



H&M FOUNDATION

End Line Evaluation
Women for Women: Creating Opportunities for Women in
Enterprise Development in Addis Ababa, Ethiopia

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Lists of Acronyms

AAWCAB	Addis Ababa Women and Children Affairs Bureau
CAPI	Computer Assisted Personal Interviewing
CI	CARE International
CSA	Central Statistical Authority
CSC	Community Score Card
ETB	Ethiopian Birr
FDRE	Federal Democratic Republic of Ethiopia
FGD	Focus Group Discussion
GDP	Gross Domestic Product
GTP	Growth and Transformation Plan
IGA	Income Generating Activity
IR	Intermediate Result
Kcal	Kilo Calories
KII	Key Informant Interview
MCDP	Mission for Community Development Program
MFI	Micro Finance Institutions
MIS	Management Information System
MoFEC	Ministry of Finance and Economic Cooperation
MSE	Micro and Small Enterprises
NBE	National Bank of Ethiopia
NPC	National Planning Commission
PLC	Private Limited Company
SAA	Social Analysis and Action
SACCO	Saving and Credit Cooperative
SHG	Self Help Group
UNDP	United Nation Development Program
VSLA	Village Saving and Loan Associations
W4W	Women for Women
WEE	Women Economic Empowerment

Executive summary

The Women for Women (W4W) project was implemented by CARE Ethiopia and its implementing partner, Mission for Community Development Program (MCDP), with the financial support from the H&M Foundation. The project was implemented for three years (February 2015-September 2018) and mainly targeted economically active but poor women in three sub-cities of Addis Ababa: Arada, Lideta and Kirkos. The project had an objective of empowering women entrepreneurs and women workers from low-income urban communities in Ethiopia to reach their full potential.

This end line evaluation is designed to assess the project's accomplishment, relevance, sustainability and contributions/impacts on different dimensions of women's lives. A survey consisting 224 beneficiary women was conducted to construct a longitudinal dataset comparable with the baseline survey. In addition, qualitative data were gathered through 6 FGDs, 10 key informants, 3 case studies, and review of relevant documents. STATA Version 14 and SPSS version 22 software packages were applied to clean data and do appropriate analyses using before-after approach, t-test, chi-square test, and other descriptive and qualitative methods.

The evaluation result revealed that the project targeted appropriate group and made significant changes in the lives of women through its interventions on skill development, creating access to financial services, and facilitating market linkages, among others. Accordingly, the project has contributed to diversification and expansion of business activities of beneficiaries and enabled them to enjoy moderate net earnings. Through organizing women in to 182 VSLAs and 6 SACCOs, linking them to Addis Saving and Credit Institute and Addis Capital Goods Finance S.C., and preparing business plan competitions and granting capital for winners, the project has played a key role to improve women's access to formal and informal financial services. This enable women to double their working capital after the project, increase their income and asset holding of the household, and improve their culture and level of saving.

This economic contribution of women was found to increase women's involvements in and autonomy of decision making on business, finance and household matters. The project's contribution to proper time management of women to balance their business and household responsibilities is remarkable. The relevance of the project was also confirmed as all of its

activities were aligned to the GTP II of the country regarding women empowerment and it contributed up to 7% of the annual plan of the city of Addis Ababa in some activities like business skills development. The fact that the project (particularly the women's organization) is well linked to the local government structure and much of the intervention is on mind set and skill development of people with a long lasting effect, ensured the sustainability of the project. The limitation of the project, the best practices and the lessons learned for future intervention has also been assessed and indicated for future use.

Generally, despite its short duration, the W4W project was a successful project implemented innovatively in the right place with the appropriate target group. The changes it brought on women's lives is remarkable and give a good lesson for future development intervention particularly in urban areas. However, the fact that more than 35% of these target women are still living under the national poverty line urges that more similar projects are required in urban areas on such low income groups of people. Therefore, it is highly recommended for development organization and donors like CARE and the H&M Foundation to consider interventions on enterprise development in urban areas. This study also revealed that lack of finance and working premises are the most pressing business constraints for women. The government and other development agents should closely work together to minimize these hurdles so that socio-economic empowerment of women can be improved.

1. Introduction

Ethiopia is the second most populous country in Africa with about 100 million inhabitants. It envisages to become a lower-middle income economy by 2025. The country has experienced a robust growth rate over the last decade (2006/07-2015/16), averaging 10.2% per annum (Gebreeyesus *et al*, 2018). This continuous growth is broad-based and much higher than the regional average, which was estimated to be 5.4% from 2003/04-2014/15 (World Bank, 2017).

Agriculture is the main source livelihood for about 80% of Ethiopians. However, its contribution to real GDP has been declining. For instance, the percentage share of agriculture to real GDP goes down from 41.6% in 2009/10 to 36.7% in 2015. On the other hand, the share of the service sector in real GDP for the same period has increased from 45.5% to 47.3%. Despite the country's ambition towards industrialization, the share of the industry sector to GDP has been growing slowly. It rose from its level of 10.2% in 2009/10 to 16.7% in 2015/16 (NBE, 2017).

Despite the double digit economic growth in the last decade, the country has been challenged by high unemployment rate particularly in urban areas. This is consistent with what is observed in many low income countries where economic growth is considered as 'jobless growth' as it did not generate sufficient jobs. There has been a decreasing trend over the last two decades, the urban unemployment rate of the country is still higher. The national statistics revealed that the urban unemployment has been 16.9% in 2016 (CSA. 2016).

Not only its high level but also the huge gender gap in urban unemployment is a big national concern which needs the attention of policy makers and development partners. Female unemployment rate is consistently much higher than their male counterparts. Accordingly, about a-fourth of economically active women in urban Ethiopia are jobless. That means from 1.5 million unemployed urban inhabitants, 1.1 million (about 72%) were females (CSA. 2016).

In this regard, the condition of Addis Ababa, the country's capital and the project operation area, is more severe than the national picture. CSA (2016) disclosed that Addis Ababa had a total population of 3.6 million and more than 54% were females. The total unemployment rate of the city was 21% (12.4% of males and 30% female), which is more than twice as large as that of men. The disadvantageous position of women in the labor market has its own implications for low level of women economic empowerment.

Not only the labor market condition, but also the level of poverty is high and provision of social services is inadequate in Addis Ababa. The population of the city is increasing rapidly as a result of increased urbanization and rural-urban migration. A large number of youth join the labor market every year. However, the formal sector is unable to absorb the ever increasing numbers. As a result, the informal sector is the main source of employment for the urban poor.

About 60% of the workers engaged in the informal sector are women where the job is often part-time, low paying and insecure (CARE, 2105). This is mainly because informal labor activities such as working at home, allow them to combine paid work with unpaid reproductive tasks. In the formal labor market, women are subject to discrimination due to existing stereotypes that they cannot perform and deliver. Often times, they are assigned to low paying jobs with limited opportunity for upward mobility. On the other hand, qualified women are not paid equally with their male counterparts for the same job/ position and often they are not considered for promotion. Self-employment presents its own challenges. Women have limited access to credit as their property ownership is not dependable enough to guarantee recuperation. Thus, they are considered high risk clients by formal financial institutions. The social sanction that systematically excludes women from having control over productive resources such as land, livestock, and wealth inheritance means that women and families headed by them live in poverty. In Addis Ababa, as high as 39.7% of households are female-headed and 73% of these households live in poverty. For women, it is often more difficult to transform their capabilities into income, as they tend to specialize in unpaid, undervalued, time and labor intensive reproductive and care work while men specialize in paid productive activities (CARE, 2015).

In response to these economic conditions for the urban poor particularly for vulnerable groups like youth and women, the Ethiopian government has designed an MSE development strategy in 1997. The strategy was revised in 2011 with a clear support framework which opens up opportunities for non-governmental actors to intervene in the area of entrepreneurship and enterprise development so that they can play a significant role in the socio-economic development of the country. Accordingly, MSEs are considered particularly important for women since they offer a more flexible, less restrictive form of employment. However, MSE development requires access to capital, licenses, skills, market linkages, working space, access to quality raw material, awareness and information about institutions and service providers. Current conditions, as indicated above, often represent constraints for the start-up and the growth of especially women-operated

enterprises. In addition to that, women face the fact that they typically have lower levels of education, limited access, ownership and control of productive assets, and different social networks than men, leading to lower economic productivity and a weaker bargaining position.

Despite the effort of the government to encourage female entrepreneurs, empirical evidences still suggest that the vast majority of women are engaged in entrepreneurial activity driven by pure survival - out of necessity rather than opportunity - because there are no jobs or any other options for income generation. Women participation is growing in the sectors of textile and garment, and services – most likely because the low skills and capital requirements, or the work can easily be done from home and thus combined with reproductive tasks. Competition however is high, and prices or reward for added value in terms of quality – and therefore income – are low. This explains why women are not only less likely than men to start a business, but also the fact that their businesses also tend to be smaller, have fewer staff and less growth expectations. Therefore, women generate relatively lower revenues than men. Finally, maintaining and growing the business beyond start-up is a serious challenge for all women entrepreneurs. Even though the exit rate of new businesses is high everywhere (40 – 50%), exit rates of women-owned businesses are even higher, especially in developing countries. Some reasons mentioned for high exit rates among women entrepreneurs are lack of financing, insufficient profitability, and family responsibilities.

As part of the effort to change these socio-economic conditions of women in Ethiopia in general and in Addis Ababa in particular, CARE with a generous financial support of the H&M Foundation designed the W4W project that has been implemented in Lideta, Arada and Kirkos sub cities of Addis Ababa between February 2015 and September 2018. The project intended to address the gender-related barriers that women face and are related to: 1) access and control over income and productive resources 2) the balance between productive and reproductive tasks and availability of time; 3) leadership qualities required to persist in the effort of developing a business and capacities to achieve and sustain the profitability of the business; and 4) autonomy in decision making over production process and revenues.

At the end of the project, SEGEL Research and Training PLC is contracted to undertake the final evaluation. By employing a before and after evaluation approach, this evaluation analyzed the effectiveness/impact, relevance, sustainability, and efficiency of the project. This report presents the evaluation design, findings, conclusion, and recommendation based on the findings.

2. Objectives, Scope and Criteria of the Evaluation

2.1.Objectives of the evaluation

The objective of the task is to assess the relevance, efficiency, effectiveness, and sustainability and related impacts of the W4W project. The evaluation assessed to what extent the project achieved its outcomes and results; and how and why they were achieved to the extent they were.

The specific objectives are:

1. Compare and assess end-line data to baseline data to determine whether the outcomes and targets of the project were met, and why.
2. Capture intended and unintended changes in behaviors, actions, ownership, capacities and relationships of program stakeholders, especially as they relate to gender equality.
3. Determine the project's contribution to these changes, and the efficiency and effectiveness of that contribution, especially in promoting and supporting gender equality change among key stakeholders.
4. Analyze the relevance of the project's activities and strategies, according to the key actors and current context of the project, and with knowledge around the gender equality challenges in the project context.
5. Determine the project's contribution towards CI 2020 indicators WEE, CARE Approach and CARE Roles
6. Determine the project's contribution to CARE Ethiopia URPFY program
7. Determine the project's contribution to the GTP II pillar strategies #Viii (promote women & youth empowerment, ensure their participation in the development process and enable them equitably benefit from the outcomes of development-from the perspective of Addis Ababa City Administration- limit the scope to Arada, Kirkos and Lideta sub city GTP II targets)
8. Form an expert opinion based on the above points as to whether the project results are sustainable, especially concerning the gender equality change necessary in the project context. Including consideration for the current institutional arrangements in the project context.
9. Enable the project stakeholders and the W4W team to reflect on change processes and the progress achieved.

10. Document stories about results and change from stakeholders' perspectives and distill lessons learned that will feed into CARE Ethiopia gender equality /women economic empowerment (WEE) programming.

2.2. Scope and Criteria of the Evaluation

Geographically, the evaluation covered 6 Woredas in three sub-cities of Addis Ababa where the project was implemented. Core staff of CARE Ethiopia, MCDP, government line offices at Addis Ababa City Administration and woreda levels and direct beneficiaries (women-led enterprises, members of VSLAs and women-led social service providers) were approached for the evaluation. The evaluation criteria presented below (Table 1) were used as guide for the evaluation.

Table 1: W4W Project final evaluation matrix

Evaluation Question /Criteria	Definition of the evaluation question	W4W project final evaluation Sub-questions	Data source and collection approach
<p>Relevance: The extent to which the project activity is suited to the priorities and needs of the target group, national policies & plans, CARE International and Ethiopia.</p>	<ul style="list-style-type: none"> ▪ Relevance evaluates the extent to which the project has been consistent with, and supportive of, the policy and project framework of country's SME development and strategies ▪ Stakeholder's participation and the extent to which the objectives of the project are consistent with the target beneficiaries' needs for demand-driven enterprise development services will be measured. 	<ul style="list-style-type: none"> • Analyze the relevance of the project's activities and strategies, according to the key actors and current context of the project, and with knowledge around the gender equality challenges in the project context. • Determine the project's contribution towards CI 2020 indicates WEE, CARE Approach and CARE Roles • Determine the project's contribution to CARE Ethiopia URPFY program • Determine the projects contribute to the GTP II pillar strategies 	<ul style="list-style-type: none"> • Household survey • Key informant interviews with project staff and targeted institutions. • FGD with selected project beneficiaries. • Project reports

Evaluation Question /Criteria	Definition of the evaluation question	W4W project final evaluation Sub-questions	Data source and collection approach
<p>Effectiveness/ Impact: To what extent the W4W project achieves its purpose, or is likely to achieved based on the outputs?</p>	<ul style="list-style-type: none"> ▪ It measures the extent to which the project achieved results in terms of defined project performance indicators in the result framework ▪ Examining the reasons for any deviance in accomplishment of targets, including the process by which the change was brought about. ▪ Evaluation of effectiveness is therefore linked to evaluation of impact and longer-term effects of the project. Impact refers to the total effects of the project interventions: positive and negative, intended and unintended 	<ul style="list-style-type: none"> • Assess to what extent the project achieved its outcomes and results; and how and why they were achieved to the extent they were • Compare and assess end-line data to baseline data to determine the outcomes and targets were met, and why. • Capture intended and unintended changes in behaviors, actions, ownership, capacities and relationships of program stakeholders, especially as they relate to gender equality. • 	<ul style="list-style-type: none"> • Household survey • Key informant interviews with project staff and targeted institutions. • FGD with selected project beneficiaries. • Project reports
<p>Efficiency: Measures the outputs achieved as a result of inputs. This generally requires comparing alternative approaches to achieving an output, to see whether the most efficient approach has been used.</p>	<ul style="list-style-type: none"> ▪ It measures the extent to which the project activities are implemented in a timely manner and was the execution of these services were within the planned budget and were cost efficient. ▪ Efficiency measures how economically the W4W project inputs were converted to outputs. ▪ The extent to which interventions can be justified by results, considering alternatives. ▪ Has the implementation adopted or taken into account new tools (innovation) in the transfer of knowledge? 	<ul style="list-style-type: none"> ▪ Determine the project’s contribution to these changes, and the efficiency and effectiveness of that contribution, especially in promoting and supporting gender equality change among key stakeholders. 	<ul style="list-style-type: none"> ▪ Household survey ▪ KIIs with project staff and targeted institutions. ▪ FGD with selected project beneficiaries.

Evaluation Question /Criteria	Definition of the evaluation question	W4W project final evaluation Sub-questions	Data source and collection approach
<p>Sustainability: Measures the prospect in which the benefits of the project interventions are likely to continue after the project funding has been withdrawn.</p>	<p>Sustainability assess whether the positive outcomes of the project continue after the conclusion of the project. Sustainability will be assessed considering the following factors:</p> <ul style="list-style-type: none"> • Were there efforts to replicate or scale up the objectives/activities and communities’ ownership of the socio-economic development efforts by the project Were there enough capacity of the Women organizations (enterprises, VSLA/SACCOs) in place to sustain the results happened because of the project funding 	<ul style="list-style-type: none"> • From an expert opinion based on the above points as to whether the project results are sustainable, especially concerning the gender equality change necessary in the project context, including consideration for the current institutional arrangements in the project context. • Enable the project stakeholders the W4W team to reflect on change processes and the progress achieved. 	<p>Household survey</p> <ul style="list-style-type: none"> • KIIs s with project staff and targeted institutions. • FGDs

3. Overview of the W4W Project Result Framework

‘Women for Women: Creating Opportunities for Women in Enterprise Development in Addis Ababa, Ethiopia’ project was implemented for 3 years (February, 2015 to September, 2018) in 3 sub cities of Addis Ababa. Two Woredas were targeted under each sub-city: Arada Sub City, Woreda 5 and 10; Kirkos Sub City, Woreda 9 and 10; and Lideta Sub City, Woreda 5 and 7. The project was funded by the H&M Foundation through CARE Netherlands and implemented by CARE Ethiopia in collaboration with Mission for Community Development Program (MCDP).

3.1. Specific Objectives of the project

The project had the following specific objectives.

- Establish/strengthen 5,000 women into SHG/VSLA/SACCO so that they gain access to knowledge and basic skills on enterprise development through meetings and events
- 500 enterprises developed with and by women through training and coaching

- 50 women-led social service providers deliver adequate services to women workers and entrepreneurs

3.2. Anticipated Results of the project

The project was expected to generate three main intermediate results (IRs). These are:

Intermediate Result 1: 5000 participants organized into collectives and gain access to knowledge and basic skills in IGA out of which 500 women-led enterprises and 50 social service providers are developed and managed by women

- *IR1.1: 5000 participants are organized into collectives through which they are empowered economically and socially.*
- *IR1.2: 500 women led enterprises organized and developed*
- *IR1.3: 50 Women-led social service providers deliver adequate services to relief women*

Intermediate Result 2: Institutions, community and family support women's entrepreneurship

- *IR2.1: Institutions (MFI, Bank, MSE, WCYAO, Private companies, Cooperatives and other relevant government partners effectively support women IGAs and work to open more opportunities for women entrepreneurs*
- *IR 2.2: Community structures (SHGs/VSLAs, SACCOs, 'Iddirs') effectively support women entrepreneurs*
- *IR2.3: Introduce accountability tools (like community score card (CSC) and Social Analysis and Actions (SAA)*
- *IR 2.4: Enable family members to support women in enterprises development*

Intermediate Result 3: Document and share evidence for influencing and scale

- *IR3.1: Document stories of change*
- *IR3.2: Research outcomes disseminated through a range of channels*

4. Evaluation Methodology

4.1. Evaluation Design

A successful impact evaluation study usually combines a qualitative and quantitative design. In line with this general advice, this evaluation employed both qualitative and quantitative approaches. For the quantitative study, a household survey was conducted with the same number of beneficiaries as the baseline survey so as to generate comparable data to do a before-after analysis. The experiences and stories of the beneficiaries, their attitudes, perceptions, and other aspects of the project is studied by using qualitative approaches. The triangulation between the quantitative and qualitative information is made to generate dependable result from this evaluation.

