide access, not many are aware of the procedures and collateral is a critical issue.

Thirdly, it is assumed that there are favorable policies for women. However, when it comes to practice, there is very little happening. For example, WISE attempted to send some artisans to India to exhibit and sell their products. There was **no special support or policy** these women could use. They had to go through the normal procedures and comply with standard policy. So, where is it? Even the Women's Ministry could not do anything.

**Gender-related issues** continue to prevail and affect the performance of women in business. From our experience, many spouses object to their wives' participation in WISE – training and loans. Therefore, many women do it in secret. Upon seeing improvement in their household conditions, husbands stop opposing participation and may actively support their wives.

However, as the women continue to advance in their economic activities and become empowered/transformed, some husbands create conflict. This has been seen with some women in fast-growing business women. Household chores and child upbringing is a demanding task. Power sharing is not an easy thing. Attitude is not easily changed. Culture does not go away easily either.

**Low educational levels and illiteracy** among many also pose challenges in the economic advancement of women. 20-25% of our women cannot read and write. Even those who have attained elementary education are not good in reading and writing. Thus, they are not able to use IT and also develop as fast as those with formal education. Low-education, low-income women micro-entrepreneurs do not sufficiently take part in membership organizations such as the Ethiopian Women Entrepreneurs Association or Chamber of Commerce as these spaces are for the educated and higher level entrepreneurs. We tried to connect them and some women attended one meeting of the Association. They came back and said to me: ‘This is not a space for us as the participants mostly speak in English or use many English words. We should have our own.’

WISE had conducted a recent baseline survey of its program participants by taking a sample of 439 women who live in 11 districts to develop a detailed background on its program participants. Most program participants of WISE are in the age range between 20-30 (35%) and 25% of them are illiterate. With regards to monthly earnings, 20% of the surveyed earn less than \$10/month while only 1% earn more than \$75. When asked about domestic work and responsibilities 79% of the respondents say that they do the domestic chores themselves. Asked about the source of loans for their trade, 52% said they borrowed from a microfinance organization other than WISE, followed by individuals and family that accounted for 18%. For questions relating to problems they face in their business and what they needed to increase their income, the need for money, space, health and knowledge were highly ranked. When asked about their opinion on the different

positions of males and females in society, respondents ranked factors such as culture and lack of awareness highly.

### **3.4 Achievements/ Impacts**

**Access to finances created:** enabled its members to have financial inclusion for self reliance and improved living conditions (WISE. Org). - 28,000 members and 850 weavers were able to start up or grow their micro business, with loans of 140 million birr (\$7 million) disbursed to date and 40 million birr mobilized as savings.

**The cooperative model:** more than Birr 88 million (\$4 million) was loaned out in the past 15 years through the savings and cooperatives and the Union to finance target group members starting new businesses or growing their small businesses. Over Birr 27 million (\$1,350,000) were mobilized as savings from the members. The loans that have been taken by members have been used to cover payments for subsidized government housing or condominiums, building and renovation of their houses and the payment of school fees of children. Micro insurance is also provided for loans and health (WISE. Org). Women who take loans are linked to insurance services and are given coverage for death of a member or her spouse, maternity leave, and other health related issues based on the agreement (WISE.org).

**Increased participation of women in leadership positions:** leadership training of WISE has increased the participation of women in decision making at local government administrative units. Cooperative members have increased their negotiation power with stakeholders such as government bodies to access resources that were inaccessible (WISE. Org)

**Investment in capacity building:** WISE invests in human organizational capacity building in terms of the human resource base, technical expertise and building infrastructure.

To improve the skill of its trainers and facilitators, trainings on Adult Training are provided.

