



Assessment of Women's Economic Empowerment and Domestic Violence: the case of WISE SACCO's

ENGAGE: Women's Empowerment and Active Citizenship

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Organization for Women in Self Employment (WISE)

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Acronyms

ABCD	Asset-Based Community Development
AWIB	Association of Women in Boldness
BBS	Basic Business Skill
DFID	Department for International Development
DV	Domestic Violence
FCDO	Foreign, Commonwealth, and Development Office
GBV	Gender-Based Violence
MFIs	Micro Finance Institutions
SACCOs	Savings and Credit Cooperatives
SDGs	Sustainable Development Goals
UN	United Nations
UNDP	United Nations Development Program
WEE	Women Economic Empowerment
WISE	Organization for Women in Self Employment

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Executive Summary

Women's equality and empowerment is one of the 17 Sustainable Development Goals (SDGs), but also integral to all dimensions of inclusive and sustainable development. WISE is an organization dedicated to reducing poverty and realizing sustainable livelihoods among underprivileged women in Ethiopia. WISE has impacted the lives of over 56,000 families in Addis Ababa directly and 46,000 families in other cities of Ethiopia coordinating with its partners. The organization works to foster Women's Economic Empowerment which is an essential entry to overall empowerment. Analytical works scrutinized in Ethiopia show, that women still experience significant gender inequalities as well as economic marginalization, and domestic violence is still a serious problem in Ethiopia and one which is fueled by persistent gender-biased attitudes and practices. The objective of the study was to investigate the relationship between women's economic empowerment and domestic violence in WISE SACCOs and point out WISE's role in women's economic empowerment. A total of 573 sample respondents were selected by random and purposive sampling from ten SACCOs which were selected from three sub-cities (Nifas Silk, Yeka, and Arada). This study used both primary and secondary data and analyzed using descriptive statistics. Interviews and Key Informant interviews were conducted to collect the qualitative data and analyzed using the seven steps of Colaizzi's approach. The study revealed that the engagement of women in WISE SACCOs has an impact on enhancing women's economic empowerment and decreasing domestic violence. SACCOs and increased access to business trainings are a good opportunity to create new employment opportunities for unemployed individuals to increase home-based and small businesses, which simply helps get funds and contributes to better living conditions for the community and their families.

The exercise of women's agency (individually and collectively) as an intermediate outcome leading to a final WEE outcome has been exercised across SACCOs. On average, the findings show that those women who participated in WISE SACCOs and took multiple trainings have a higher WEEI (0.87) than their control group counterparts (0.65) in the absence of treatment. The key contributing factors for women's economic empowerment in WISE SACCOs are multiple training, self-determination, and life balance, access to savings and loans, different awards in different competitions, and follow-up from WISE. Domestic violence tends to be higher for psychological and/or economic IPV in comparison with other types of domestic violence. About 40.4% of the control group encounters medium to high levels of physical abuse and this number drastically declines to 6.7% when the women are economically empowered.

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Generally, Women's lives are transformed from a situation where they have limited power and access to economic assets to a situation where they experience economic advancement and become resistant to domestic violence. Due to the multiple training, their attitude towards knowledge and skill transmission for personal improvement changed, increased their access to leadership programs and training in their respective woredas & ability to lead with compassion, improved their family income status, and a sense of hope and optimism maximized (envisioning the future). Qualitative analysis revealed the two major factors that aggravate domestic violence are women's economic dependency and distorted gender perspectives among the society about gender equality. The findings help to conclude that WISE interventions have a significant role in women's economic empowerment, and as a result, the bargaining power of women increases through time due to the low prevalence of domestic violence evidenced in this study.

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SECTION ONE

1.1 INTRODUCTION

1.1.1 Background

Organization for Women in Self-Employment (WISE) is an Ethiopian charity that commenced its full programmatic operation in Ethiopia in January 1998. WISE mainly works with underprivileged, low-income underemployed, and unemployed women to support their efforts to improve their quality of life through economic and social empowerment interventions. WISE's major focus areas are women and girls' economic and social empowerment to improve their position and condition in society. The direct target groups of WISE are poor and self-employed women, girls who are mainly engaged in home-based production, women who are engaged in micro-scale trading activities, and unemployed women and girls who wish to engage in micro-enterprise activities.

WISE focuses on improving women's equality and envisions a nation where absolute poverty is eradicated and women play an active part in the development and to achieve that it's implementing several projects. The projects aim to enhance the capacity of women to participate in the social and economic life of their communities. The main strategies designed by WISE are organizing women and girls in cooperatives like SACCOs, financing through a financial inclusion approach, and designing and implementing training programs. The training programs delivered on the topics of transformational leadership, gender equality, gender-based violence (GBV), legal rights, women empowerment Asset Based Community Development (ABCD), business skills, life skills, basic health skills, technical skills, etc. Since development is all about the holistic improvement of the people, WISE supports women in skill development and financial capacity building. This study will help to examine the impacts of WISE's intervention on women's economic empowerment and its significance in mitigating domestic violence.