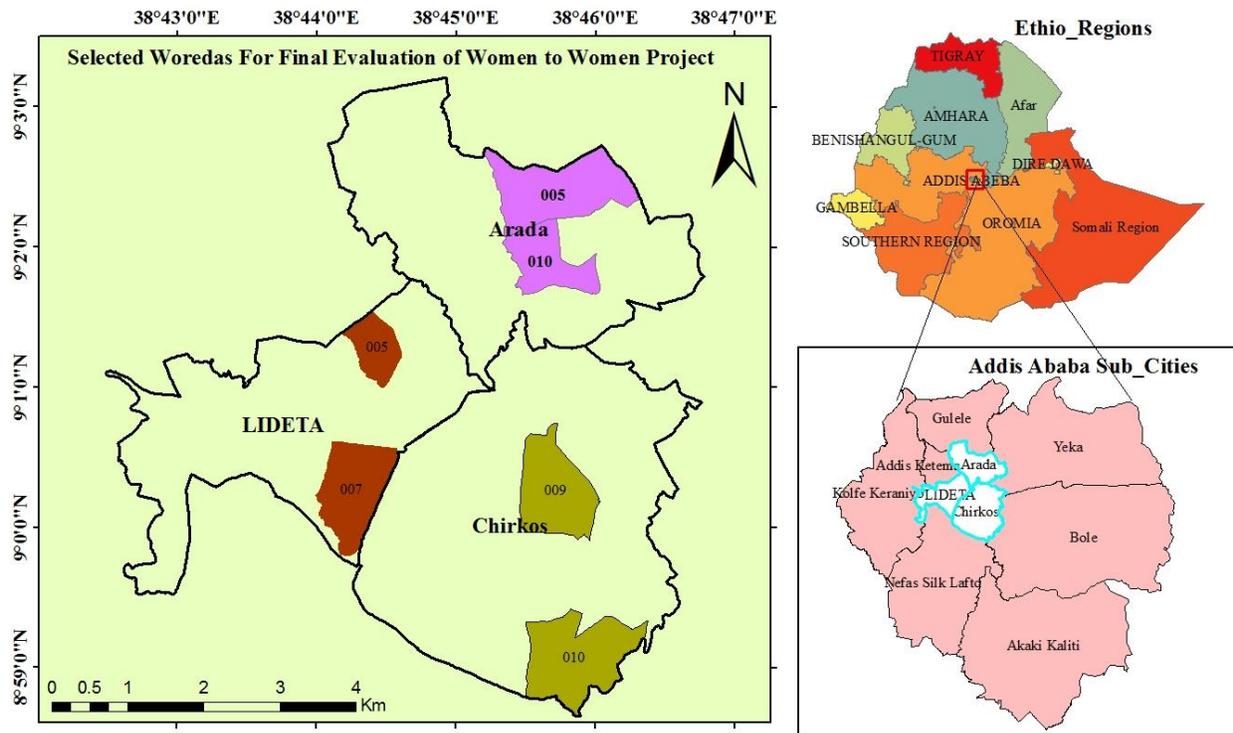
4.2. Sample Size and Sampling Method

This end-line evaluation adopted the same sampling procedure employed for the baseline survey. Accordingly, 224 sample households were selected through a random sampling method from the six districts in 3 sub cities of Addis Ababa (Table 2). The geographical location of the project's operating area where sample beneficiaries are located is depicted in Figure 1 below. The sample respondents during baseline and end line are drawn from the 500 women-led enterprises that the project sought to impact during the life of the project.

Table 2: Sample respondents selected for the evaluation

Sub city	Woreda	Sample Households
Arada	Woreda 05	39
	Woreda 10	39
Kirkos	Woreda 09	39
	Woreda 10	37
Lideta	Woreda 05	35
	Woreda 07	35
Total		224

Figure 1: Maps of the women for women project operating area



4.3. Data Collection Methods

Quantitative data collection: A structured questionnaire is developed covering a range of issues which are required to measure the changes brought by the project including the economic empowerment of the target women. The questionnaire is entered in to computer program and interview using CAPI. The end line survey data is merged with the baseline survey data to construct longitudinal dataset consisting of 224 observations.

Qualitative data collection: Focus Group Discussions (FGDs), Key Informant Interviews (KIIs) and case studies were employed to generate qualitative data.

- **Focus Group Discussion (FDGs):** qualitative data was collected by using 6 FGDs (one in each target woreda) involving members of the Women led enterprises, member of VSLAs and Women led social service providers. Husbands of the targeted women and non-beneficiary women have participated in some of the conducted FGDs.

- **Key Informant Interviews (KIIs):** Relevant local and international staff of CARE, MCDP, government partners; government line offices at Addis Ababa City Administration and woreda levels were interviewed. 10 KIIs were conducted (Appendix Table 2).
- **Case studies:** In addition to the FGD and KII, 3 Case studies/stories were employed to document the project achievements and to draw lessons from.

In addition, various documents of the project were reviewed to triangulate the primary information. Accordingly, project proposal, the baseline survey report, formative research, implementation plans, M&E data/ report, MIS system data, government policy documents, official statistics, and others were reviewed.

Survey team formation and ensuring data quality

The survey team consisted of a team leader, field coordinator, qualitative researcher, field supervisors/facilitators, 15 enumerators, and statistician/survey programmer. A one-day training was given to the survey team on the data collection tools and approaches of the data collection. Field supervisors and lead evaluator, and the survey programmer ensured the quality of the data during and after the end line survey.

4.4. Data Processing, Analysis and Report Writing

Before embarking on the data analysis, the quantitative data were cleaned using STATA software. After the necessary data cleaning exercise is done, the end line and baseline data were merged to undertake proper before and after evaluation. The data were then analyzed using STATA and SPSS software. As part of the quantitative data analysis, the women empowerment indicators, the poverty level of beneficiaries, the different quantifiable changes owing to the project, and other relevant statistics were computed. In order to gauge the significance of changes made after the implementation of the project, t-test and chi-square tests were performed and necessary comparison between the before-after scenarios was made.

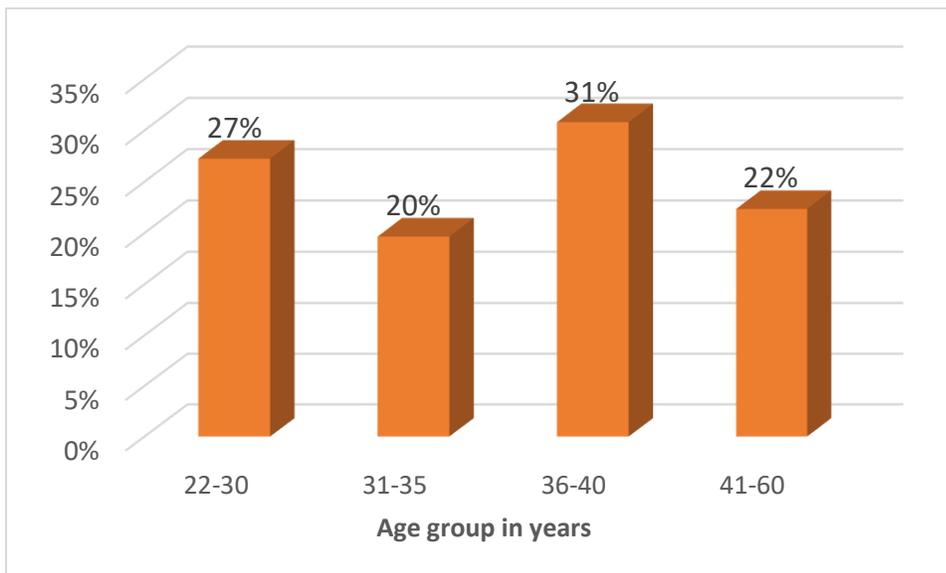
5. Findings of the Evaluation

This chapter presents the results from the data analysis and discussion. Starting from basic demographic profiles of the respondents, the chapter tries to address the changes achieved on income generating activity, reduction of poverty, access to financial services, autonomy in decision making, leadership capacity, and other improvements in women’s lives following the intervention of the W4W project. Whenever the baseline data allowed, the before-after comparison is made using appropriate statistical methods.

5.1. Demographic Characteristics of Sample Respondents

All sample women are economically active with the age range from 22 to 60 years, out of which about 31% of are within the age range of 36-40 (Figure 2). The average age of the target women is estimated to be 36.8 years during the end line visit and 34.6 years during the baseline survey. The similarity between average age gap of the two periods and the project implementation period (life) shows the perfection of the sample replacement construction of longitudinal data.

Figure 2: Age of sample Respondents



More than half (about 58%) of the sample women are married while the remaining 42% are either single (10.7%), divorced (16.5%), or widowed (14.7%) (Figure 3). The survey result also shows

that the target women have a relatively larger family size (Table 3). Only less than 2.7% of women have reported that they lived alone. The average family size of sample households is 5.1, which is a higher than the urban average household size of 3.5 and national average of 4.6 (CSA and ICF, 2016).

Figure 3: Marital status of sample Respondents

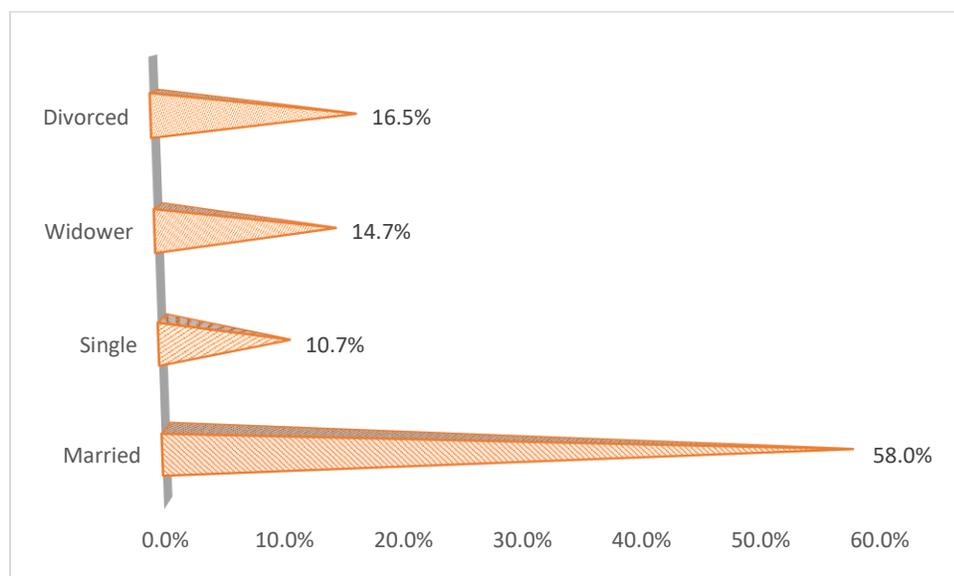
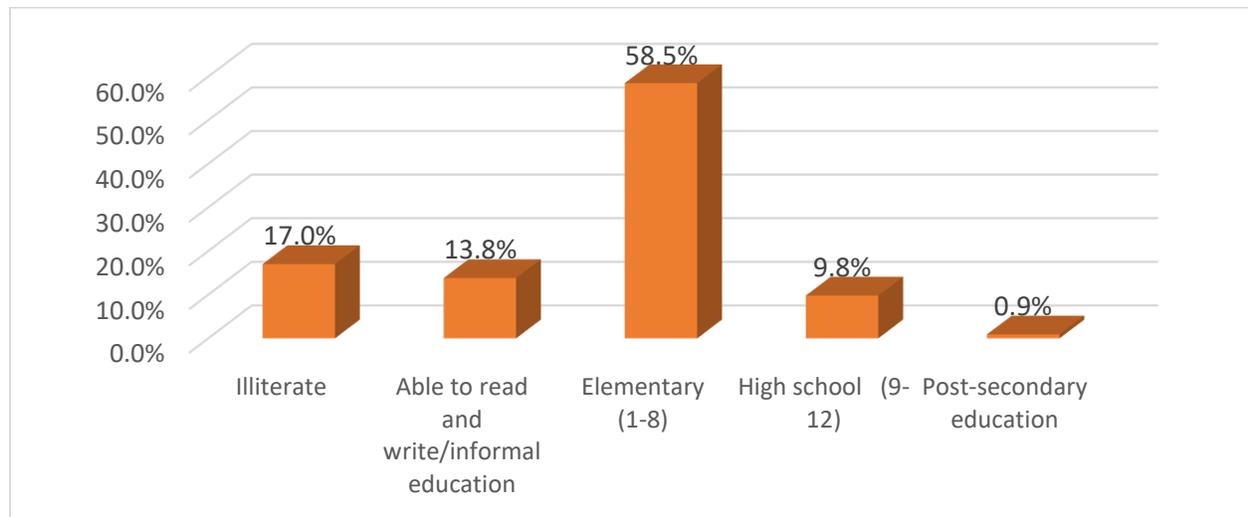


Table 3: Family size of sample households

Family size	Freq.	Percent
1	6	2.68
2	14	6.25
3	26	11.61
4	51	22.77
5	39	17.41
6	45	20.09
7	11	4.91
8	15	6.7
9	6	2.68
≥10	11	4.92
Total	224	100

Limited educational attainment often translates into few economic opportunities and low social status. The survey indicated that, more than 30% of the target women have never been enrolled in formal education. Whereas about 17% of the sample women are illiterate, 13.8% are able to read and write through informal education. 58.5% of women have elementary level education. Only about a tenth of the targets have high schools or more education (Figure 4).

Figure 4: Educational status of Sample Respondents



Generally, the demographic features of the sample respondents clearly show that the project had targeted the economically active women with a high family burden and low economic options owing to the low level of literacy.

5.2. Relevance/contribution of the project interventions

5.1.1 Project contribution to CARE Ethiopia (CETH) urban programming

CARE Ethiopia strategized urban group as one of the three target (domain of change) for the long-term program approach to poverty reduction in Ethiopia. The urban target group is selected based on the opportunity to move the urban poor out of poverty. The demographic features of the sample respondents clearly show that the project had targeted the economically active women with a high family burden and low economic options owing to the low level of literacy.

The project is designed to empower women entrepreneurs from low-income urban communities in Addis Ababa to reach their full potential. The project addressed the unmet demands of poor

women in accessing saving and credit services through the VSLA and SACCOs organized by the project. It enabled the women to access saving and credit services who were neglected to access different financial services from the formal financial institutions. In addition, the financial inclusion strategy of the project has created a safe environment to take loans and develop the ethics and habits of saving. Targets of the project expanded, improved and diversified their business because of their engagement in the VSLAs and SACCOs. In addition, the VSLA initiative created a strong social bond among each other; a platform to share challenges and successes in enterprise development and other issues; a support mechanism at times of difficult seasons; a selling point for different products produced by the members; a discussion platform to address barriers in enterprise development including social norms and many others. Especially, the social fund in the VSLA groups has shown a significant contribution in addressing members' sudden problem and building social capital. It was also used as a means for the group members to exercise their leadership capacity within the platform and the wider sphere. Thus, the project contribution in addressing the gender related barriers which is more or less related with accessing different financial products including access to capital and credit is very significant.

5.1.2 Project contribution to CARE International (CI)

The W4W project also contributed towards CI program on women's economic empowerment aim to provide women greater access to and control over economic resources by 2020. The project introduced financial inclusion strategy through VSLA and SACCO that enabled project participants, living in poverty and denial of access to financial service to build their financial skills and assets. 5000 women were trained on entrepreneurship to build profitable businesses. The women were trained on planning, management and financing enterprises. Learning Forum through Radio/TV Program Series were organized to encourage women to learn from successful business women. The project strengthened 500 women-led enterprises that either diversified or expanded their businesses. The project also contributed towards achieving equitable and dignified work opportunities for the targeted women. 165 women were provided with basic vocational skills training on Housekeeping and Cleaning, and Childcare; where the first phase of trainees (55 women) are hired in a dignified work such as hotels. The project trained 2448 husbands and 1208 sons of the targeted women on gender, life skills and entrepreneurship. The training improved the perceptions around women's productive and reproductive roles and the imbalance in relation to care-giving and household work, where husbands and boys were took new roles in the house that

used to take much time of the women and excluded them from economic activities. FGDs participating husbands confirmed that the training enabled them to pursue new roles and a different balance between family and work, and thereby expanded women role to achieve their (economic) aspirations. CARE's WEE indicators are used to measure the project contribution towards women economic empowerment (WEE) and the detail findings are narrated in 5.4.2 of the report.

5.1.3 Project contribution to GTP II

The W4W project support is found to be consistent with and supportive of the country's growth and transformation plans (GTP) and strategies. The current as well as the recently completed GTP clearly put the economic empowerment of women and youth through promoting micro and small enterprises. The Addis Ababa City Administration planned to economically empower 120,000 women in GTP II (2015-2020), where the target during the project period reaches 72,000 (AAWCAB, 2015). The project targeting six of the Addis Ababa's Woredas, contributed for 7 % of the city's GTP II by organizing 5000 women and gain access to knowledge and basic skills on business development and other life-skills trainings, through which they are economically and socially empowered. In addition, the project contributed for 4% of the plan to benefit 102,000 women through saving and credit schemes, where the project established 182 Village Saving and Loan Association (VSLA) that benefited 3,875 women. In addition, the project established and supported six Saving and Credit Cooperatives (SACCOs) that involved half of the VSLA members. The evaluation also confirmed that government stakeholders were involved in the project activities at all levels which ensured that the project activities were relevant and compliance with government policies and strategies.

5.1.4 Project contribution to Poverty Reduction

Poverty reduction is one of the objectives of GTP II as well as CARE 2020 Program Strategy where proportion of people living below the national poverty line is one of the indicators. The evaluation revealed that about 35.3% of the sample households are found under the national poverty line. This level of poverty is slightly higher than the national level of poverty which is estimated to be 23.5% in 2015/6 as well as the poverty level of Addis Ababa which was officially reported to be 28.1% in 2010/11 (UNDP, 2018; MoFED, 2012). The higher level of poverty for the project's target group (sample women) than the national average is assumed because of the project deliberate strategy of targeting low-income women in relatively poorest areas of the city.

However, the evaluation could not be able to empirically calculate the project contribution to poverty reduction because of the missing information in the baseline survey.

5.3 Effectiveness of the project interventions

Effectiveness of the project is assessed in terms of achieving its objectives and intermediate outcomes. Wherever data allows, comparison between baseline and end line survey results was made to measure the project contribution on the selected effectiveness of the project indicators.