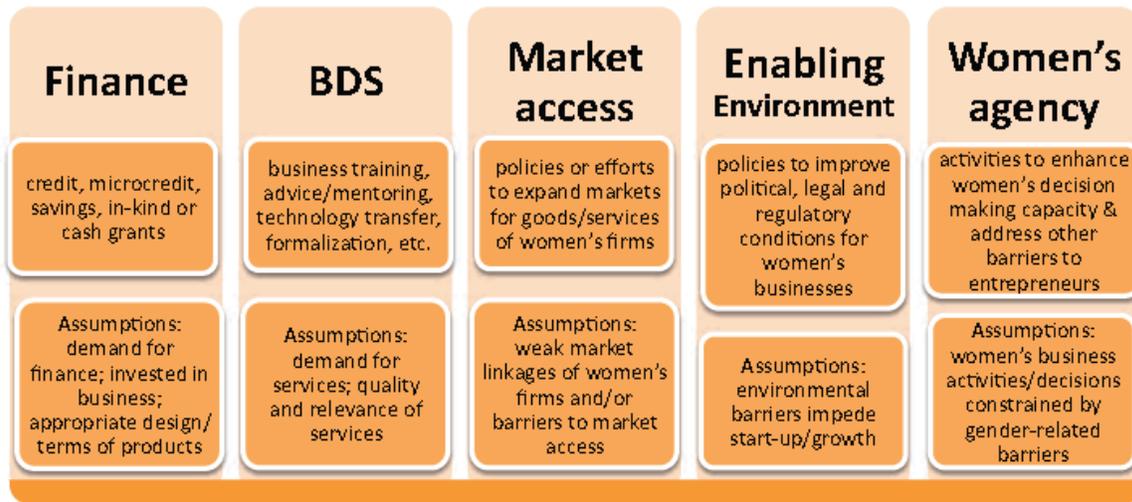
Presently, WISE has over 100 staff members under its umbrella; women are 85% of the workforce.

WISE continually revises and develops new training materials. It is one of the very few non profits in Ethiopia that has its own premises - : two three story buildings constructed by contribution of SACCOs, the Union and members and staff. It is used for offices, trainings, and a product display/sales centre which helps generate income for the organization.

**Partnership with local, regional and international organizations:** Locally, WISE is a member of consortiums and umbrella organizations. Trainings have been conducted for 32 Ethiopian organizations to replicate the savings, credit and micro insurance programs with other women-centered organizations working in the different regions of Ethiopia.

In summary, WISE's approach can be mirrored by ILO's graphical presentation on Women's Entrepreneurship Development intervention below. Its programmatic approach incorporates most of these five areas of intervention except for work on the enabling environment/ policy intervention because of the newly enacted charities and civil societies' law of 2009. The CSO enactment prohibits organizations that generate more than 90% of their income from foreign sources to engage in any policy advocacy.

## Women's Entrepreneurship Development (WED) interventions



### Intermediate outcomes:

- More start-ups, investment
- Improved business knowledge/skills, confidence, agency over business decisions
- Improved business practices & performance
- Increased market access
- Higher business formalization

### Final outcomes:

- Business growth: increased revenues, profits, employees
- Enhanced women's economic empowerment (e.g. agency over business earnings, investments)

Source: (ILO, 2014)

### 3.5 Factors for effectiveness

Tsegi Haile in the questionnaire replied by saying, “we believe and have confirmed that the factors contributing to the success of the women constitute organizational, leadership, funding and program design. She explains as follows.

**Organizational:** WISE is a **learning** organization. It has developed in the past 17 years through learning from its own and others' experiences and through **innovation**. Every year we

evaluate what worked well and what did not. We also test new ways of doing things. That is how we came up with our Health Iddir<sup>3</sup> Micro-pension scheme, which are very unique. The organization strives to have value and mission-driven staff. These staff look at the end results of the work they do, i.e. contributing to the empowerment of the target women. Luckily, most staff are like that if not all. We are directed by a strategic plan. We now have our third strategic plan that guides our route. We don't accept grants or offers that are not in line with our set direction and interventions. We also look at the long-term sustainability of the organization. We now have a business unit that generates income for our work. WISE is ready to learn and incorporates the learning into our work to ensure that our programs are holistic, we conduct regular monitoring and evaluation and reflect on challenges , what worked and also what did not work