1.1.2 WISE and Women's Economic Empowerment

Women's equality and empowerment is one of the 17 Sustainable Development Goals (SDGs), but also integral to all dimensions of inclusive and sustainable development. Empowerment of women now can be categorized into five main parts social, educational, economic, political, and psychological (UN,2017).

According to FCDO (2017), women's economic empowerment is the transformative process by which women and girls go from having limited power, voice, and choice at home and in the

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economy to having the skills, resources, and opportunities needed to access equitably in markets and the agency to control and benefit from economic gains. FCDO poverty and vulnerability team further stated a healthy, and empowered economic actor has three critical features (1) Access to income and assets **women** can have a source of income, (2) Control of and benefit from economic gains: women can decide where, when, and how to spend their income to **make improvements** in their social and economic status and to increase the level of resources devoted to their children, and (3) power to make decisions: capacity of women and girls to take purposeful action and pursue goals free from the threat of violence. These variables are visible to measure the economic empowerment of women at home and in the community. Investing in women's economic empowerment sets a direct path toward gender equality through minimizing gender disparity (gaps), poverty eradication, and inclusive economic growth.

WISE is an organization dedicated to reducing poverty and realizing sustainable livelihoods among underprivileged women in Ethiopia. Primarily focused on urban poverty, WISE has impacted the lives of over 56,000 families in Addis Ababa directly and 46,000 families in other cities of Ethiopia coordinating with its partners (AWIB, 2017). The organization works in fostering Women's Economic Empowerment which is an essential entry to overall empowerment.

The concept of empowerment is a history of social change that WISE achieved through its holistic approach that is enhanced by "Asset Based Community Development". The "ABCD approach" is embedded in all the programs which guides the women to focus on the resources they already possess like skills, environment, knowledge, etc. All the programs consider the triple roles of women in production, reproduction, and community. From the eleven sub-cities in Addis Ababa, 100 cooperatives were established which contain 26,000 active members with 89% loan repayment rate, and now all of them are self-sustained (AWIB, 2017).

The study undertaken by Reta in 2011, entitled "The Success Rate and Factors Contributing to Success of the Organization for Women in Self Employment (WISE)" shows the dedication of WISE to eliminating the facets of urban poverty and the realization of sustainable livelihoods among poor women and girls. To achieve its objectives WISE implements a program to build the capacity of women micro and small entrepreneurs through creating access to both financial and non-financial services to promote sustainable income among the target women and to enable them to create job opportunities for themselves and others.

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WISE builds the capacity of women through organizing into SACCOs. As a result, their annual savings increased by 10 %, their business capital/ profit increased, enhanced to transform into a small-scale business, the sustainability of their income was achieved over some time, on-time loan repayment, positive attitudes (attitudinal change) developed and practical changes achieved in abolishing harmful traditional practices (HTPs), attitudinal change towards family health, and works for the development of a positive sense of self-confidence and self-reliance (Reta,2011)

1.1.3 Women's Economic Empowerment and Domestic Violence

In Ethiopia, women still experience significant gender inequalities as well as economic marginalization (IDRC, 2020). Women's economic empowerment (WEE) is strongly related to women's ability to provide for themselves and their families and is the key to achieving gender equality. Indeed, WEE is the most important predictor of women's overall relative economic equality. Economic equality can give women more bargaining power to negotiate for gender roles and resource shifts at the level of the household (UNDP, 2021). Hence, Women's economic empowerment enhances women's bargaining power (in decision-making, voice, and freedom of choice). It is understood that working on women's economic improvement adds value to the struggle against domestic violence.

Violence against women is a widespread problem and is now widely recognized as a serious human rights abuse and an important public health problem with substantial consequences on physical, mental, sexual, and reproductive health. According to recent estimates, one-third of all women have experienced physical or sexual abuse during their lives (Garcia-Moreno et al., 2005, Devries et al., 2013). The most common form of violence against women is intimate partner violence (IPV), which has significant (public) health and societal impacts.

Domestic violence is a pattern of abusive behavior in a relationship that is used by one partner to maintain power and control over another current or former intimate partner (U.S. Department of Justice Office on Violence Against Women). In support, the National Domestic Violence Hotline, National Center for Victims of Crime, and Women'sLaw.org (2023) states that domestic violence indicated by (1) physical, (2) sexual, (3) emotional and psychological, (4) economic, and (6) technological abuse. These indicators could be measured at home and SACCO levels.

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World Economic Forum held in Geneva in January 2020 indicated that despite some progress, violence against women and girls is still a serious problem in Ethiopia and one which is fueled by persistent gender-biased attitudes and practices. In her opening address, the Deputy Attorney General, H.E. Ms. Fozia Amin, stated that:

"The prevalence of violence against women and girls is culturally and traditionally entrenched in society and has led to the vulnerability of women and girls to violent acts of crime". She added that the impact of this abuse has often led to serious physical, psychological, and social scars. Accordingly, she acknowledged that the issue was a matter of priority and critical importance for the Ethiopian Government and emphasized that "putting in place a criminal justice system that is responsive to the needs of the society and based on principles of transparency and accountability" was essential to providing effective services to vulnerable women and girls. A 2016 Health and Demographic survey conducted by the Central Statistical Agency of Ethiopia suggested that nearly one-third of women aged between 15 and 49 had experienced either physical or sexual violence."