5.3.1 IR1.1 5000 participants are organized into collectives through which they are empowered economically and socially

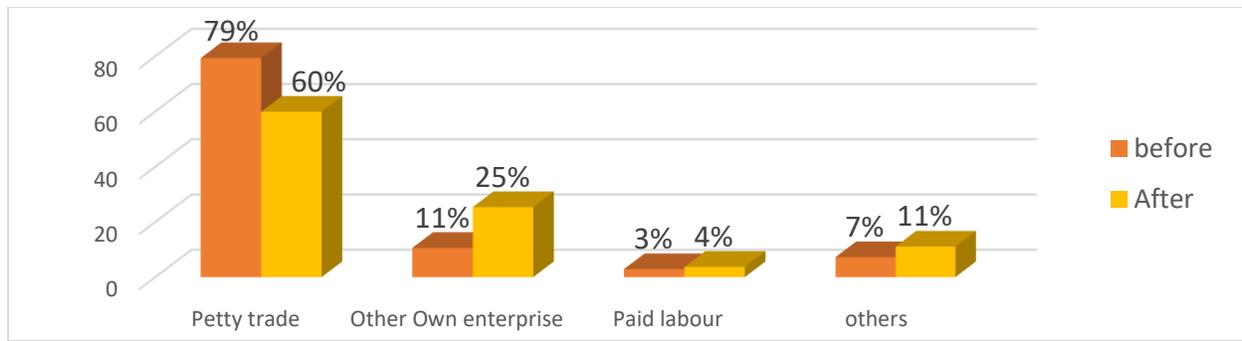
The project employed Village Saving and Loan Association (VSLA) approach to empower women economically and socially. The project established 182 VSLA groups that support 3,875 members. The evaluation revealed that the project activities have been effective in improving women access and control over income by diversifying their livelihood strategies, improved financial literacy that enabled to access financial sources; enhanced their access and control over other productive resources and improved their autonomy in decision-making.

5.3.1.1 Women Access and Control over Income

The Livelihood strategy

Most of the target women are engaged in petty trade such as the retailing of vegetable, fruits, grain, spices, and processed food (*injera* and bread). The second most important livelihood strategy for women is running other own small business that usually involve processing, packaging and retailing of other items. The evaluation demonstrated significant changes in livelihood strategy with a 19% reduction in petty trading and a 13 % increase in small enterprise engagement (Figure 5).

Figure 5: Livelihood strategies of sample women before and after the project



There are only few respondents who are not running a business of their own. Lack of capital, working premises, and business failures are the main reasons why these women are not currently in business. There were no respondents who failed because of lack of business skills as the project had been providing good skills trainings.

This is an indication that the project is effective in establishing and/or strengthening enterprises managed by women where about 5000 women enterprises are supported through business trainings, access to finance and market facilitation.

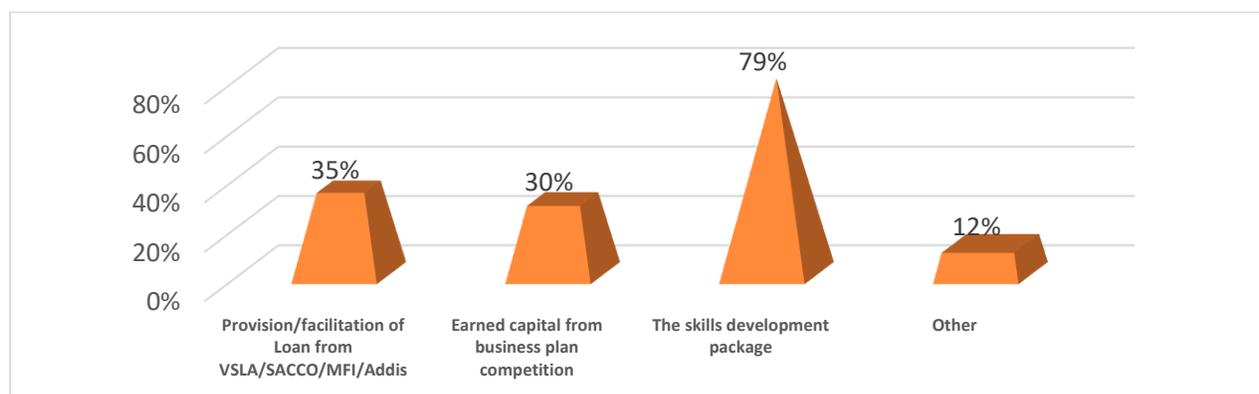
- **Skill development:** skill development package of the project was the most important intervention which has a greatest impact for many participants. This package enhanced the entrepreneurial skills of women, developed the saving culture, improved their customer handling and negotiation skills, and built their self-confidence, among others. This is confirmed by the FGD and KII participants. FGD participants also mentioned that because of the trainings that they took through the project, they started to effectively manage their time between their business, domestic roles as well as other social responsibilities. Market assessment is another area where the target women reported to have improvement. The target women during FGDs said that they learned that businesses are not started haphazardly, rather it is important to assess the market for possible niches and start a business on the needs of the market.
- **Facilitation of access to finance:** the project has done a great job in facilitating access to finance for these poor women. The VSLA model followed by the project contributed a lot in this respect. At the initial stage of the project, beneficiary women were organized into VSLAs in their respective localities. The VSLAs were organized with about 30 members each making compulsory and voluntary savings. The regular weekly savings made it possible for the women

to borrow some amount of money for a period of three months without any collateral requirements. This not only improved the saving culture of women but created an opportunity to access small loan for starting/expanding their businesses. Another activity performed by the project to ease up access to loan to the target beneficiaries was linking them with other financial institutions particularly with MFIs and Lease Company, namely, Addis Capital Goods. Initially the project planned to link members with Enat bank by allocating a guarantee fund which supposed to be used as a collateral for borrowers. However, the effort was not successful as the bank demanded that more than 95% of the loan to be deposited by the project despite the project's interest to deposit a reasonable amount (about 20% to 30%). The lease financing was found to be workable in this respect as 120 women had got approval to access this types of loan with some (about 20%) subsidy from the project. However, the criteria of the leasing company, such as ownership of working premises and business license, has put a big hurdle for many women to access this service.

- **Business Plan Competition:** The project had also an excellent activity called business plan competition through which women had been exercising preparing business plans and get awarded if performed well. Winning business plans were awarded up to ETB50, 000 and those who did not win were awarded ETB1, 000 for participation. This was another opportunity for women to increase their working capital.
- **Market Linkage:** the project played a role to create market linkages to women's enterprises. Many enterprises have benefited from selling their produces in different bazaars. FGD participants acknowledged that the project covered all cost and helped them to participate in open markets that opened up many opportunities for them. These informal businesses would not have accessed such kind of market opportunities without interventions made by such projects.

In order to determine the number of beneficiaries from each of these types of supports, beneficiary women were directly asked as to which of these services they had access to during the project period. Accordingly, the skill development package was the most accessible service which reached out for 79% of the target women. Provision/facilitation of financial services and earned capital from business plan competition was the second and third important types of services that were accessed by 35% and 30% of sample women respectively (Figure 6).

Figure 6: Specific services obtained from the project



These specific activities of the project have their own role to impact the lives of the target groups through the expansion /diversification of the sources of their capital/financial asset. In this regard, about 78% of the respondents reported that the project helped them to diversify their financial sources (Table 4).

Table 4: Did the project contribute to the expansion /diversification of the sources of your capital/financial asset?

Contributed for diversification of financial sources?	Freq.	Percent
Yes	174	77.7
No	50	22.3
Total	224	100.0

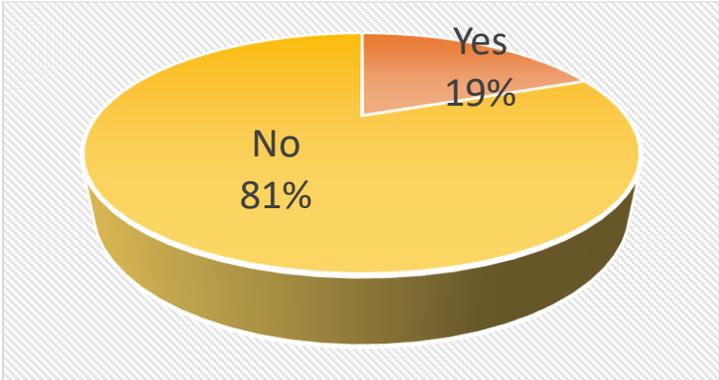
Features of the Business owned by women

In the end line survey, attempt was made to collect some basic information to characterize the businesses run by the target women.

Time of establishment: The survey result revealed that almost all the businesses were established before the project. This is quite consistent with the very idea of the project as it intended to target women who are active and engaged in some form of business. However, the women reported that their businesses were further expanded and/or diversified following the different forms of supports provided by the project. In addition, they reported that they can manage their businesses better than before.

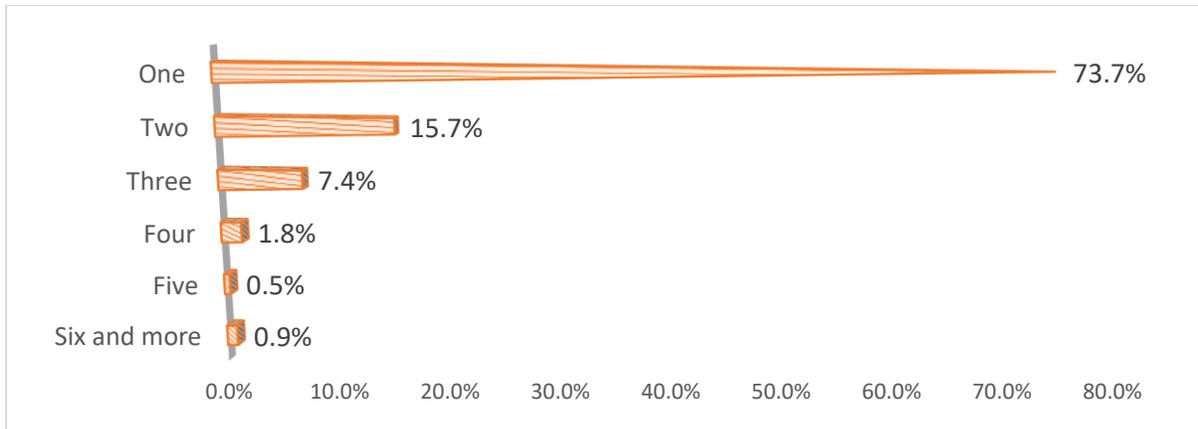
Legal status of Businesses: About 81% of the women reported that their businesses are not legally registered while the remaining 19% were legally registered (formal) business (Figure 7). The legal form of ownership for the majority (about 88%) of the registered businesses is sole proprietorship while the remaining 12% are reported to be partnership.

Figure 7: Legal status of the business activities



Size of the businesses: One way of measuring the size of a business is the number of workers engaged in it despite their payment status (FDRE, 2011). The Ethiopian government defines business engaging five or less people as *micro enterprise* and businesses engaging 6 to 30 workers as *small enterprise*. Almost all the enterprises owned by the target women are micro enterprises engaging an average of 1.5 people per business, where almost three-fourth of the women have employed only themselves.

Figure 8: Number of people engaged in the businesses run by sample respondents



Disaggregating the businesses based on legal status, it is found that the average number of workers engaged per enterprise is higher for registered businesses (2 people) than unregistered ones (1.35 people). The difference between these two groups (registered and unregistered) is statistically significant at 1% significance level as one can see the test result depicted in Table 5 below. This clearly indicates that the relatively larger businesses are more likely to get registered and be formal enterprises. Legally registered enterprises have a better opportunity to work with formal financial institutions and/or lease companies; and access loan or in-kind credit.

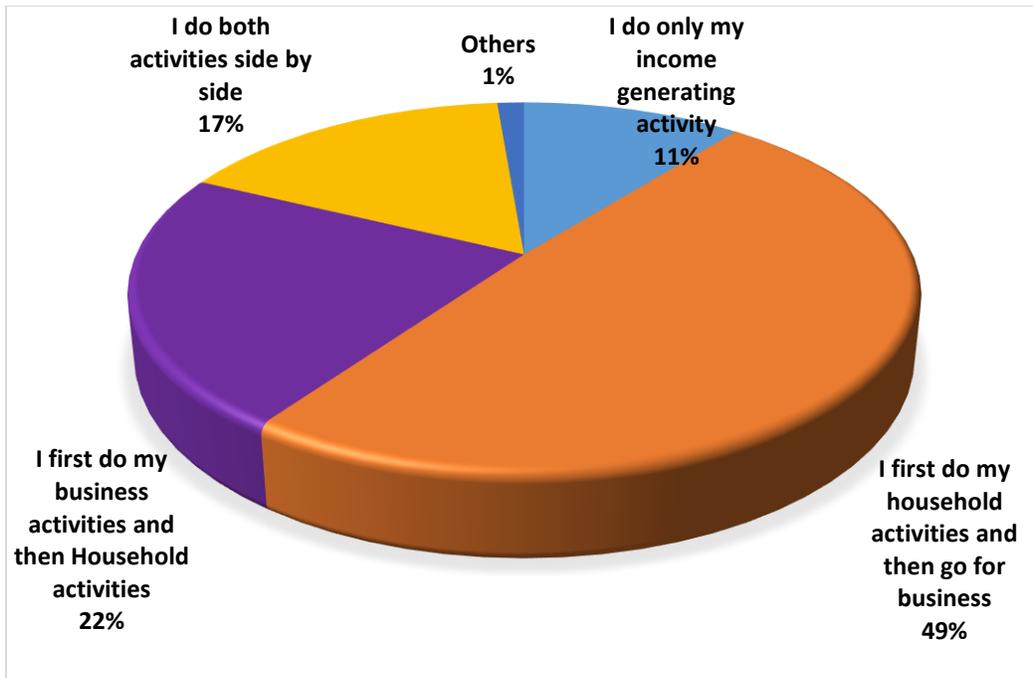
Table 5: Mean Difference test for employment level of the businesses by registration status.

Group	Observation	Mean	Std. Err	P- value of two side test
Registered business	41	2.0	0.37	0.0027
Unregistered business	169	1.36	0.06	
Combined	210	1.48	0.09	
Difference		0.64	0.21	

5.3.1.2 Balance between women productive task and leisure

In most Ethiopian family, women have a big work burden and expected to handle productive, reproductive, and community activities. The survey result revealed that only 11% of women are engaged in exclusively on their business activities while the remaining 89.3% combines business and household activities. Near to half of the respondents reported that they have to do household chores before going to business while 17% do these two competing activities side by side (Figure 9). Doing business and household chores simultaneously is expected for women who do not have separate business premises and do business at home. Therefore, in order to succeed, these women need to have proper time management skills; and should clearly plan when to do which activities and tasks.

Figure 9: Women's experience in allocation of time between productive and household chores



Like the baseline scenario, it is also confirmed by the end line survey that most of the women's time is spent on income generating activities as most of them (65.2%) have another household members who share the burden of household activities.

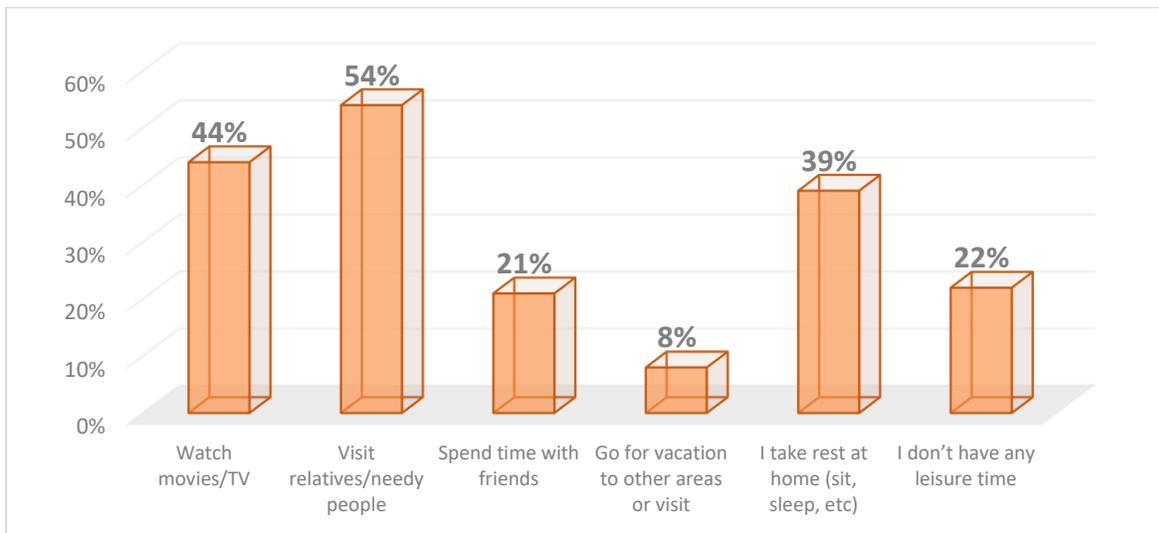
To be more precise, women were asked in the end line survey to report the time they spend on different activities in a typical day. The average time beneficiary women spend on each activity is estimated (Figure 10). Accordingly, sample women spend near to 9 hours and 5 hours on business and household activities, respectively. That mean women work on average for 14 hours per day. Except the natural sleeping hours they take, the average leisure time women have is in day is only 1.7 hrs.

Figure 10: Average number of hours a woman spent on different activities in a typical day



In order to understand the women’s activity during their leisure time, they were asked as to what activities they do with their leisure time. About 54% of them reported that they visit relatives or other women who are sick or gave birth followed by watching TV/Movies (54%) and take rest at home (39%) (Figure 11). The social (visiting) activity that women do in their leisure time is an integral part of their VSLAs. The FGD participant women explained that they have a regular saving (about 2 Birr per month) that each VSLA member contributes in addition to other types of savings. This additional contribution collected for some social purpose is spent for any needy member during their death, birth, sickness and other phenomena. Women reported this strong social tie among themselves as another significant benefit introduced by the project.