**Program and approach:** We implement a focused program, i.e. women's economic empowerment. What we ensure to provide is a holistic Business Development Services (BDS). Whatever we do, e.g. health or literacy and numeracy activities, should contribute to the economic empowerment of the women. Thus, all our efforts are concentrated towards the overall objective. This is how we were able to bring about success to our women as well as our organization. Our approach promotes self-reliance and using own assets (asset-based development approach). This avoids A sense of dependency and enhances the women's ability to use their potential. The SACCO (Savings and Credit Cooperative) approach is instrumental to access to financial services. These provide loans without collateral (our collateral is peer pressure). The literacy and numeracy intervention, micro-insurance, micro-pension, life skills training, business skills training, leadership training all look at the holistic empowerment of the women. Above all, as proved by the Success

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<sup>3</sup> Traditional community based organization usually organized for burials where members make monthly contributions. Health idir- members make contribution as an insurance scheme.

Study, over 90% of the respondents confirmed that their success is attributed to the training they received. On second rank was staff follow-up and support and third was a loan service.

**Leadership:** We believe that leadership is essential in the performance of an organization. The commitment, vision and mission-driven nature of the leaders is a critical factor. Of course, capacity to lead effectively, to give direction and develop staff, is also a factor. The leaders attempt to be exemplary in living the culture and values of the Organization.

Moreover, women program participants are part of the governance and leadership of the organization and therefore there is a sense of ownership of the program. WISE belongs to the women.

**Funding support and Capacity building:** Another factor for our success is the funding support we have received especially at the initial years in the life of WISE. Action Aid Ethiopia covered whatever we wanted and we concentrated on program improvement and development. After 5 years with only one funding partner, Concern approached us to be its partner. Then, others came over such as ILO, the Coady institute and the Institute of International Education (IIE Ethiopia).

When asked how organizational change has impacted the work WISE does in the field in one of the trainings, she responded “In every interaction with our clients, we transmit our broadened outlook and deeper understanding of the concept of equality . We are identified by the government as an organization working for economic empowerment, but we are actually working for change in every aspect of women’s lives and gender relationships”.

## **IV. ANALYSIS OF FINDINGS**

The following sections will analyze WISE's model through Moser's theoretical framework, ILO's study on effective interventions and ICRW's study on business development services

### **4.1 Triple role of women**

WISE's overall strategic approach recognizes the triple role of women; the reproductive, productive and community roles. A baseline survey and a monitoring and evaluation performance tools review gathered data on unpaid work. The training design also has content where by women participants themselves make a survey of their time use to help them understand and value their unpaid work contribution. Project planning of WISE is informed by the realization of the triple role of women; trainings are arranged to fit the timing and work schedule of women so that it does not undermine the other roles they play. Most WISE's trainings are organized and delivered in 10 half days.

### **4.2 Responsive to practical and strategic needs of women**

As mentioned in the survey, 25% of target women beneficiaries of WISE are illiterate. The results based literacy and numeracy programs that are designed for illiterate women engaged in trade are conducted in their own homes and they are taught by their own children. This is another example of an intervention that responds to the strategic needs of women. Its delivery is conscious of the time constraint that women have to participate in such training activities. Improving education status is a response to the strategic needs of women that increases their chances of accessing opportunities for trainings and they are better equipped to track their business's efficiency and profitability.

A progress review study on one of its projects whose intended goal is to strengthen women's leadership for poverty reduction in Ethiopia through two approaches: by working with women groups to build leadership and entrepreneurial capacities by facilitating access to trainings (business skills, life skills, leadership and management) and through organizational strengthening.