Figure 11: Activities of women they currently do in their leisure time



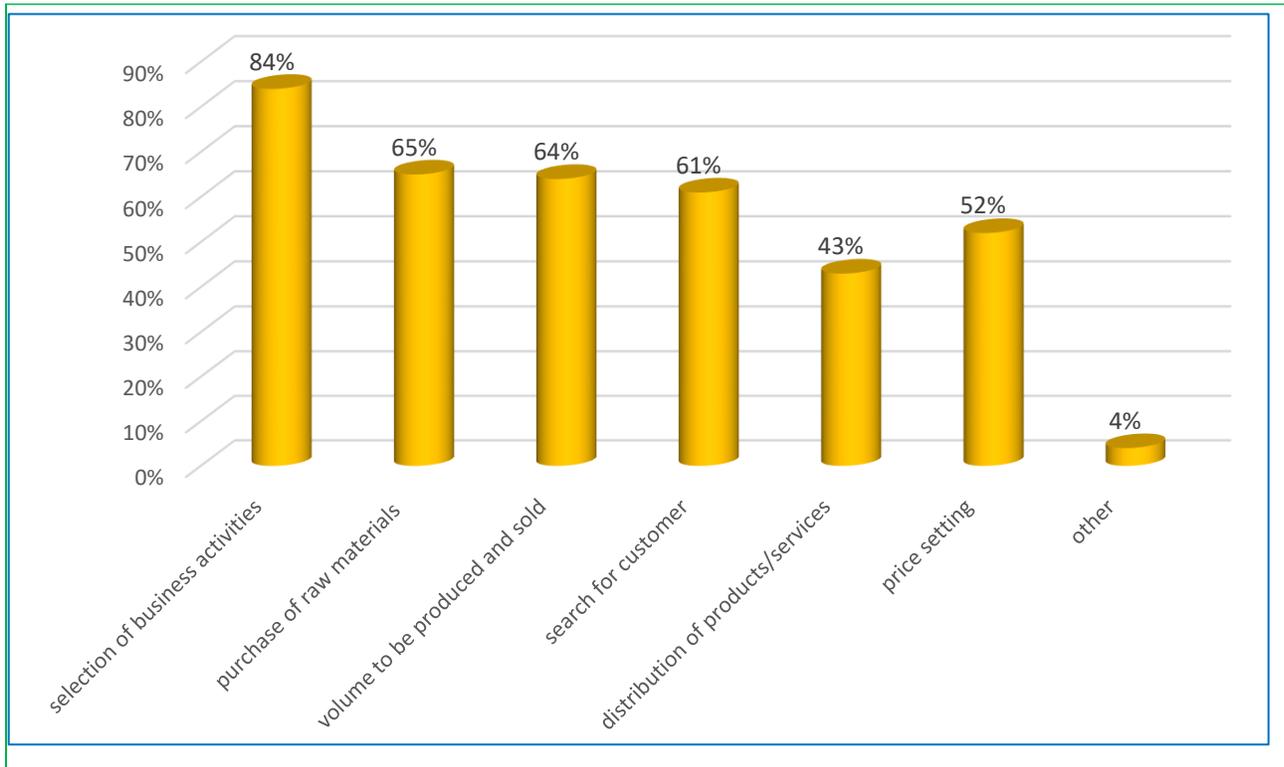
The other important change brought by the project in this regard is the experience of allocating time for leisure. In the baseline survey before the implementation of the project, 31.3% of the beneficiary women had no any leisure time to enjoy. However, after the project improved the

women’s concept of leisure, this number has reduced to 22%. This clearly indicates that the project had its own contribution to improve the time allocation of women in a more efficient way.

5.3.1.3 Autonomy in Decision Making

In this section, the decision-making experiences of beneficiary women regarding their business activity is presented. There are a number of decisions and types of decisions made by women in the process of running their business. The types of such decisions and the proportion of sample women who had participation in these decisions are depicted in Figure 12. When compared with the baseline, women’s participation has improved after the implementation of the project¹.

Figure 12: Types of decisions and proportion of women participated in these decisions

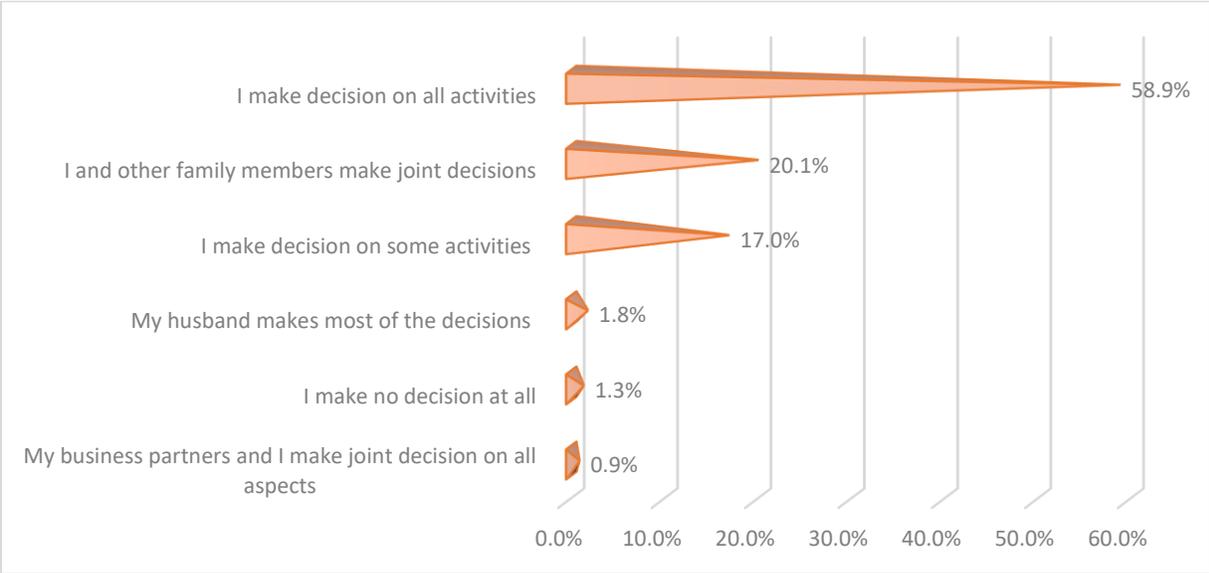


It is not only making participation in the decision is enough for women but also the intensity of their participation also matters. It is only 1.34% of respondents reported that they make no decision at all. It is a good news for gender equality advocators and other gender concerned parties that the

¹ Since the baseline data on this issue was not collected in a mutually exclusive way, direct before-after comparison for each case is not made here.

husbands’ dominance in business related decision of the household seems eradicated as only 1.79% of respondent women have reported this. Comparing the changes made after the project, the percentage of women who reported that their husbands made most of the decision is reduced from 11% in the baseline survey to 1.79% at this time. Majority of the women (59%) reported that they make decisions in all activities (Figure 13). On the business aspect, most of FGD participants said that when it comes to their businesses, they make the decisions by themselves regardless of the consequences. A few of them said they consult with their husbands on what type of business to engage in and how to manage the finances. Generally, we can conclude that the participation of women in making decisions has significantly improved.

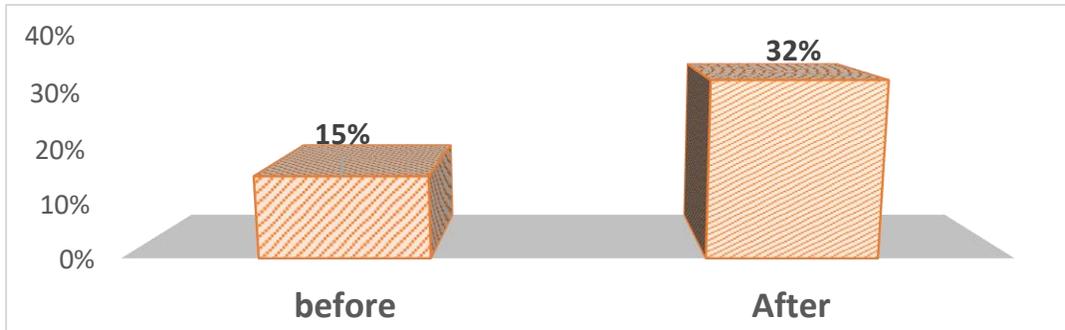
Figure 13: Level of participation in decisions regarding their business



In both the baseline and end line surveys, women were asked about their experience of making wrong decisions. Before the start of the project, it was only 15% of women who reported experience of wrong decisions in their business. After the implementation of the project, however, this figure has raised by more than double, to 32% (Figure 14). This is unexpected result after many capacity building trainings are provided. One possible reason to have more wrong decision

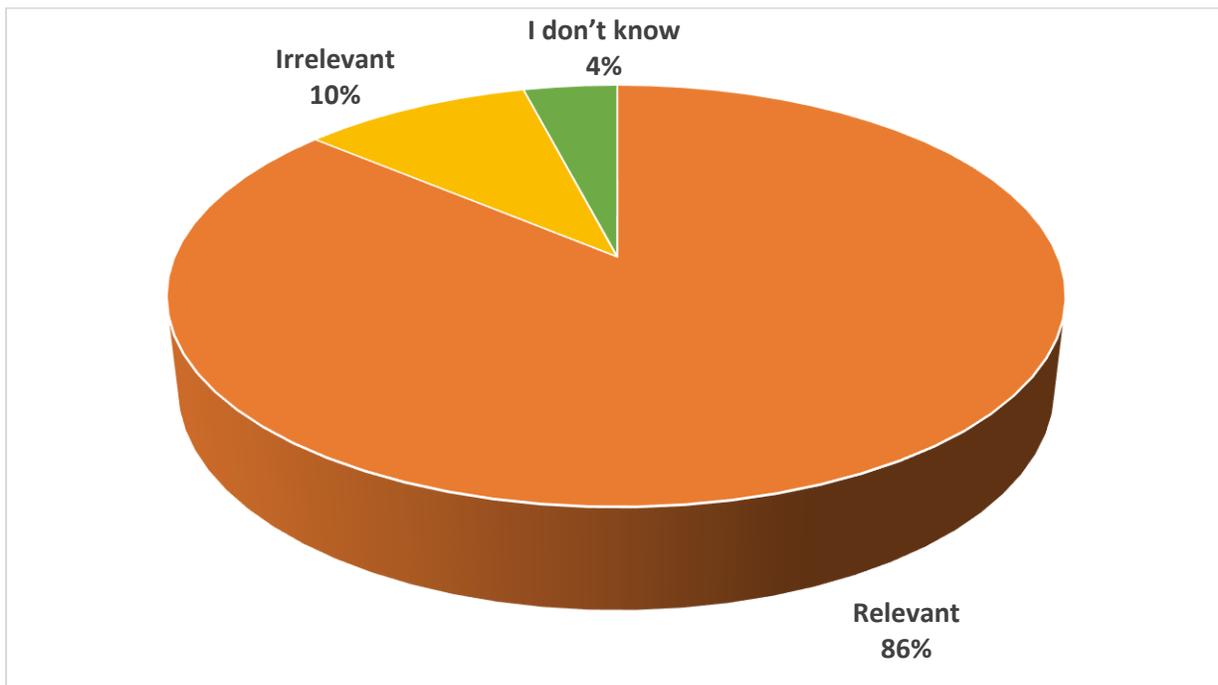
experience is because increasing involvement of women in business and related decisions being made daily.

Figure 14: Percentage of women who have experience of wrong decisions



About 32% of them reported that the wrong decision caused damages on their business. This has an implication of improving information availability and capacity building trainings for business women to improve the effectiveness of their decision. On the other hand, about 86% of respondents reported that the decision they make is relevant for their business development (Figure 15). There is no significant improvement after the project, in this respect, when it is compared with the baseline scenario (85%) though the level of achievement is high by itself.

Figure 15: Relevance of decisions made by woman



The benefits of making decisions as perceived by the beneficiaries includes taking timely actions (66%), motivation (64%) and personal satisfaction and joy (62%) (Figure 16). Similarity, the feelings of women when they make decisions is asked and the reply is summarized in Table 6 below. Though these figures were not categorized in a mutually exclusive way, we could understand from the overall pattern that the project made significant contribution in this aspect too.

Figure 16: Benefits of making decisions as perceived by women

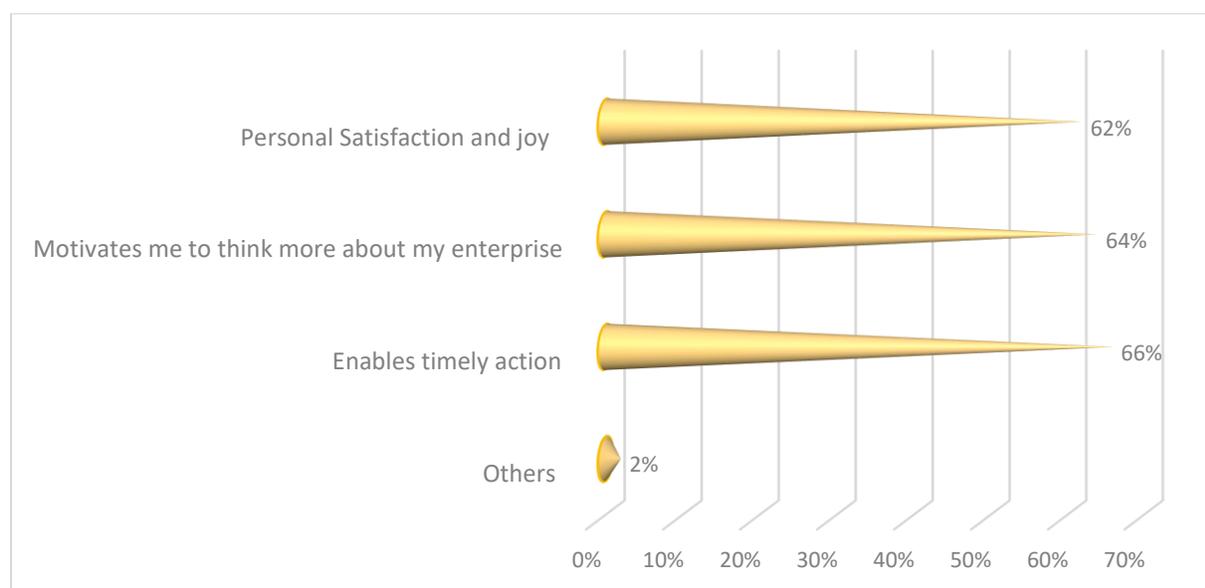
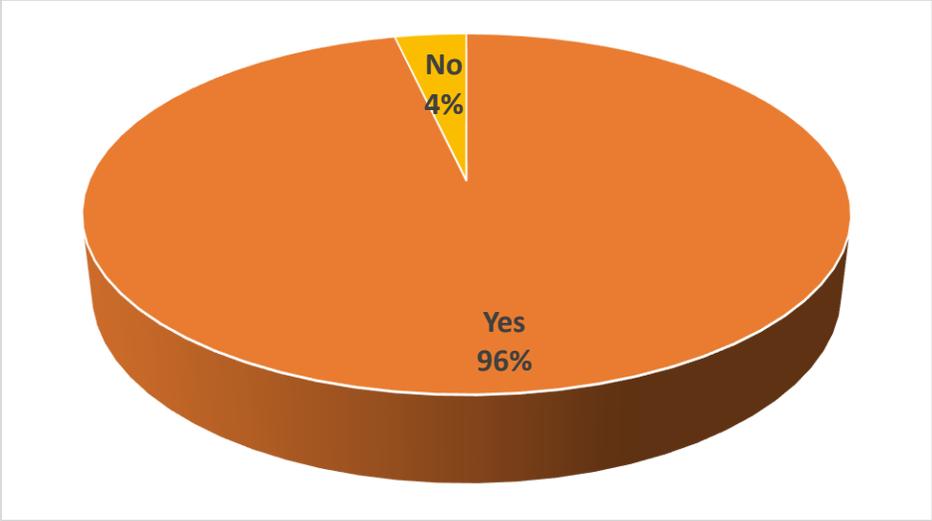


Table 6: Women's feeling when they make decisions

Feelings of decision making	Percent
I feel that I can make more such decisions for future	68%
I feel that I can identify and use different alternative for decision making	62%
I feel that I have capacity to support fellow business women how to make decision	32%
If the decision brings negative consequences, I blame myself	17%

In a nutshell, the participation of women in decision making is encouraging at this time and for this result the project has played its own role. As it is reported by 96.4% of the sample respondents, the involvement of beneficiary women in the project caused improvements on their decision making capacity and experience (Figure 17).

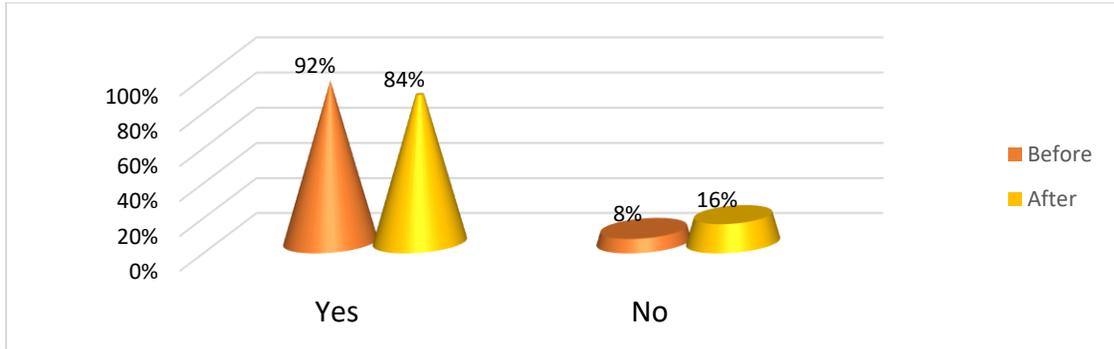
Figure 17: Do you think that your involvement in the project improved your decision-making capacity and involvement in decision making?



5.3.1.4 Leadership capacity of sample women

Women’s leadership capacity is vital for their business and personal success. The skill development package of the project was intended to fill such gaps. Before the start of the project, more than 92% of baseline survey respondents perceived that they had adequate capacity to run business. However, after the project, this rate has diminished to 84.4% despite additional investments made on skill trainings (Figure 18). This may be because of the fact that the more the women are closer to the business world, the larger knowledge gap they identify. This is consistent with an old proverb that when one manage to climb a mountain, she/he will be able to see that there are a lot of mountains she/he did not climb yet.

Figure 18: Do you think you have adequate capacity to run business?



In addition, women perceived that leading business to success (54%), and negotiation and influencing partners (22%) are among the leadership skills they have most (Figure 19). The respondents reported that the project has played a great role in building their capacity and self-confidence. Using the 5-level Likert scale, the contributions of the project in skill development and related issues as rated by the beneficiaries are presented in Figure 20 and Figure 21.

Figure 19: Which leadership capacity do you have most?

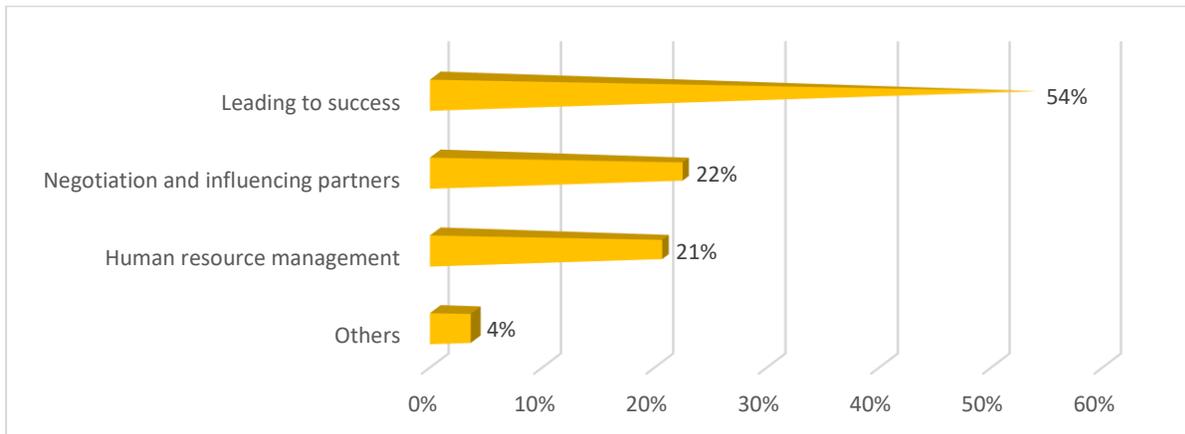


Figure 20: Project contribution in building participants' capacity in terms of business related skills

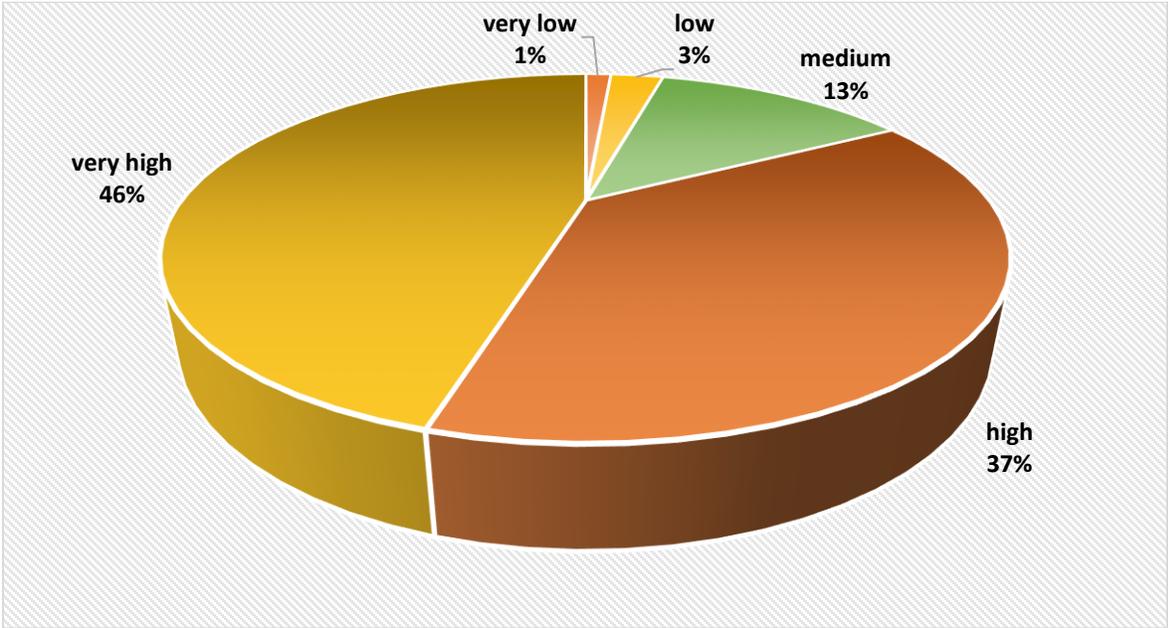
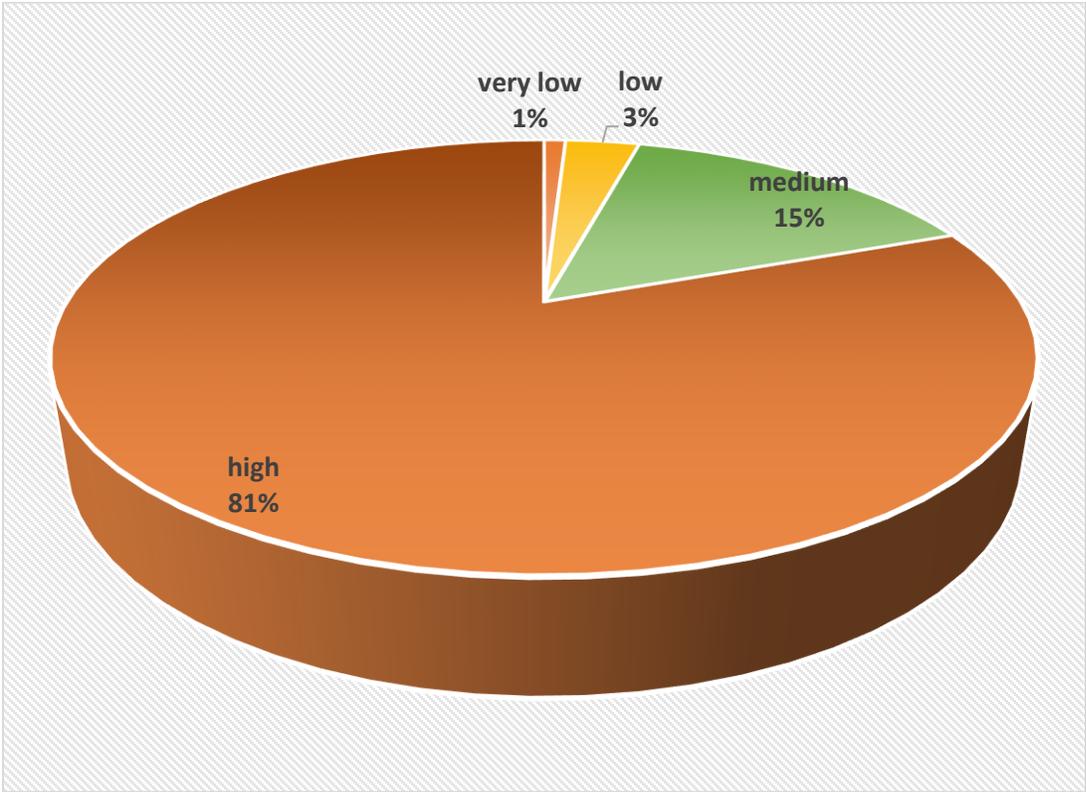


Figure 21: Project contribution in building participants' capacity in terms of personal development and confidence



Accordingly, more than 80% of the beneficiary women rated the contribution of the project to be high or very high. This is consistent with the finding of the FGDs made with beneficiaries in all target Woredas. The skill development intervention were also made based on the actual gaps women reported during the baseline survey. This signifies the relevance of the interventions.

The specific kinds of supports provided for women over the project period and the role played by the project is depicted in Table 7. Accordingly, it is only 2% of the sample women reported that they did not get any skill support during the project period. That means about 98% had access to any of the skill supports. Entrepreneurial and marketing skill trainings are the two most important types of supports provided for women. In almost all types of training that respondents accessed, the project had its own contribution either through provision or facilitation of the support.

Table 7: Types of skill development supports Women received during the project period and the role of the project

Kind of support	% of benefited Women	Participation of W4W project in the provision/facilitation
Entrepreneurial skill training	80%	99%
Experience sharing visits	50%	93%
On the job training/technical training	52%	97%
Coaching	41%	87%
Marketing skill	60%	98%
No skill support	2%	

5.3.1.5 Major Business constraints

The W4W project made a number of interventions to create successful women entrepreneurs by building their capacity and expanding or diversifying their business. Despite this effort of the project, there are still a number of challenges faced by women to run their business. The two most important challenge identified by beneficiary women are inadequate capital and lack of working premises (selling space) (Figure 22). This finding is corroborated by the response from FGD participants who singled out these two problems as the major constraint for the success of their businesses. In order to solve these challenges, the effort made by the project was rated, by the sample respondent, to medium and above in most cases (Figure 23).

Figure 22: Primary challenges to run the business as reported by the sample women

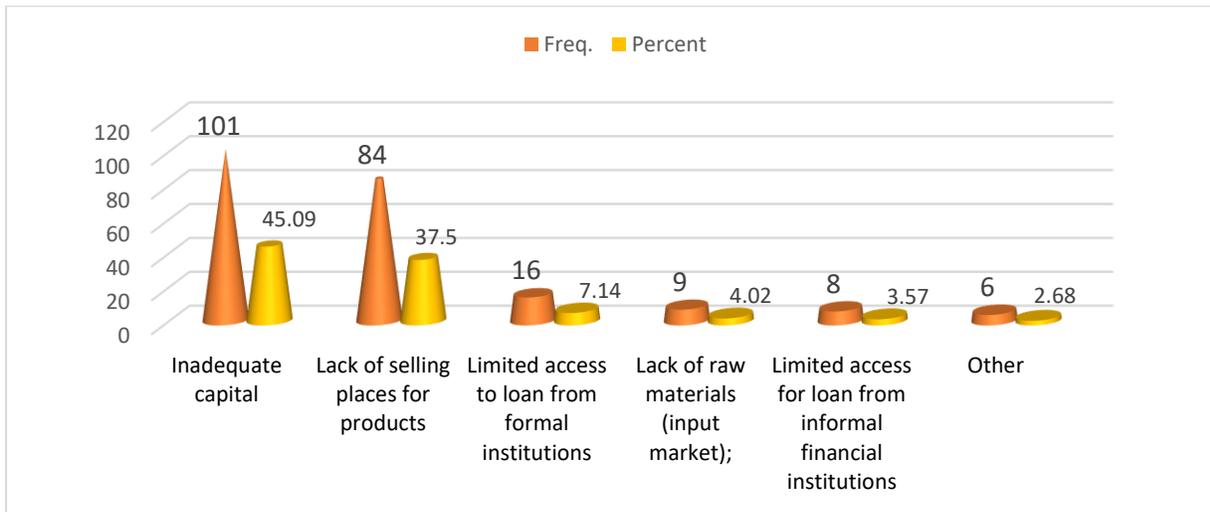
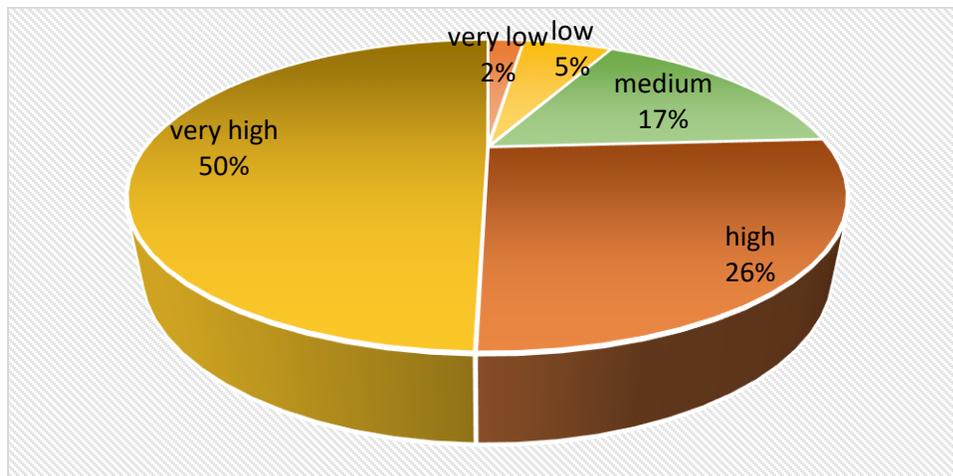
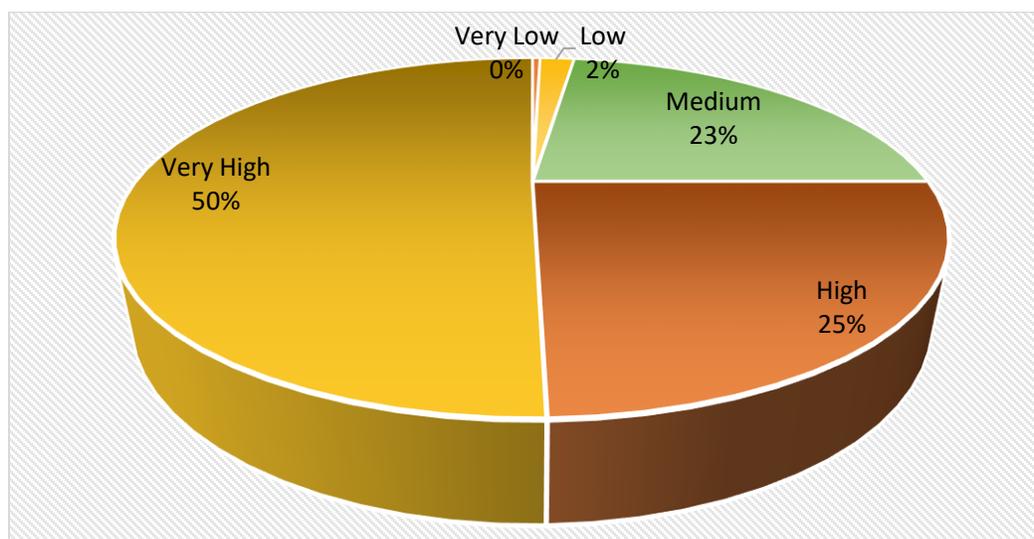


Figure 23: Project contribution in easing up the challenges that participants have been facing in business operation



The evaluation revealed that the project did a lot of relevant activities in a short period of time. Beneficiaries have impressed by the skill development package it came up with and other opportunities it opened up for these poor women. In the end line survey, beneficiaries were asked to rate the overall effectiveness of the project. Accordingly, more than 3/4th of the respondents rated the overall success of the project as high or very high (Figure 23). Therefore, we can also argue that the project was a successful project which could positively impact its target group despite its short period of operation.

Figure 24: Project participants' self-evaluation on the project effectiveness in changing participants' lives



5.3.2 IR 1.2 500 women led enterprises organized and developed

The project employed skills development, business plan competition, facilitation for access to finance and market linkage to strengthen women business entrepreneurship. The evaluation revealed that the project had strength 650 women led enterprises and demonstrated that the project effectively achieved the 500 plan to organize and develop women led enterprises.

5.3.3 IR 1.3 50 Women-led social services providers deliver adequate services to relief women

The project established and strengthened social enterprises that deliver support services such as catering to the targeted women and the wider community. The evaluation demonstrated that the project trained target women and established 50 social enterprises to engage them in catering services.

5.3.4 IR2.1 Institutions effectively support women IGAs and work to open more opportunities for women entrepreneurs

The project linked women led enterprises with institutions to support them to lead a successful business. The project has worked with government partners such as Women and Children Affairs offices, Small and Micro Enterprise Development and Cooperative Promotion Offices that will

ensure the supports required for women to run a successful business without the intervention of the project. This entails access to finance, working place and business skills, etc.

The project also created linkage with MFIs and banks. The project approached one Bank and two MFIs throughout the project and finally effective to create a successful linkage with Addis Capital Goods. The project signed a tripartite agreement to provide target women led enterprises access working capital goods that enhance the productivity of the respective enterprises. Accordingly, Addis Capital Goods provided in-kind loan to 103-target women entrepreneur amounting to \$ 92,600. The evaluation ensured that the linkage will continue even without the project where the project engaged in building the capacity of the MFI through training its 25 grassroots staff on women's enterprise development and the impact of gender on business planning and delinquency management for five days.

5.3.5 IR 2.2 Community structures effectively support women entrepreneurs

The VSLAs and SACCOs organized through the project continued to serve as a local community structure that will support women entrepreneurs. The various FGDs revealed that VSLAs created a strong social bond among each other; a platform to share challenges and successes in enterprise development and other issues; a support mechanism at times of difficult seasons; a selling point for different products produced by the members, a discussion platform to address barriers in enterprise development including social norms and many others. The social fund has shown a significant contribution in addressing member's sudden problem and building social capital. The leaders also exercise their leadership capacity within the platform and the wider sphere.

SACCOs are a formal financial institution owned, managed and run by its members to provide different financial services including saving and credit. The project established six SACCOs with 1,249 members. Different capacity building trainings including SACCO management, financial management, leadership skills and basic computer skills were provided to the leaders and members of each SACCOs. In addition, the SACCOs were supplied with a revolving fund amounting to \$ 198,529 and equipment and furniture, like computers, printers, shelves, tables, chairs and stationery materials were provided. The revolving fund will create access to loans that can be made available to users on an on-going basis.

5.3.6 IR2.3 Introduce accountability tools

The project introduced the community score card (CSC) to measure performance and improve service delivery thereby sustainable change. Training of Trainers (TOT) were organized to introduce the tool in to the project. The CSC process was implemented after selecting one institution namely Addis Capital Goods with the aim of improving the institution service delivery and building good relationship with the service users.

IR 2.4 Enable family members to support women in Enterprises development

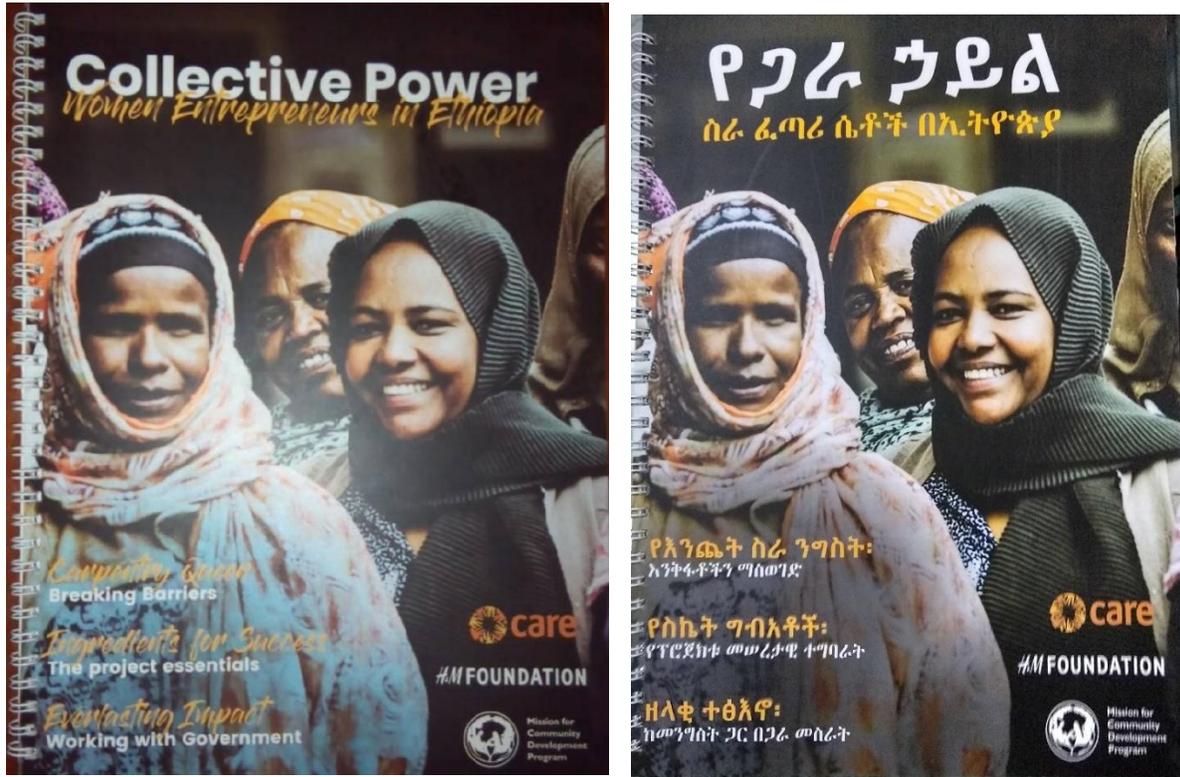
The project provided training on gender concepts to 774 husbands and 363 sons of the targeted women. The training enabled both the husbands and sons to experience new perspectives on gender issues and their role in a family. Throughout the training, participants were encouraged to see their own lives as full of relevant material about the concept of gender sensitivity. They found themselves examining their personal attitudes and beliefs and questioning the realities they thought they knew.