A tracer study on the project found that the leadership training resulted in practices of sharing power and decision making at the household level, accepting religious and cultural differences, securing a career path and emphasis on children's education thus fighting intergenerational poverty, influencing family members through visioning, attaining shared power and decision making at the household level. Improved voice and representation in community decision making structures were additional results that were observed (WISE.org). Those who were already participating in community structures reported being elected to positions of chair/ vice chairperson, judge, and committee members of income generating projects after obtaining training from WISE. They were also working with the political wing of the village, as village youth committee members, on the development committee and in Women's community based associations (Idir). Study of the extent and quality of leadership participation and decision making in community structures; however, found that it is still a work in progress. Often there were no influential women to bring women's issues to the table to bring about critical changes. The following quote is taken from the study conducted by WISE as an example of how better leadership role and decision making status was achieved at the household and community level.

“My husband is a member of a religious association (‘Medihanealem Tsewa’) and spouses attended the festivals. We have been spending a lot for the feast. Among the spouses were five SACCO members. I lobbied these ladies. We convinced our husbands and reduced the cost of the

feast. We started using the extra money to help each other during emergency situations or when someone gets sick (29: Married, age 24)”

“I thought of divorce as I was always nagging my husband. After the training, I became a reporter to the family and shared what I learned every time. I realized that my husband changed for the better following my changes due to the training. Now, he admitted and said, ‘you know this. You can decide’ (029: Married, age 24)”

“I am a Chairperson of the Group cafeteria and gave due concern like a private business. The cafeteria that has been weak for a long time was strengthened and sharing the dividend among members was facilitated for the first time (22: Married, age 50)”

Championing women’s leadership and decision making as an approach is responsive to the strategic needs of women. While the trainings and financial resource accessibility through loan program responds to the practical needs of women by making available resources to take care of immediate needs for survival, the interventions aimed at bringing women to the decision making tables has the potential to change women’s position at home and the community, change societal values, perceptions on gender and thus respond to the strategic needs of women. In other words, while WISE calls its approach holistic, it is equivalent to Moser’s call for attention to the practical/strategic needs of women.

But such programs in leadership strengthening require prolonged investment and multiple other strategies as well. The study further noted that even when programs are offered and call for women to take the opportunity, women often shy away from participation in leadership roles because of the

burden of family responsibilities. These women are either heads of households or even when married, their spouses do not have sufficient income or have health complications. If they have children, they are either not yet at the productive age or are at a productive age and unemployed. These women are running for survival and are far away from being elected to leadership in community structures (WISE.org).

“I am busy on my own affairs and prefer not to be elected. As far as there is no obligation, I will say that I don’t have the capacity to be elected (007: Married, age 27)”.

“I am changing my residence frequently due to high house rent. I am not yet even a member in any idir or Women’s Association let alone being elected (021: widowed, age 30)”

The findings mention that this reflects isolation and less integration with the community due high mobility caused by poverty. Other reasons why women shy away from leadership roles mentioned in the findings of the study are low educational capacity and low self confidence. The study also says that those who have made it to the participation stage and were part of the decision making in community structures didn’t have outstanding women leaders who put the women’s agenda first and impacted decision making (WISE.org). Responding to the strategic needs of women requires a consorted effort by other actors to bring about systemic change.

### 4.3 Success factors: Training, follow up, loan

An assessment of the success rate had been conducted by a researcher and the results included in a document titled “A Study on Organization for Women in Self Employment’s (WISE’S) Success Rate and Factors Contributing to Success” (Retta, 2012).

Reviewing the evaluation findings, Retta 2012’s overall finding is that 82% of women said that they are successful after using the services of WISE. This success rate is a weighted average of indicators of success measured by an increase in income, ability to cover for family medical expense; ability to cover children education cost; ability to save more than 10% of their income; ability to continue their business even when WISE support ceases, capability to repay appropriate amount of loan on time, increased awareness and changed behavior about harmful traditional practices (HTPs), increased awareness and behavioral change towards HIV/AIDS, increased awareness and attitudinal change towards family health.