In addition, the project trained 1,674 husbands and 845 sons on life skills and entrepreneurship skills. The training was provided with the aim of enhancing the entrepreneurial skills, social interaction, self-confidence, conflict management and problem solving skills of the trainees. The skills, knowledge, and attitudes gained by the husbands and sons greatly supported the project targets in running their businesses in a profitable and sustainable way.

5.3.7 IR3.1 Document stories of change

The project has successfully documented stories of change in the project magazine form publication and distributed for many entities who work on women empowerment (Figure 25).

Figure 25. Project Success Stories Documentation in English and Amharic



5.3.8 IR3.2 Dissemination

The project involved different media outlet to disseminate the lessons and results from the project. The produced four inspirational documentary films and five TV spots showed the steps followed in running successful business initiatives; engaging in innovative and profitable businesses; the role of business skills trainings; market linkages and financial products in business development; the engagement and support of men in women-led enterprise development; the role of communities in addressing gender related barriers and the mechanism followed to overcome urban poverty and have a better life with a simple support and collaboration from different entities.

Moreover, in collaboration with the Addis Ababa City Administration Mass Media Agency, the project aired on live national talk show event on "Unfolding Women's Potential and Opportunities for Enterprise Development." This was aired and recorded so other people can benefit from the event. Various stakeholders, including officials from key government structures, NGO/CSOs, academic institutions, financial institutions, successful women entrepreneurs, project participants, and others took part in the program.

In celebrating the March 8th (International Women’s Day), the project also used the event to share the experience and challenges that women entrepreneurs face. The event involved policy maker, the Ministry of Women, Children and Youth Affairs (MWCYA) and over a thousand women, including those engaged in micro-business, women role models, higher-level women leaders, and government and CSO representatives.

5.4 Impact

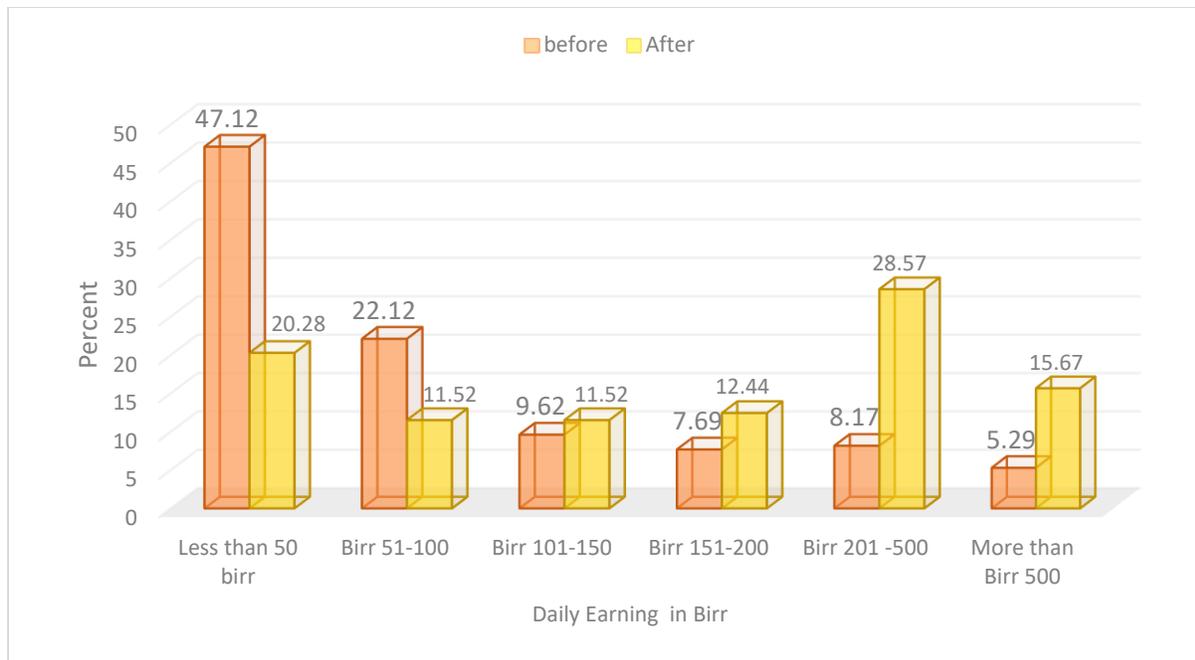
Project impact is measured in terms of detecting any signal for change on the project impact indicators as presented in section 3.2. Accordingly, changes in income and poverty levels, and economic empowerment of target women are the outcome of interest for the impact measurement.

5.4.1 Income and Poverty Reduction

5.4.1.1 Level of earning from the business activity

The daily earning of women from their business activity before the project was documented in a categorical way as depicted in Figure 26 below. In order to make a simple before and after comparison about their daily earning, sample women were also directly asked to estimate their earning in the end line survey. Having made similar re-categorization of earning, the before-after scenario is compared and presented as follows.

Figure 26: Percentage of sample respondents with different category of daily earning from their business activity before and after the project



Before the project, most of the target women were earning less than Birr 50 per day from their business activity (Figure 26). But, after the introduction of the project, the daily earning of women has increased. Accordingly, more than 40% of beneficiary women earn more than Birr 200 per day. The estimation from the raw data of the end line survey shows that the average daily earning of women at this time is Birr 395 as it is directly reported by beneficiaries. In order to verify these self-reported earnings, indirect estimation of the daily earnings was made from the details of cost and sales data . Surprisingly, the figures obtained through this method were comparable (Birr 378 per day). This is a significant improvement towards economic empowerment of women.

Similarly, average monthly and yearly earning of women estimated from cost, price, and quantity of sales data, is presented in Table 8 below. Accordingly, the beneficiary women make a gross profit of Birr 3,438 per month and Birr 37,923 per annum. This is an encouraging amount of earning for women with low economic and social status.

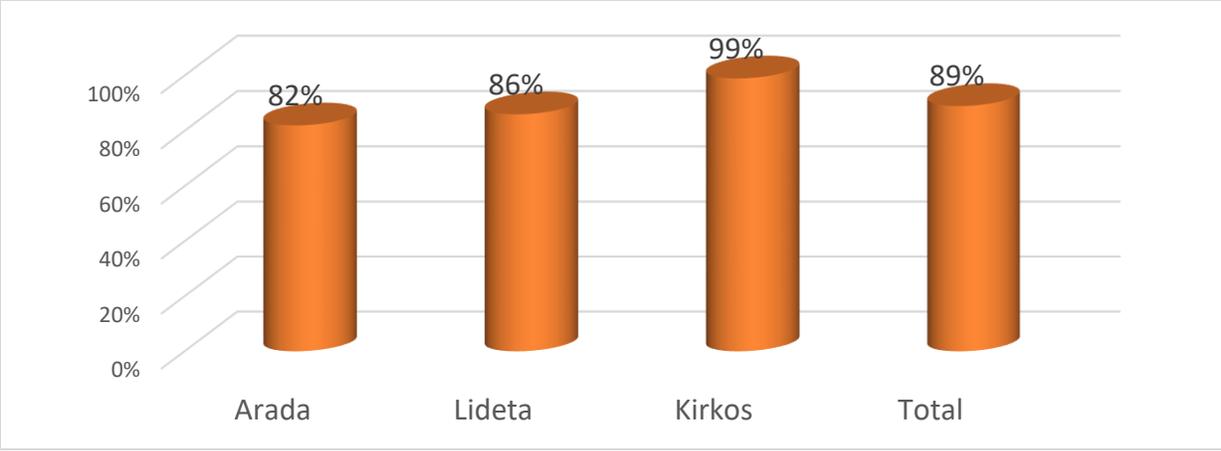
Table 8: Estimates of current levels of revenue, costs and profits of the business owned by sample respondents (in Birr)

Variable	Mean value	Std. Dev.	Min	Max
Monthly Revenue (sales)	8523	15471	0	90000
Monthly cost	5085	5849	0	30600
Monthly gross Profit	3438	15945	-30430	87700
Yearly Revenue	96773	178854	0	1080000
Yearly Costs	58850	70377	0	367200
Yearly Gross profit	37923	183557	-365160	1052400

Estimates from the data revealed that the total average consumption expenditure of sample households is about Birr 44,009 per year. Therefore, the income generated by the sample respondent women covers on average 86% of the total consumption expenditure of their respective households. However, whether this earning is sufficient to fulfill all the basic needs of their family members requires a poverty analysis, which is addressed below.

In addition to this objective evaluation of income changes, beneficiary women were asked about their perception whether their income has improved following the implementation of the project. The survey result revealed that about 89% of the respondents reported that their income has improved after the project with some differences across sub-cities considered in the study (Figure 27).

Figure 27: Percentage of Women who perceived that their income has increased after the project



5.4.1.2 Asset holding of Sample Respondents

As one measure of economic status, asset ownership of sample respondents was assessed disaggregated by some major types of assets before and after the project. About 92% and 88% of sample respondents own electronics and furniture products with an average current estimated value of Birr 7,364 and Birr 5,341. About 14% of women also reported that they own a house (Table 9).

Table 9: Distribution of asset ownership (in %) and its Current estimated values in Birr

Asset type	Percentage respondent owned this asset	Mean current estimated value of the asset in Birr
House	14%	585,323
Furniture	88%	5,341
Electronics	92%	7,364
Others	4%	10,450

The baseline data also consists of the total estimated valued of the assets owned by beneficiary women and which was compared with the total value of current assets owned. The mean difference test results depicted in Table 10 revealed that there is significant change in asset holdings measured by its values after the project. After adjusting for inflation, the average asset holding of the sample households increased from the pre-project level of Birr 10,191 to 52,448 after the project. This implies that the income generated by the target women’s economic activities has contributed to the asset building the household.

Table 10: Mean difference test results for values of assets owned before and after the project

Scenario	observation	Mean value of assets	Std. Err	P- value of two side test
Before	187	10190.8	1204.6	0.0007
After	224	52448.2	11305.6	
Combined	411	133221.6	6266.5	
Difference		-42257.4	12425.0	

5.4.1.3 Level of Poverty

One of the ultimate objectives of many development interventions is to lift target population out of poverty. Proportion of people living below the national poverty line is one of the indicators for CARE 2020 Program Strategy. In the end line survey, we employed the standard method to determine the level of poverty using expenditure approach. The government of Ethiopia has revealed the poverty lines (for both food and total poverty) in 5 years interval from 1995/96 on using the Household Income and Consumption Expenditure (HICE) survey of the country. The food poverty line is constructed based on the 2200 Kcal requirement per adult per day. The HICE survey was conducted until 2015/16 while the official report was released until 2010/11. The 2010/11 poverty line was adjusted for price changes using the CSA price data and the GDP deflator reported by NBE to get the 2015/16 and 2017/18 poverty lines². Since the expenditure data for sample women participated in the end line survey was collected in 2017/18, we constructed the national poverty line for the current period as well (Table 11).

² Poverty line for food and total expenditure in 2015/16 (2008E.C) are 3771 and 7184 which are 1.9*2010/11 levels. Price changes from 2015/16 to 2017/18 (9.5% and 6.3 % GDP deflators were taken from NBE (2017). The total price change is then computed to be 15.9%. Then the 2015/16 national poverty lines were multiplied by 1.15867 to get the adjusted lines for 2017/18 where expenditures of households were observed. That gave us a poverty line of 4369 and 8324 Birr expenditure per adult.

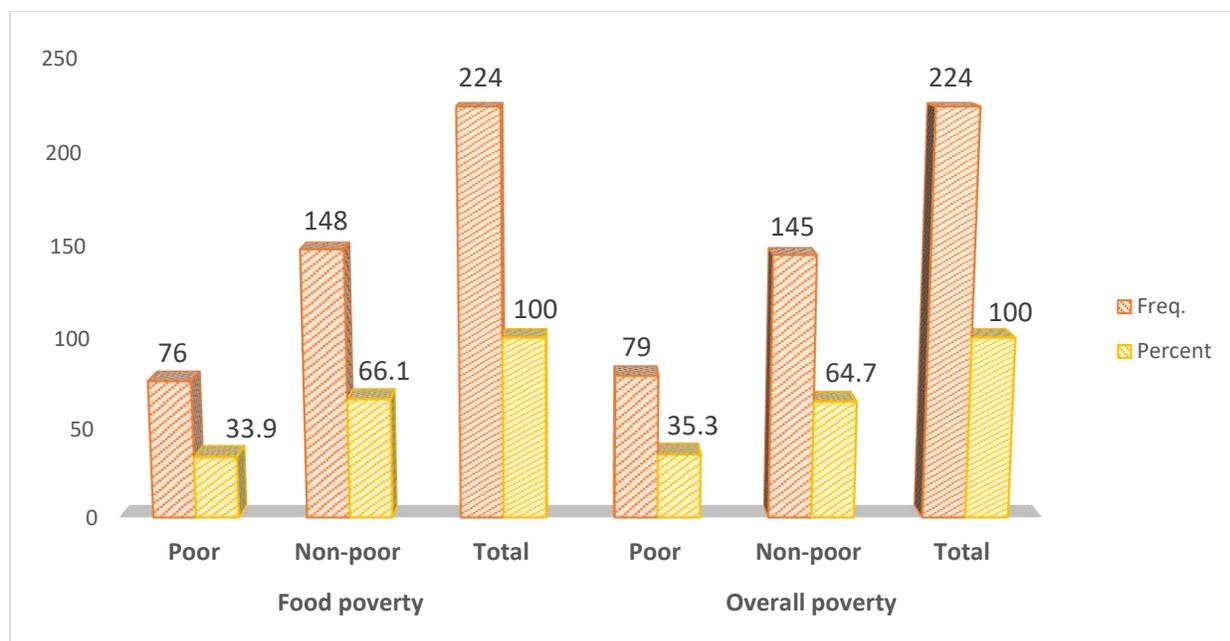
Table 11: Poverty lines of Ethiopia in nominal terms

Description	1995/96	1999/00	2004/5	2010/11	2015/16	2017/18
Kilocalorie per adult per day (Kcal)	2,200	2,200	2,200	2,200	2,200	2,200
Food poverty line per adult person per year (Birr)	648	648	648	1,985	3781	4369
Total poverty line per adult person per year (Birr)	1,075	1,075	1,075	3,781	7184	8324

Having constructed the current national poverty line, the detail household expenditure of food and non-food items for a year was computed. Using the standard conversion factor and from the data of household members' composition, the adult equivalent was calculated for each household. Finally, the consumption expenditure per adult is computed for each household and poverty status is determined.

Accordingly, 35.3% of the sample households are found under the national poverty line at this time. When we take only the level of food poverty, more than a third of the target population lives under the national poverty line and could not meet the 2200 Kcal per adult per day (Figure 28). This level of poverty is slightly higher than the national level of poverty which is estimated to be 23.5% in 2015/6 as well as the poverty level of Addis Ababa which was officially reported to be 28.1% in 2010/11 (UNDP, 2018; MoFED, 2012). The higher level of poverty for the project's target group (sample women) than the national average is expected because the project had deliberately targeted low-income women in relatively low potential areas of the city. However, this does not mean that the project did not contribute for poverty reduction.

Figure 28: Poverty status of beneficiary households at this time



Since the baseline survey data does not have information on food and non-food consumption expenditures as well as household members disaggregated by sex and age, the baseline level of poverty is unknown. As a result, it was not possible to precisely determine the contribution of the project in reducing poverty. However, from the increased income, asset, and consumption expenditure of households after the project as it is confirmed by the household data as well as from the FGDs, it is apparent that the project made a significant contribution to combat poverty.

5.4.1.4 Other Changes Achieved

Associated with the participation of target women in the project, there are a number of changes on their businesses. Improvement of quality, expanded customer bases, diversification of business, and increased earnings are some of the positive changes reported (Table 12).

Table 12: Beneficiaries' perception on some other contributions of the projects

Did you or your business achieve the following changes due to your participation in the women for women project?	Percentage of respondents who said 'Yes'
Improved products'/services quality	61%
Expanded the customer base/ penetrated new markets/got new Customers	52%
Diversifying their businesses	50%
Increased profit (net earnings)	48%

Increased sales revenue	40%
Promoted business	39%
Improved productivity	38%
Shifted to a more profitable businesses	33%
Improved products' packaging	30%
Engaging or hiring more people	21%

5.4.2 The Economic Empowerment of Women

CARE's WEE indicators are used to measure the project contribution towards women economic empowerment (WEE):

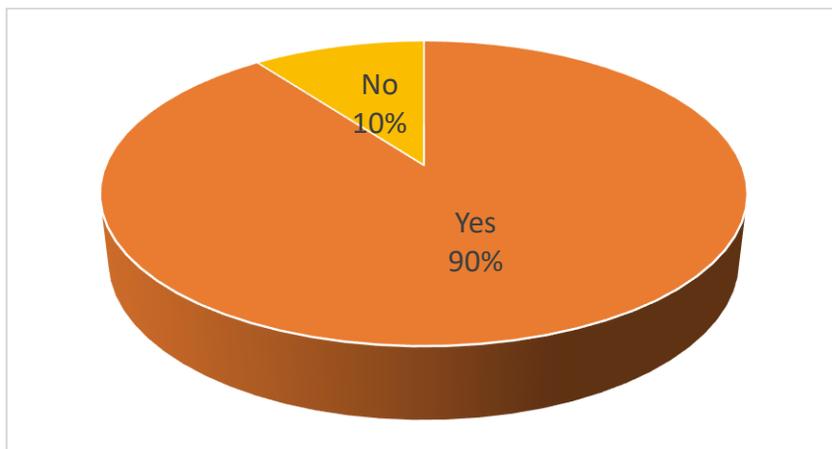
- % of women who (report they) are able to equally participate in household financial decision-making
- # and % of women who are active users of financial services (disaggregated by informal and formal services)
- # and % of women with union, women's group or cooperative membership through which they can voice their labor rights

5.4.2.1 Control over Income and other Household Resources

Control refers to the right to use a resource as well as to make decisions about it. In order to measure the economic empowerment of women, it is important to look at the amount of household income and other productive resources (generated by the women themselves and other household members) as well as their control over it. Following the CARE's global indicator, the *% of women who (report they) are able to equally participate in household financial decision-making*, is computed from the end line survey data and used as one measure of women economic empowerment. As depicted in Figure 29, about 90% of reported that they equally participate in household financial decision making. Most FGD participants said they make household decisions in consultation with their husbands. They also affirmed that their capacity to voice their opinion and contribute in the household decision making process improves after the project. This is mainly because of the training they received which provides them knowledge not only on how to manage their business but also on how to voice their opinion and the importance of doing so. For women, it seems decision making at household level depends on the amount of financial contribution made.