Retta’s findings show that the success factors are training which is ranked highly, monitoring and follow up ranked second and lastly loans obtained from SACCOs. ILO’s study on effective interventions on Women Entrepreneurs Development also mentions that the factors that contribute to the success of women’s business growth are business training followed by individualized, follow-up technical assistance and advice and business grants for existing entrepreneurs (ILO, 2014). It further notes that training programs for women must meet the needs, be flexible in delivery schedules, and provide post-training follow-up.

### 4.3.1 Training design

The training curriculum of WISE is also designed to meet the needs of women both in terms of level of education and experience in business. Trainers/ facilitators are experienced in adult learning techniques. They use adult learning methods including role plays, folk tales , experiential learning, learning with the senses, games and exercises that are context specific, and relatable to their everyday life experiences. The tracer study mentions the factors that facilitated attitudinal and practice change were the trainers’ positive attitude and work ethic, the positive atmosphere of the compound, class space, loans, the inspirational stories of successful women program participants of WISE, the trainees’ commitment and interest, the new friends found, and the training materials provided at the end of the training.

“Documentary film of successful women, the revision of the BBS training during the graduation day and graduation day ceremony accompanied with singing brought inspiration and is unforgettable. We became mad with the new hope and dancing” (028: Divorced, age 35).

(WISE.org)

“It was the experience exchange that led me to believe that I can change for the better. Experiences exchanged among ourselves gives courage as we see other’s problems are more severe than ours “(001: Married, age 44) (WISE.org)

“The dramas and examples are directly related with our life experience. It seems as if the trainer saw our home and living conditions” (015: Married, age 40).

The participants themselves reported that the BBS trainings enabled participants to initiate new businesses, identify their own assets and started using them to generate income, enhance their

ability to contribute to household income; initiate savings, wiser use of resources, growth of assets and ability to renovate their home.

“I started an injera business immediately using the transport payment of the training and some additional money. At night, in parallel with injera making, I was engaged in cotton thread spinning; sold the yarn and covered electricity and water expenses; no more spending much time in women’s idir(traditional funeral association) or staying after funeral. Even if my husband is bed-ridden and without A pension, I am saving fivefold compared to my SACCO group members and secured a monthly equb (rotational saving) (015: Married, age 40).

“I have been 8 years in business. I lost Birr17, 000.00 and I don’t see any growth in my business. Finally, I understood the core problem for my loss. It was my poor knowledge of saving. After taking the training in WISE, I secured four different savings (009: Widowed, age 38)”

#### **4.4 Measures of growth (Direct and indirect indicators)**

The other study that is used for analysis is the study by ICRW on business development services. The study emphasizes that business growth can be measured by direct and indirect indicators (ICRW, 2001). Direct indicators such as the increase in net income, number of employees and increased quantities of inputs purchased and products and services sold. Control over income is another direct indicator which is gender specific. The study mentions that many microfinance programs are increasingly using control over income to assess impact of microfinance programs around the world. It further notes that indirect business growth indicators are indicative of the alleviation of constraints that are barriers to women entrepreneurs’ business growth. Increased access to formal services and information captures constraints many women entrepreneurs are facing.

The following table adapted from the study will be used to compare with WISE’s indicators and review the extent to which WISE uses indirect indicators to measure success. The last column on the right checks with Yes/No.

TABLE 1.1. Business Growth Indicators for Women Micro-entrepreneurs

| Business Growth indicators  | Type and level of intervention  | WISE (Y/N) |
|---|---|------------|
| Increasing a woman client’s net income (direct)                                   | Provide alternatives to traditional production, processing, and marketing activities ` Increase security of supply of inputs (quantity, affordability) ` Increase number of potential clients for women entrepreneurs ` Increase access to sales points ` Provide labor saving devices related to production ` Provide quality control systems to increase value ` Provide training, technical assistance related to horizontal or vertical integration | Yes        |
| Increasing a woman’s control over income (direct)                                 | Support activities that result in increased control over income ` Involve other members of the household in coming to terms with the issue  | Yes        |
| Increasing women’s access to formal sector services (indirect)                    | Create links between women entrepreneurs and larger private sector institutions that offer markets and services   | Yes        |
| Increasing management skills of women entrepreneurs (indirect)                    | Provide business skills training to help build entrepreneurial capabilities   | Yes        |
| Increasing women clients’ access to information and extension services (indirect) | Design/change content of extension messages to match the time, location, and other needs of women clientele ` Train existing staff to reach women more effectively ` Link project activities to activities of existing women’s groups   | Yes        |
| Increasing a woman’s sense of empowerment (indirect)                              | Promote group formation with women as group leaders ` Promote interactions between women and formal sector agents   | Yes        |

Adapted from Bennett and Goldberg. “Providing Enterprise Development and Financial Services to Women”, World Bank, Technical Paper 236, Washington, DC, 1993 cited in Esim, 2001 [ADD PAGE NUMBER]

As can be noted from the preceding sections, WISE mostly uses direct indicators. Those set by the organization such as increase in income, ability to cover for family medical expense; ability to cover children’s education cost; ability to save more than 10% of their income; ability to

continue their business even when WISE support is ceases; capability to repay appropriate amount of loan on time; increased awareness and changed behavior about HTPs; increased awareness and behavioral change towards HIV/AIDS; increased awareness and attitudinal change towards family health are mostly direct indicators. Though some of the quotes obtained from program participants indicate that women's negotiation and decision making power in the household is changing and one can argue that ability to save, cover children's education expense comes as a result of some form of control on income. An explicit indicator on "control" may capture a lot. Moser's theoretical framework also looks at who has decision-making power and thus exercises control over household resources. Time use survey by CSA has revealed that men have more control over household income, which is a reflection of unequal status. Setting control over income as a long term success indicator can direct attention towards the bigger visions of gender equality.

Involving household members to come to terms as a strategy to support women's increased control over income is mentioned by ICRW research. Executive Director Tsegie had also mentioned that sometimes, husbands create conflict in the house when women become economically empowered. Although not outlined as a strategy, WISE organizes events called "husbands day" to include men as supporters for gender equality. Strategies that include male involvement for gender equality is important for gender equality. Recommendation section will discuss some strategies on how to involve men.

Furthermore, WISE is involved in creating market linkages for its target program participants through hosting of exhibitions, bazaars and innovative business idea competitions on its premises and facilitating participation in trade fairs in international spaces. Recently, six women entrepreneurs who make hand spun and hand woven stoles and leather bags attended a bazaar and exhibition in India which was supported by DFID and the International Trade Center. Although

evident in this example that such a program undertaking is taking place, the indirect indicator of increased access to formal sector services is not used to measure its performance.

#### 4.5 Principles of Good Practices

ICRW’s study on principles of good practices in BDS for growth will compare WISE’s practices with the identified practices. The findings will be strengthened by Leslie Crutchfield, Forces for Good: The Six practices of high impact nonprofits.

**Table 1.3. Principles of Good Practice in BDS for Business Growth**

|                    | WISE Y/N   |   |
|--------------------|--|---|
| Scale              | Numbers of women, enterprises, organizations reached         | Reach 28,000 women ;  |
| outreach           | Reaching under-served markets, particularly the poor         | Targets are the poorest of the poor                             |
| Impact             | Improving women’s lives through enterprise growth            | Strategic plan identifies enterprise development as an approach |
| Cost effectiveness | Achieving impact at the least cost possible                  | Data on finances not available for the study                    |
| Sustainability     | Ensuring that services and benefits continue in the long run | Evaluation findings response                                    |

Source: “BDS for SMEs: Preliminary Guidelines for DonorFunded Interventions: Summary of the Report to the Donor Committee for Small Enterprise Development,” Committee of Donor Agencies for Small Enterprise Development, ILO. January 1998

WISE has reached 28,000 women and girls in its economic empowerment scheme. It has achieved scale, outreach and impact because it works in collaboration with others. High impact non profits build the larger field, share resources and empower others by sharing knowledge, developing leadership and working in coalition (Crutchfield & Grant, 2008). They nurture nonprofit networks.