Though we don't have the exact figure for the baseline scenario, this level of participation is encouraging and the project is believed to have a significant contribution for this.

Figure 29: Percentage of women who have currently equal participation in decision making of financial matters

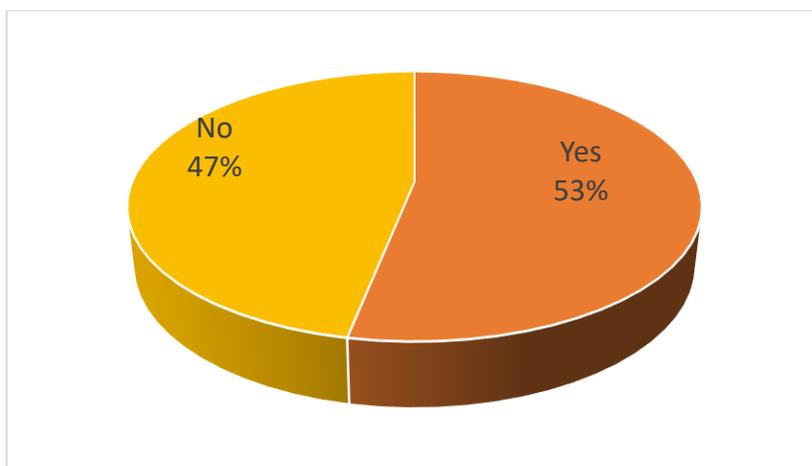


CARE strongly believes that collective action makes a difference to improving women's access to decent work. This could be in the form of a formal union with collective bargaining, through co-operatives and through savings and self-help groups. As a result, the **% of women with union, women's group or cooperative membership through which they can voice their rights** is adopted as another measure of economic empowerment. The current level of this measure has been computed using the end line survey data and found that 53% of the sample women are members of women groups including women's league, women association, women development army, SACCOs and others (Figure 30). From the current members of any women group, about 38% of them became members since their participation in the W4W project. This clearly indicates that the project had a significant contribution to bring women in such groups.

Similar findings were identified during the FGDs conducted at the target Woredas. FGD participant women were requested whether they participate in formal or informal decision-making forums such as women league, women development army, etc. They said they have been participating in these gatherings. However, what changed after the project is that they speak on meetings more often. One of the FGD participants in Arada Subcity Woreda 5 said:

'In addition to the knowledge on business management, we have acquired public speaking skills because the trainers were encouraging us to express our opinions and ideas during the training. They were telling us how important it is for us to be able to forward our ideas in public gatherings so that our needs, interests and challenges are known to those who can do something to help. This is a great skill for me and unlike before, I often speak at meetings even though nobody would take it seriously and do something about it.'

Figure 30: % of women currently with union, women's group or cooperative membership



5.4.2.2 Women Access to and Control over Productive Resources

Success of any economic agent to engage in or sustain its income generating activities mainly depends on the access to and control over productive resources. Proportion of sample women who have had access to different productive resources and their current estimated values is presented in Table 13. Accordingly, women have better access to working capital with the average current amount of Birr 7,409.00. Similarly, near to half of the beneficiary reported that they have some kind of equipment and machineries with average current estimated value of Birr 7,092. However, women's ownership of working premises is quite limited and leave them as street vendors (Table 13). Lack of this important resource restricts them to run a formal business and limits their opportunities to get loan or lease from formal financial institutions.

Table 13: Productive Asset ownership of women

Productive Asset	Percent	Current estimated value in Birr
Current working capital	82.6%	7,409

Equipment and machineries	48.2%	7,092
Business premises	5.4%	17,435
Distribution centers	5.4%	17,208
Other productive assets	3.6%	6,638

In order to determine the project’s contribution to improve access to productive resources, the baseline data for working capital is compared with the end line value. As it is shown in Table 14, the working capital of beneficiary women has grown by more than double (from Birr 3,036 to 7,409) over the project period. The mean difference test statistics (t-test) shows that this is statistically significant at 1% level. As it is reported by women in the FGD, this is due to the opportunities created by the project.

Table 14: Mean difference test result for working capital in Birr before and after the project

Scenario	Observation	Mean	Std. Err	P- value of two side test
Before	187	3036.5	393.8	0.0000
After	185	7409.2	721.9	
Combined	372	5211.1	424.8	
Difference		-4372.8	819.4	

5.4.2.3 Access to Financial Services

Access to financial services is one of the key Indicators for CARE 2020 Program Strategy that measures economic empowerment of women. From the end line data, proportion of women who are users of financial services for different purposes such as saving, loan, loan repay, money transfer, etc disaggregated by formal and informal sources is summarized in Table 15. Accordingly, about 32% and 87% women targeted by the project use formal and informal financial sources respectively. All sample women have reported that they use either of these two sources for their demand of financial services. From the formal sources, women have had relatively easier access to SACCOs (accessed by 18% women) while VSLA is their major source of finance from the informal ones.

Table 15: Percentage of women who are active users of formal and informal Financial Services

Type of financial institution/source	Name of the source	Users (%)
Formal sources	MFI/Capital Goods company	8%
	Banks	10%
	NGOs/non-gov't projects	4%
	SACCO	18%
	From any of the formal sources	32%
Informal source	VSLA	27%
	<i>Idir/Ekub</i>	25%
	Relatives/ friends,	8%
	Local money lenders	2%
	Others	38%
	From any of the informal sources	87%
Both sources	Any of the formal or informal source	100%

Of the types of services provided by the major formal and informal sources, baseline data is available for users of these institutions for saving purpose and before-after comparison is made³. Accordingly, it was learned that making deposits in banks, MFI, *Iqub*, and VSLA is significantly improved after the participation on women in the project (Table 16). On the other hand, their habit to put idle money at home is reduced from 90% to 42%. The most striking finding is on the number of people without any saving. The baseline survey result revealed that before the project, about 70% of the target beneficiaries did not have any saving but after the project this number has reduced to 3.6%. The various FGDs also revealed the project contribution has significantly strengthened their saving practices. FGD participants said that they are able to separate their business finances from household income/ expenditure. They further stated that before the project they never made distinction between business funds and household income/ expenditure. But after learning the benefits of managing these two finances separately, they now practice separate financial management. This result is achieved because of the improvement in their financial literacy.

³ This was based on the direct answer of the question “what do you do with your income left after all spending?” without any time limit.

Table 16: Saving experience of women by source of finance before and after the project

Source	Before	After	P-value of the difference test
Bank	18%	49%	0.00
MFI	4%	11%	0.19
<i>Iqub</i>	11%	49%	0.00
VSLA	5%	13%	0.11
Home	90%	42%	0.00
SACCO	NA	24%	-
No saving	70%	3.6%	0.00

Level of saving and loan

Not only their experience to use any financial service in different formal and informal institutions, but also the amount of saving and loan in these institutions is also studied in the end line survey. Though it is made by few individuals, the average current level of saving deposited in banks is higher than others. The level of saving the beneficiaries have in other formal and informal institutions is relatively low that could not exceed to Birr 2000 (Table 17). On the other hand, the size of loan the women borrowed from different sources over the project period, the amount repaid so far and their current indebtedness is also revealed (Table 17). Women reported that the size of loan accessed from MFI and relatives/friends is relatively larger with the average amount of Birr 9532 and 7624. The problem with these sources is that their accessibility is limited and interest rate especially for MFI one is high. Other sources of credit are better accessible but the loan size and duration of loan is very limited that usually leave the women's business micro in size.

Table 17: Women's level of saving, loan taken and repaid over the last 3 years by sources of finance

Source	Current Saving	Average Loan taken	Loan repaid	outstanding loan
MFI/Addis Capital Goods	1,663	9,532	6,533	2,999
VSLA	1,801	3,455	2,226	1,229
<i>Idir/Ekub</i>	2,223	3,048	1,771	1,277
Banks	11,632	1,895	0	1,895

Relatives/friends	655	7,624	4,291	3,332
Local money lenders	-	3,200	1,425	1,775
SACCO	977	2,542	787	1,756
other sources	4,515	413	413	0

5.4 Sustainability of the project

Sustainability is a concern of any project which is usually thought about and planned for since the inception of the intervention. As far as the W4W project is concerned, the approach followed tend to ensure sustainability. This is further confirmed by the KII and FGD participants. Some of the arguments for sustainability of the project includes:

- The major intervention of the project was on skill development of women that is reported to have a long lasting effect on women’s businesses and lives. The skill they acquired is further enriched by their real life experience which will enable beneficiaries to sustain or even expand the business activities started before and during the project period.
- The VSLA approach followed by the project is the other advantage that was found to ensure sustainability. Beneficiary women are well organized in to VSLAs and SACCOs through which they can continue saving regularly and sustain their access to financial services which, in turn, helps to sustain their business activity. Moreover, the VSLA strengthens their social capital and networking among themselves which helps them to share experiences and learning from each other, which further contributes to their self-worth and self-confidence.
- On the institutional aspect, the SACCOs are strongly linked with the government structure and operating in respective Woreda’s office (premises) offered by the government itself. This strong relationship with the local government coupled with the increasing awareness of beneficiary women on their right to get support from the state consolidated the effort of the government to support women and their organizations. These well thought approaches and practices are expected to sustain the project’s activities and resulting outcomes.

5.5 Limitations

Some of the limitations of the project which are identified in this evaluation and worth improving in future interventions are:

- **Short period of operation:** some of the assumptions made at the design of the project were less realistic and caused delays in implementation of the project. For example, after CARE signed the funding agreement with H&M, CARE's assumption to get immediate approval of the project from Addis Ababa city administration could not be realized. The approval process took about 9 months and shortened the actual project's period of operation to less 2 and half years.
- **Linkage with formal financial institutions:** The project planned to link the women organized in VSLA groups with formal financial institutions such as banks, MFIs, or capital goods companies to enhance their access to credit services and capital goods. However, the effort made to realize this objective specifically linking targets with bank did not succeed due to the eligibility criteria set by the financial institution, which require collateral in fixed assets as guarantee as well as upfront financial leveraging. Secondly, the communications with the selected institutions was not started from the very beginning of the project and thus the communication and agreements took much of the project's time. As a result, the final outcome and resulting impact of some of such activities (leasing, loan payback, etc) could not be seen during the project period.
- **Unmet targets for the child daycare activity:** thorough context analysis was not conducted for some of the interventions under this project, and therefore they were difficult to implement. For instance, there was a plan to open community daycare centers in the target Woredas. The aim was to reduce the child care burden of working mothers by providing an affordable day care service while at the same time creating employment opportunities for some women by working at the day care center. However, the professional and financial requirements to get license to run daycare was very high and unaffordable. Therefore, this activity was dropped and focused on other social enterprise activities.
- **Low motivation of field facilitators:** The salary rates for field facilitators hired for each Woreda were very low (about 1100 Birr per month) despite the challenging nature of the work. As a result, their motivation was low and some information that they had to convey was poorly or hardly communicated to the beneficiaries or other relevant bodies. The Uneven information dissemination about the business plan competition is one example repeatedly raised associated with this.

- **Reluctance of the government to recognize/support self-help model:** Usually government officers particularly at community level tend to support MSEs induced by the state and have MSE certificate from the local MSEs development office. Those enterprises established by the support of NGOs or by the women themselves are not given equal opportunity for state support despite the fact that all citizen have a right to get support and government is equally responsible for every citizen. This habit makes the government to consider only the activities done by the government when women's development is evaluated. As part of its exit strategy, W4W project should have established strong working relationships with these government stakeholders so as to ensure that the women organized in VSLA groups under the project would get the same services and support as those groups organized by the government.

5.6 Success factors, Best Practices and Lessons

In this evaluation, we have identified some best practices of the W4W project and draw lessons for future considerations. The following are the major ones.

- **Geographical and sectorial choice of the project:** This intervention was conducted in low income groups of women living in the capital which is usually ignored by many development agents. Given that the urban poverty and inequality is significant in Addis Ababa, it is a great idea to work on the urban enterprise development focusing on the most vulnerable group of the society, poor women. Investing on this relatively new area of intervention has a high return with untapped potential for development actors.
- **Well integrated project to and full engagement of the local government structure:** The activities of the project were well integrated to the existing structure of the government and local concerned government offices (trade, cooperative promotion, MSE development, women and children offices) were well engaged to the project since its inception. This enable the project activities to be sustainable after the project periods and beneficiary women and their organizations can also be supported by the local government office. The lesson learned from this engagement as well as commitment of the local government is that if we create adequate awareness on the government partners, sustainability will not be an issues and the implementation period can also be smooth.

- **Implementing partner selection:** MCDP was the implementing partner organization which delivered many of the grassroots activities. This organization has an excellent experience in self-help group model and well acquainted to the local context. This made the implementation of the project as smooth as possible. This successful partnership of CARE with MCDP can also be considered as one of the success factors.
- **Methods employed to bypass informality:** Most of businesses operated by the target women were informal. Most of the women run their businesses at home or to a small shop attached to their residential unit. One of the key requirements to get business license is having a separate space such as a shop from where the business is operated. This preclude women from access to financial services (leasing and loan) by formal financial institutions. In order to bypass this licensing problem, the project collaborated with the local government and made the women get a *baj* or ID which indicates their semi-formality that served to temporarily replace the license requirement of these institutions. Because of this innovative approach, some women could be linked to formal financial institution despite informality of their business. Again through communicating with different bodies, the project did exemplary works in bringing these informal businesses into different bazaars and created market linkages which otherwise would have not been accessed by these self-help businesses. This is also a good experience for financial institutions, government and other development partners to provide inclusive services.
- **Expanded the market bases of partnering organizations:** There were some financial and leasing institutions, notably, Addis Saving and credit institute and Addis Capital goods S.C, which were working with the project to provide financial services. During the project period, a number of new methods to reach these poor groups were devised through the bilateral discussions made between the project and the financial institution. That gave them a new experience, and innovative approach to expand their market bases by reaching the poor through the methods employed by and lessons learned from the project.
- **Strong communication and spillover effects:** The activities and impacts of the project on selected cases were well documented and communicated using documentary films and magazines. The documentary films were prepared in understandable and unforgettable way and released through the state television. The stories included in the documentaries were catchy and interesting that could impact (initiate) millions of similar women all over the

country. In addition, beneficiary women were also found to coach non-beneficiary neighbors and as a result some non-beneficiary women have established VSLA and start doing similar things without anyone's help. This positive spillover effect is one of the best experienced gained from the project. It also contributes to CARE's strategy on Women Economic Empowerment as well as the national objective set by the GTP II.

6. Summary, Conclusions and Recommendations

This study is conducted to evaluate the relevance, efficiency, effectiveness, sustainability, and impacts of the W4W project implemented by CARE Ethiopia in collaboration with MCDP. The project was implemented for three years in 3 sub-cities of Addis Ababa. This final evaluation is made based on the baseline and end line surveys conducted for this purpose. The conclusion drawn from this study and the resulting recommendations is presented as follows.

- The women for women project had targeted the economically active women with a high family size and low economic options owing to the low level of literacy. Therefore, it can be concluded that the right group of the society was targeted in the right place with a high potential to grow. Similar targeting approach should be followed in the future for better results.
- Business run by sample women are more of informal (unregistered), micro in size that employ few or no additional person other than the owner herself. Petty trade is still the major livelihood activity for targeted women. Following the project, they started diversifying and changing their business from petty trade to processing and packaging businesses. Therefore, there should be integrated support to women to engage in more formal and stable businesses activities which enables them to fetch a stable income. In addition, the government should relax the licensing requirements especially for the types of business that can be done at home to bring more businesses to formal line.
- The skill development, improving women economic empowerment via improving access to financial services, and business plan competition with a good capital grant for winners are the major areas of intervention successfully implemented by the project. The Skill development package of the project was more accessible as well as most rated activity loved by project beneficiaries.

- After the project, the contribution of target women's business for family's livelihood is significant with an average of 3438 Birr monthly net earnings per month. The project had a significant contribution to asset building of households. Despite the improvement in income and asset ownership over time, the level of poverty for the target households is still high with the head count index of 35.3%. Given the target areas as well as households are relatively poorer than others by construction, it will not be surprising if the level of poverty for this group is higher than the national level (23.5%). Had the project not been implemented in this area, the level of poverty would have been worse than this. Therefore, the project has contributed to poverty reduction. This has a clear policy implication that similar other projects should target such groups of people and keep supporting them to lift them out of poverty.
- The role of the women for women project to bring women in to women's group that voice their rights as well as to improve their participation in decision making is remarkable. As women's contribution to household income rises, their confidence improve as well as their participation in decision making. The influence or dominance of husbands in decision making of household financial and related matters is negligible. Therefore, creating economic opportunities for women has a great role to correct social imbalances and contributes to their empowerment and equality.
- Women's ownership to working capital doubled after the project though ownership of the working premises is extremely low. Though the working capital is growing after the project, its level (amount) is still too small to expand one's business or rent a shop to get license. Similarly, these two factors (capital and working premises) are also reported as the most pressing business constraints. Therefore, additional support to create access to loan for working capital as well as provision of working premises by the state is highly recommended.
- The project has improved the women's business skill, self-confidence, motivation, saving culture and access for financial services particularly from informal sources like VSLA. However, the size of loan given to the women from VSLA is generally low and of shorter duration. Therefore, expansion of the SACCOs and linkages of these businesses to other formal financial institutions is advisable since it enable women to access a relatively bigger size loan with a long maturity.

- The women for women project was found to be relevant for the needs of the local communities, CARE Ethiopia strategy and approach, and the national growth and transformation plan. The project made a 7 % contribution to the achievement of the city's GTP II awareness creation plan of the year by organizing 5,000 women who gained access to knowledge and basic skills on business development and other life-skills trainings, through which they are economically and socially empowered. In addition, the project had a significant contribution in improving women's access to financial services through establishing 182 Village Saving and Loan Association (VSLA) and 6 SACCOs that benefited 3,875 women.
- Due to traditional role division, working women are still expected to juggle their time between business and household responsibilities though much of their time is spent on the former one. Therefore, any business premises to be available for them would be more effective if it is close to their home/vicinity.
- The project has taught the target women on how to properly manage their time between their productive, reproductive, and community roles. As a result, the proportion of women who take leisure time has increased after the project.
- In most cases women have almost full autonomy in making decisions about their business activity. However, the probability of making wrong decisions has increased with their engagement in decision making. Lack of experience, lack of support, and/ or stress may be among the reasons for this. This leads to a clear recommendation that capacity building activities should be done continuously and improving access to information helps women to make right decisions regarding their business.
- The fact that much of the interventions of the project were on skill development and establishment of long-lasting women's organizations as well as strongly linked to the local government structure and financial institutions, the project's activity and outcomes are more likely to sustain. The project has done a well- thought job in this regard.
- Generally, the women for women project was found to be the successful project that brought about a significant change in the lives of thousands of women and satisfied most of the stakeholders involved in the project. There are a number of best practices and limitations identified in this project which are worth considering in the design and implementation of other projects.