WISE has forged partnerships with local regional and international coalitions to share its best experiences. It identifies itself as a learning organization. It gives away its model to be adopted and replicated. It has adopted the networked mindset which is aligned to long term vision and desire for impact above own self interest (Crutchfield & Grant, 2008). Crutchfield notes that such organizations are not only focused on building their own capacities. They instead increase their impact by giving knowledge and resources away. They increase impact by leveraging their nonprofit networks. The approach has been termed as a “network mindset”. Knowledge and expertise with other organizations is shared through research, publications and replications of manuals. WISE opens its doors for researchers to study its approaches and makes its publications and researches public. Training manuals are translated and printed in different languages so that it can be used in other regional states of Ethiopia. Developing leadership through nurturing talented employees and leadership both their own organizations and those they work with is also a tactic mentioned by Crutchfield. In a recent news article on its social media page, it reported that training of trainers (ToT) in Business Management Skills was given to its African partners from six countries that are partners of Institute of International Education (IIE) and Coady international institute programs. Crutchfield notes that “developing talent and leadership can be a powerful tool for building a network, movement or field”.

It sustains impact because it invests in three critical elements; people, capital and infrastructure. Crutchfield notes that high impact organizations do not take funding from any source thinking they are good sources of revenue but they take them because they help solve the problems the non profits are addressing. This was supported by the executive director’s response who said WISE does not accept funding that is not aligned with the mission of the organization.

Moreover, the importance of investing in information technology, building, and management systems and building the non profit's own organizational capacity is highlighted by Crutchfield . In the two three story buildings WISE owns, a fully furnished information technology room serves the members of the target community

Making markets work which is one of the practices also mentioned by Crutchfield. This is by leveraging business through changing business practices, partnering with business and running one.

In a news update on its official social media page, WISE reported receiving a grant from Sunlight Industrial and Distribution Co. (SIDCO) to support school girls with sanitary napkin pads. Many vulnerable school girls from low income families, single parents or those who live with relatives miss out many school days which eventually leads to poor performance due to lack of sanitary napkin pads. Fifty school girls have obtained sanitary napkin pads for 12 months. SIDCO had also been supporting needy women, children with disabilities through the provision of small-scale poultry housing for target members, chairs and drawing tools for students affected with Down 's syndrome and provided financial support for students who scored high marks in their academic performance. The Executive Director of WISE remarked that the majority of wealthy in Ethiopians do not contribute in such assistance. Establishing a partnership with the private sector such as SIDCO and other few members of the private sector is a breakthrough in a country where philanthropy has not yet developed. The private sector has a significant role to play in development but it requires creative, innovate and sustainable strategies of engagement that bring about mutual benefits to both sectors.

WISE runs a business from rentals of its premises. This income is ploughed back into the organization to cover operating costs and run its programs sustainably. Such streams of funding come without any strings attached, unlike donors funding that come with specific earmarks for specific programs. It gives the organization flexibility and freedom to use its own income in ways it sees fit. The trainings are also offered using a cost sharing mechanism. The modest fee charged helps to share costs (Crutchfield & Grant, 2008).

## V. SUMMARY AND CONCLUSIONS

A critical review of WISE's intervention approach on women's economic empowerment was made. This was examined and compared with three studies; theories on gender and development particularly Moser's theoretical framework, ILO's study on effectiveness of women entrepreneurship development interventions and lastly a study on women's business development services by ICRW.