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Annexes

Annex A: Data collection tools

Annex A.1. Beneficiary Household interview questionnaire for end-line evaluation of Women for Women project

Dear respondent, I would like to thank you on behalf of my organization, CARE and its partners. My name is _____, and I am working as enumerator in this study concerning the women for women project and status of its beneficiaries'. Today, I am here for this interview as part of the women for women project end line survey for which you selected by chance since the baseline. Your participation in this interview is based on your consent. All the answers you provide here will remain confidential and it will be used for the research's purpose only and information that identify you or your enterprise will not be published in any form. CARE Ethiopia and its partners will use the result of the study for learning purposes and improve future interventions. Therefore, you are kindly requested to provide correct information for all questions.

Section A: General information

- A1. Date of interview _____
A2. Name of the enumerator _____
A2. Name of the supervisor _____
A3. Name of the respondent _____
A4. Code _____
A5. Sub city (1= **Arada**; 2=Lideta, 3=**Kirkos**) _____
A6. Age of the respondent _____
A7. Marital status (1= married; 2= single; 3=widower; 4=divorced) _____
A8. Education status of the respondent (1= illiterate; 2= able to read and write/informal education; 3=Elementary (1-8); 3= Highschool (9-12); 4=post-secondary education; 5= others)
A9. Are you head of the household? 1= Yes, 2= No
A10. What is the total number of household member *including the respondent* with the following age and sex category?

Age group in years	Male	Female
<10		
10-13		
14-16		
17-50		
>50		

Section B: Women access to income, their income level and control over their income

- B1. What is the main livelihood strategies of the household?
1= Paid labor , 2= Own business, 3= others (specify) _____
- B2. Are you (women) engaged in own business activity 1=Yes; 2=No

B3. If yes to B2, please provide the details of the enterprise:

Main business type (1=	How many people are employed (Own and hired) in the business at this time	Average expense for labor per month	How much is the average cost of other inputs per months	Marketing				Main Selling point (1= Production place; 2= Supply to distributor; 3= Bazar; 4= Own selling shops, 5= door to door sales 6=Other)
				Did the household sold the produce (1=yes; 2=No)	How many months of the year do you produce?	Quantity sold (# /kg/lit) per month	Average sold price Birr	
B3-a	B3-b	B3-c	B3-d	B3-e	B3-f	B3-g	B3-h	B3-i

B4. How much money do you earn from business activity a typical day _____ Birr

B5. If no to B2, why you are not in the business?

1= Lack of initial capital, 2= Lack of business skill, 3= Business failure after capital and skills support; 4= Business closed due personal shocks (Illness, death, accident, etc), 5= Others (specify)

B6. For what purposes do you use your income? (Put them in rank) (1= Household consumption, 2= Family clothing, 3= Children schooling, 4= House rent, 5= medical expenses , 6 =Others (specify))

B7. What do you do with your leftover income (income that exceeds your expenditure), if any? (multiple answers are possible)

(1= Deposit in bank, 2= Deposit in MFI, 3= Deposit in SACCOs 4=Deposit in Ikub/idir 5= Deposit in VSLA 6= Put in my home; 7= I don't have any saving 8= other (specify))

B8. What is the total amount of money that other household members (other than the respondent/business women) earn in a typical month? ___Birr (Other household members income, remittance, etc)

B9. Asset ownership and its values (non- cash asset)

Do you own?	1= Yes; 2= No	What is its current estimated value in Birr
House		
Household furniture (Sofa, Bed, cupboard, table, chair etc)		
Electronics (TV, Refrigerator, washing machine, Tape, etc)		
Others assets		

B10. Do you think that your income level and asset holdings has improved since your participation in the women for women project? 1= yes 2=No

B8. HOUSEHOLD FOOD AND NON-FOOD CONSUMPTION & EXPENDITURE

B8_1 Please think about the food consumed by your family in the last two weeks/15 days.

s.no.	Commodity	Estimated value in Birr
1.	Oil seeds (rape seeds, linseeds, etc.)	
2.	Pulses/Lentils/Beans	
3.	Pasta/Rice/	
4.	Bread/Wheat flour (processed)	
5.	Cereals (barley, wheat, teff, sorghum, maize, etc.)(unprocessed	
6.	Tubers/Potatoes/Root crops	
7.	Meat Products	
8.	Powdered/Formula Milk	
9.	Milk or milk products (milk, butter, cheese, yoghurt, etc.)	
10.	Fish	
11.	Egg	
12.	Vegetables	
13.	fruits	
14.	Salt/Spices	
15.	Oil	
16.	Sugar/Honey	
17.	Prepared food (restaurants, food stalls)	
18.	Packaged sweets (biscuits, cakes)	
19.	Coffee and Tea	
20.	Soft drinks	
21.	Alcohol	
22.	Enset/Kocho	
23.	Others (specify)	

B8_2- Non-food consumption expenditures of households

What is the money value (in birr) of the total amount purchased by the household in the last **12 months** on the following items: (Enter value in birr or codes 00=Nothing, -77=DN). Please give prices at the time of purchase.

s.no.	Commodity	Estimated value in Birr
1.	Cleaning materials and Personal care items (soap, cosmetics, hair oil, perfume, beauty parlour fees, hair cuts	
2.	Tobacco, cigarettes, etc.	
3.	Fuel (Firewood, Kerosene, gas, batteries, candles)	
4.	Public transport	
5.	Security (guards)/house maid	
6.	Housing (Rent, Water and Electricity and maintenance)	
7.	Telephone rates and mobile phone card purchase	
8.	Festivals/celebrations (regular occurrence)/Iddir/community contribution, and Entertainment , wedding/funeral	
9.	Clothing and Footwear (e.g. shoes, slippers)	
10.	Education (fees, book and stationary, uniforms, transport , Presents or treats for children)	
11.	Medical expenses	
12.	Jewellery (Gold necklace, earrings, etc. for personal use)	
13.	Any other expenditure of non-food consumption	

Section C: Balance between women productive task and leisure:

C1. How do you spend your daily time?

- 1= I do only my income generating activity
- 2= I first do my household activities and then go for income generating activities
- 3= I first do my business activities and then Household activities after work
- 4= I do my household activities and business activities side by side
- 5= others (specify)

C2. Do you have another household member that share household activities with you? 1= Yes 2=No

C3. How many hours do you spend a typical day on the following activities.
 Business activity _____ hrs. Household Chores _____ hrs. Leisure _____ hrs;
 Sleeping (Normal/night time) _____ hrs.

C4. What activities do you do with your leisure time? Multiple answers are possible

- 1= Watch movies/TV
- 2= Visit relatives/needly people
- 3= Spend time with friends
- 4= Go for vacation to other areas or visit to historical places
- 5= I take rest at home (sit, sleep, etc)
- 6= I don't have any leisure time

SECTION D: Access and control over resources and Women economic Empowerment

D1. When did you start the economic activity that you are engaged in now? _____ year in E.C

D2. Is your business legally registered? 1= yes 2= No

D3. If registered, what is its legal form? 1= sole proprietorship 2= Partnership 3= Cooperative
 4= others (specify)

D4 . Did the project contribute to the expansion /diversification of the sources of your capital/financial asset? 1= Yes 2= No

D5. Indicate as to which specific benefits/services that you have obtained from the women for women project over the last three years

Which specific Interventions/services of the project you have benefited from over the last 3 years?	1= Yes 2= No
Provision/facilitation of Loan from VSLA/SACCO/MFI/Addis Capital	
Earned capital from business plan competition	
The skills development package	
Others (specify)	

D6. Have you ever received credit for any purpose (start up, expansion, investment etc) or made deposits/savings over the last 3 years from the following sources?

Finance Source	Have you ever use financial service (saving, loan, payments, money transfer etc) from? 1=yes 2= No	Current amount of saving/deposit (write 0 if the source was not used)	Total Loan received (write 0 if the source was not used)	Total Loan repaid so far (write -77 if loan was not taken from this sources)
MFI/ Addis Capital Goods (provide in-kind loan)				
VSLA				
SACCO				
Idir/Ekub				
Banks				
Relatives/ friends				
Local money lenders				
NGOs/non-gov't projects				
Others				

D7. When was the last time (most recent) did you go to any bank/MFI/Addis Capital Goods/SACCO/insurance company for any financial related transaction? 1= one month or less 2= from 2-3 months before 3= 4-6 months 4= 7 to 12 months 5= 1-3 years before 6= before 3 years 7=I have not ever been in bank/MFI/insurance company

D8. .When was the last time (most recent) did you go to any VSLA, *Idir, ikub*, local money lender, or other informal source for any financial related transaction? 1= one month or less; 2= from 2-3 months before; 3= 4-6 months; 4= 7 to 12 months 5= 1-3 years before 6= before 3 years 7=I have not ever been VSLA, , *Idir, ikub*, local money lender, or other informal source D9. Do you have equal or more participate with your husband or other family members when decision on financial as well as other pertinent matters including selling household assets are being made? 1= yes 2= No

D10. Are you a member of any cooperative, union, women's league, women's development army or other associations in your area or city through which you can voice your rights and maximize other socio-economic benefits? 1= yes 2= No

D10_1. If yes to D10, what is the name of the group/association? _____

D10_2. If yes to D10, when did you register in this organization? _____

D11. What is the value of the following productive assets you owned. Write 0 if the asset is not owned by you/your business.

Productive asset	Current Amount/estimated value in Birr
Current working capital	
Equipment and machineries	
Business premises	
Distribution centres	
Other productive assets (specify)	

Section E: Women in decision making and related supports

E1. What kind of decisions do you make regarding your enterprise activity? Multiple answers

- 1= selection of business activities, 2= purchase of raw materials for the business,
 3= volume to be produced and sold, 4= search for customer,
 5= distribution of products/services 6= price setting 7= other (specify)

E2. Who makes the decisions regarding your business or level of your participation?

- 1= I make decision on some activities
 2= I make decision on all activities
 3= My business partners and I make joint decision on all aspects
 4= My husband makes most of the decisions
 5= I and other family members (my husband, children etc) make joint decisions
 6= I make no decision at all

E3. Were there any wrong decision that caused damage to your business?

- 1= Yes 2= No

E4. Do you think decision making by you is relevant to your enterprise?

- 1=yes, 2=No, 3=I don't know about it

E4_a. If your answer is yes, what is the primary benefit of making decision individually?

- 1= enables timely action 2= motivates me to think more about my enterprise, 3=
 personal Satisfaction and joy 4= other, please specify)

E5. How do you feel when you make decision by yourself?

- 1= I feel that I can make more such decisions for future
 2= I feel that I can identify and use different alternative for decision making
 3= I feel that I have capacity to support fellow business women how to make decision
 4= If the decision brings negative consequences, I blame myself

E6. Do you think that your involvement in the women for women project improved your decision making capacity and involvement in decision making? 1= Yes 2= No

E7. Do you think you have adequate capacity to run business? 1= Yes, 2= No

E7_a. Which leadership capacity do you have most?

1=leading to success 2= human resource management 3= negotiation and influencing partners
4= others (specify)

E7_b. Which of the following skills were lacking before you joined the women for women project but changed after your participation? (Multiple answers are possible)

1=Entrepreneurial skill 2=business development 3=financial management 4=customer and suppliers handling 5= others (specify)

E7_c. How do you rate the contribution of women for women project in building your capacity in terms of business related skills? 1= very low 2= low 3= neutral 4= high 5= very high

E7_d. How do you rate the contribution of women for women project in building your capacity in terms of personal development and confidence? 1= very low 2= low 3= neutral 4= high 5= very high

E8. Over the last three years, did you receive the following supports to enhance you entrepreneurial skill?

Kind of support	1= yes 2=No	Provider/facilitators (1= MCDP/women for women project; 2= gov't MSE office 3= Women affairs office 4= NGOs 5= TEVT, 6= Other government offices 7=others specify)
Entrepreneurial skill training		
Experience sharing visits		
On the job training/technical training		
Coaching		
Marketing skill		

Section F: Beneficiaries perception on some other contributions of the projects and challenges

	Did you or your business achieve the following changes due to your participation in the women for women project?	1= Yes 2= No
F1	Engaging or hiring more people	
F2	Diversifying their businesses	
F3	Shifted to a more profitable businesses	
F4	Improved products'/services quality	
F5	Expanded the customer base/ penetrated new markets/got new Customers	
F6	Improved products' packaging	
F7	Promoted my business	
F8	Improved my productivity	
F9	Increased sales revenue	

F10	Increased my profit (net earnings)	
-----	------------------------------------	--

F11. Please indicate the three most important challenges that is correctly affecting your enterprise's operation?

1=Inadequate capital; 2=Limited access to loan from formal institutions (Banks, MFI, SACCOs etc) 3=Lack of selling places for products; 4= Limited access for loan from informal financial institutions 5= Lack of raw materials (input market); 6= Other (specify)

F11_1. First challenges _____ (use the code above)

F11_2. The second challenge _____ (use the code)

F11_3. The Third challenge _____ (use the code)

F12. How do you rate the contribution of the women for women project in easing up the challenges you have been facing in operating your business?

1= very low 2= low 3= neutral 4= high 5= very high

F13. How do you rate the overall effectiveness of the women for women project in changing your lives?
1= very low 2= low 3= neutral 4= high 5= very high

Annex A.2. Focus Group Discussion (FGDs) Guide for end-line evaluation of Women for Women project

Name of FGD facilitator _____

Names of the FGD participants _____

Date of discussion _____

1. What is your experience in women for women project? When it started working with you?
2. What are the supports/benefits the women for women project brought about in your life? Was there any unintended effect in your life?
3. Do you think that your involvement in the project improved your Income and consumption? If so how and how has CARE/ the project contributed to the change?
4. Do you think that your involvement in the project improved your Time management/allocation between work and leisure? How has CARE contributed to the change?
5. Is there any change in your participation in decision making about your household or business matters since your participation in women for women project? How and how has CARE contributed to the change?
6. What was the role/contribution of the project in improving the membership/participation of women in social or economic groups?
7. Do you have active participation in key formal) and informal decision-making spaces such as in Woreda, sub-city, city meetings/forums, women league, women development army, etc? Has it been improved after the project? How?
8. What is the amount of regular earning from your economic activity? Which business gives more return and how much? How has CARE contributed to the change?
9. Do you/women entrepreneurs save from their regular earning? If yes, how much, and where?
10. How do explain your access to credit over time? How has CARE/ the project contributed to the change?
11. Is there any organization that provided significant support to improve your business operation, decision making, and other participations?
12. What are the best practices you obtained from the women for women project?
13. Do you think that the project was successful in impacting your life?
14. What are/were the major factors impeding your business operation? How do you overcome these challenges? How do you explain the project's contribution in tackling the challenges?
15. What are the improvements that should be made in similar intervention in the future?
16. Any additional information/story you would like to provide about the project please?

Annex A.3: Key Informant Interview (KII) Checklist for end-line evaluation of Women for Women project (For Government officers)

Name of Interviewer _____

Name of the interviewee _____

Office & Position _____

Date of interview _____

1. What is the role of your organization from the perspective of promoting women owned and managed enterprises?
2. What were the plans and achievements made by your office about women owned MSE and job creation in your sub-city/woreda over the last three years?
3. How do you evaluate/rate the contribution of different projects by NGOs in achieving this?
4. What were the roles played by women for women project in your area? How do you see its approach, implementation process, and results achieved by the project?
5. What were the strength and weaknesses of the project, in your opinion?
6. How do you explain the level of participation of women in different political, economic and social decision made by your administration? Is there any contribution made by the women for women Project in improving these things? How?
7. What are the practices being made by your sub-city/woreda to encourage the financial inclusion of women?
8. Please give names of the key financial services provides (formal/informal) to women entrepreneurs?
9. What are the most important challenges that hinder the development of women owned MSEs? How they can be solved?
10. What capacity limitations do you observe by women business owners or start-ups? How do you see the roles played by CARE in narrowing this gap?
11. In your opinion, what were the best practices and limitations of the women for women project in its three years of operation?
12. Do you think that the project was successful in achieving its intended purposes?
13. Do you think that the activities started by the project will be sustained after the project's life time?
14. What mechanism do you recommend to promote more women owned enterprises and to enhance its sustainability?
15. Any additional information you would like to provide please?

Annex A.4: End line survey KII for project implementers (CARE and MCDP)

1. What was the basic principle/philosophy and approaches of the project?
2. What were the strategies you have followed to achieve the targets? Were they relevant?
3. What were the types of supports you provided?
4. For how long the project was implemented?
5. How was the targeting of sub-cities, Woredas, and individual women performed?
6. Did you have any collaboration with government and other stakeholders? With whom and How?
 - a. Who had which role (MCDP, CARE, Govt,etc)
 - b. Some Woreda experts (e.g Kirkos woreda 9) complained that information was not provided to them to gauge the status of the project). Your reply please?
 - c. This weak link was partly b/c of low motivation of project facilitators at woreda level following their low level of payment (Birr 1100). Your reply please?
7. How many beneficiaries were targeted and how many were actually benefited? What is the retention rate of the initial target women?
8. Have you had a monitoring and evaluation system during the project period? (ask copies of the reports, if any)
 - a. Why not periodic evaluation with the stakeholders? Only final evaluation?
9. Tell us the processes it has passed through and current statuses of the SACCOs you have created? Any seed money and its approach? Material support you provided? Why computers without operating skills.
10. In the grant competition, some women complained that information on the procedures and outcomes of the completion was not equally shared. What is your reply?
11. Did you make any effort to solve the problems you faced related to lease financing? Did you share any cost with the beneficiaries in this regard?
12. What are the main intended and unintended impacts do you think are brought by the project?
13. In your opinion, what were the main strengths and weakness of the project?
14. What were the main challenges and opportunities you had to implement the project?
15. Was there any attempt made by the project to ensure its sustainability? Have you delivered the beneficiaries list and other exit reports to government structure? Could the outcome and income be scalable?
16. Any successful cases which you have documented and would like to be included in our evaluation report please?
17. Any other information you would like to provide please?

Annex B: List of person participated in the Key Informant Interview (KIIs)

Name	Responsibility	Organization
Silke Handley	Program Director	CARE Ethiopia
Misrach Mekonnen	W4W Project Manager	CARE Ethiopia
Mulu Haile	Executive Director	MCDP
Aynalem Kebede	Community Facilitator	MCDP
Birhanu Kumsa	MSE Promotion Expert	KirKos SC, Woreda 10 MSE Development Office
Mulunesh Negash	Coop Promotion Expert	KirKos SC, Woreda 10 Coop Development Office
Siraj Ahmed	MSE Promotion Expert	Kirkos SC, Woreda 09 MSE Development Office
Sisay Ketema	Women affairs Expert	Kirkos SC, Woreda 09 Women & Children Affairs
Selamawit Siferih	Chair person, SACCO	Kirkos SC, Woreda 07 Befikir Enideg SACCO