The findings asserted the effectiveness of WISE's approaches. Its intervention strategies are designed to respond to the identified challenges of women entrepreneurs. WISE interventions are informed by the recognition of the triple role women play (productive, reproductive and community roles). It recognizes the important role that women play in the unpaid care economy and designs its intervention strategies to respond to both the practical and strategic needs of women. The design process of its strategies follows the principles of inclusion. Members, their spouses, family and the community are involved in the programs. The baseline survey on socio economic status and time use studies sets the benchmarks for measuring impact and level of effectiveness. It also enables it to design demand driven strategies which are responsive to its program participants.

Championing women's leadership for women's economic empowerment responds to the strategic needs of women. But this is again challenged by women's triple role and responsibility to fulfill their roles. Vulnerable and low income women simply do not have time to participate and take opportunities availed for their advancement. The need to meet their survival practical needs first constrains them from accessing other opportunities. The leadership trainings enhanced women's participation and representation in leadership and decision making both at household level and community structures. However, the quality of participation to influence decisions that affects

women's issues was not yet achieved. Changing societal norms, behaviors and practices on gender is a slow process and it requires a prolonged investment. It is not something that WISE can only address, rather concerted efforts of multiple stakeholders working towards gender equality is required.

The services offered by WISE, training, follow up and loan were mentioned to be the factors for success by program participants. This confirms to ILO's effectiveness intervention study. To sustain its success and impact, WISE invests in building its own capacity and that of community-based organizations that can provide sustainable livelihood services.

## **5.1 Recommendations**

Achieving economic empowerment requires multiple interventions which can not be left to organizations such as WISE. It requires addressing the factors that contribute to gender inequality. It calls for addressing the policy environment, cultural environment, the gender division of labor, education status of women and girls, which are all interrelated. It is understandable that WISE can only do its share of contribution within its sphere of influence guided by its mission. Below are some recommendations to consider.

1. Government's policies and strategies to ensure women's active participation in the country's economic development and equal benefit are promising commitments. But if these supportive policies are not translated into actions, the intended impact will be lost. Furthermore, the macroeconomic policies particular the fiscal and monetary policies are also lacking gender analysis and their impact on gender equality. these aspirations will not have their intended impacts. These are the operating environments, the external environment context that affect women's lives and in which organizations operate in. Supporting the

emergence of feminist economists to research and provide analysis of the macroeconomic environment through the gender lens can be a strategic way to influence the external environment.

2. The time use survey by CSA linked educational attainment with time spent on unpaid care work. Women who had higher educational attainment spent less time on unpaid work. It was reported that increased educational attainment is associated with involvement in productive work and improved economic status. It was also mentioned that education increases women's opportunities to access services such as training, finances and assume leadership positions in community structures. WISE's home based literacy program, and the support it made to girls education is a long term investment. Education is also a powerful tool to change gender perceptions of boys and girls at an early age. WISE can play the influential role along with other actors that work on education. Its publication on "Let me narrate my story" that narrate stories of change can be used as educational tools to reach in school boys and girls.
3. WISE has gained the recognition as a leader for women's economic empowerment program. Its approaches have proven effective. It can be more influential by strengthening its sphere of influence through the partnerships at local, regional and international level. It can be a center of excellence for women's economic empowerment where others can learn and a hub for research on gender.
4. The importance of male involvement as a strategy to bring gender equality has obtained prominence by many development practitioners. A study by CARE that can strengthen WISE'S approach of involving men includes motivating men to be role models and champions for gender equality. The other proposed approach is inclusion of men in positive

messaging. This is done by inviting men to events because they have positive contributions to make. Another strategy is mentioned in CARE's study is that of identifying men leaders who can carry positive messaging about gender equality.

5. Strengthening market linkages for women entrepreneurs by facilitating connectivity with the private sector ,producers, suppliers to create marketing opportunity for members.

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