Organization for Women In Self Employment in Ethiopia under its ENGAGE project by designing a comprehensive and multi-sectoral programming approach implemented to contribute to and enhance sustainable economic empowerment and active citizenship of women/girls in Ethiopia. The program encompasses interlinked and integrated interventions aiming at sustainable results through creating awareness; providing technical and managerial support; and delivering different training to the women/girls with a focus on financial institutions. To date, WISE has delivered Training of Trainers (TOT) in Business Management skills, Financial Literacy, Leadership and Management, ABCD, Basic Health, Life Skills, and other related topics to Government, non-governmental, private, and community organizations. WISE SACCOs are the main intervention mechanism being undertaken as a primary vehicle for achieving gender equality and women empowerment in the workplace, marketplace, and the community. WISE has increased the participation of women in decision-making at local government administrative units. Cooperative members have increased their negotiation power with stakeholders such as government bodies to access inaccessible resources (WISE. Org cited in Tekletsadik, 2015).

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The findings indicated by Reta (2011) using a simple before and after analysis (the mechanism has its drawbacks) indicate that about 79.1% and 80.3% of the respondents started to cover children's school costs and cost of medication respectively from the profits they are making out of their business. The increment in income that leads to cover educational and health expenditures is shown after they become a WISE member. This indicates that WISE's intervention has been useful for women's economic empowerment.

According to the CSA report (2021), women and girls compared to their male counterparts their labor force participation is very low and mainly engaged in informal employment that pays less and in unpaid care and domestic work. Over two-thirds (68%) of Ethiopian female youth aged 20 to 24 were unemployed and the female unemployment rate is two times larger than their male counterparts (IDRC, 2020).

This study adopts the FCDO (2017) critical features of a healthy, empowered economic actor and behavioral abuse indicators of the National Domestic Violence Hotline, the National Center for Victims of Crime, and WomensLaw.org (2023) stated above. This study will help to assess the impacts of WISE SACCOs intervention on women's economic empowerment and its impact on domestic violence. Taking action to address gender inequality and prevent domestic violence within finance and enterprise development activities is "smart economics", since economically empowered women are major catalysts for development, usually investing in their family's health, nutrition, and education that can have a multiplier effect.

1.2 Objectives

To investigate the relationship between women's economic empowerment and domestic violence in WISE SACCOs.

Mainly, the study will;

- Point out WISE's role in women's economic empowerment
- Analyze the complex relationship between women's economic empowerment and domestic violence (based on WISE's strategic objectives of "creation of employment opportunities, promoting learning, and the replication of good practices").
- To assess the role of staying in the SACCOs for a long time (membership year) in achieving women's economic empowerment.

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1.3 Scope of the Study

The study covered WISE's SACCOs. A total of 573 sample respondents took part in the overall process of the quantitative research from the selected SACCOs (old, medium, and recently established SACCOs to be inclusive). Due to time constraints, this study was confined to Ten SACCOs which were selected from three sub-cities (Nifas Silk, Yeka, and Arada). To realize the research objectives, the following variables are considered as the thematic scope.

Variables that could be observed at the household and SACCO level	
Women's economic empowerment	Domestic violence
<ul style="list-style-type: none">Access to income and assetsControl of and benefit from economic gainsPower to make decisions	<ul style="list-style-type: none">Physical abuseSexual abusePsychological-emotional abuseEconomic abuseTechnological abuse

1.4 Research Rationale

The link between women's economic empowerment and domestic violence is complex. By reviewing different literatures, Women's Economic Empowerment has mixed impacts on women's risk of domestic violence (DV): 1) WEE can contribute to decreasing domestic violence risk based on unequal gender relations. It is assumed that women depend economically on men, and tolerate some level of violence in return for economic support. If a woman's income increases, this may decrease her risk of violence because her economic dependence decreases (Kabeer, 1994; Sen, 1990; Agarwal, 1997; Perova, 2010); 2) The second premise is violence being used as an instrument to control the ability of the women to acquire, use the resources. As women become increasingly economically empowered, the risk of DV may increase because men may use violence as an instrument to disrupt women's market-oriented activity, seize women's income, or exert authority over managing it. (Hidrobo et al. 2013; Perova 2010; Anderberg & Rainer, 2011). When women gain employment and own property or land, they have a lower incidence of VAWG (Erika, 2012). So, this study checks whether economic empowerment contributes to increasing or decreasing women's risk of violence in the case of WISE SACCOs.

Empowerment entails a change in the lives of individual women and their interpersonal relations; the concept of active citizenship draws attention to women's capacity to participate in the public life of their community (Naila, 2016). Hence, the research findings from this study

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justify the practicality of women's economic empowerment and its vital role in domestic violence.

Despite the recent progress registered in Ethiopia in addressing gender inequalities and its impressive paces in women's political representation, they remain disadvantaged by underdevelopment, by the unequal distribution of unpaid care work, and by disparities in educational attainment and economic opportunities (IDRC, 2020).

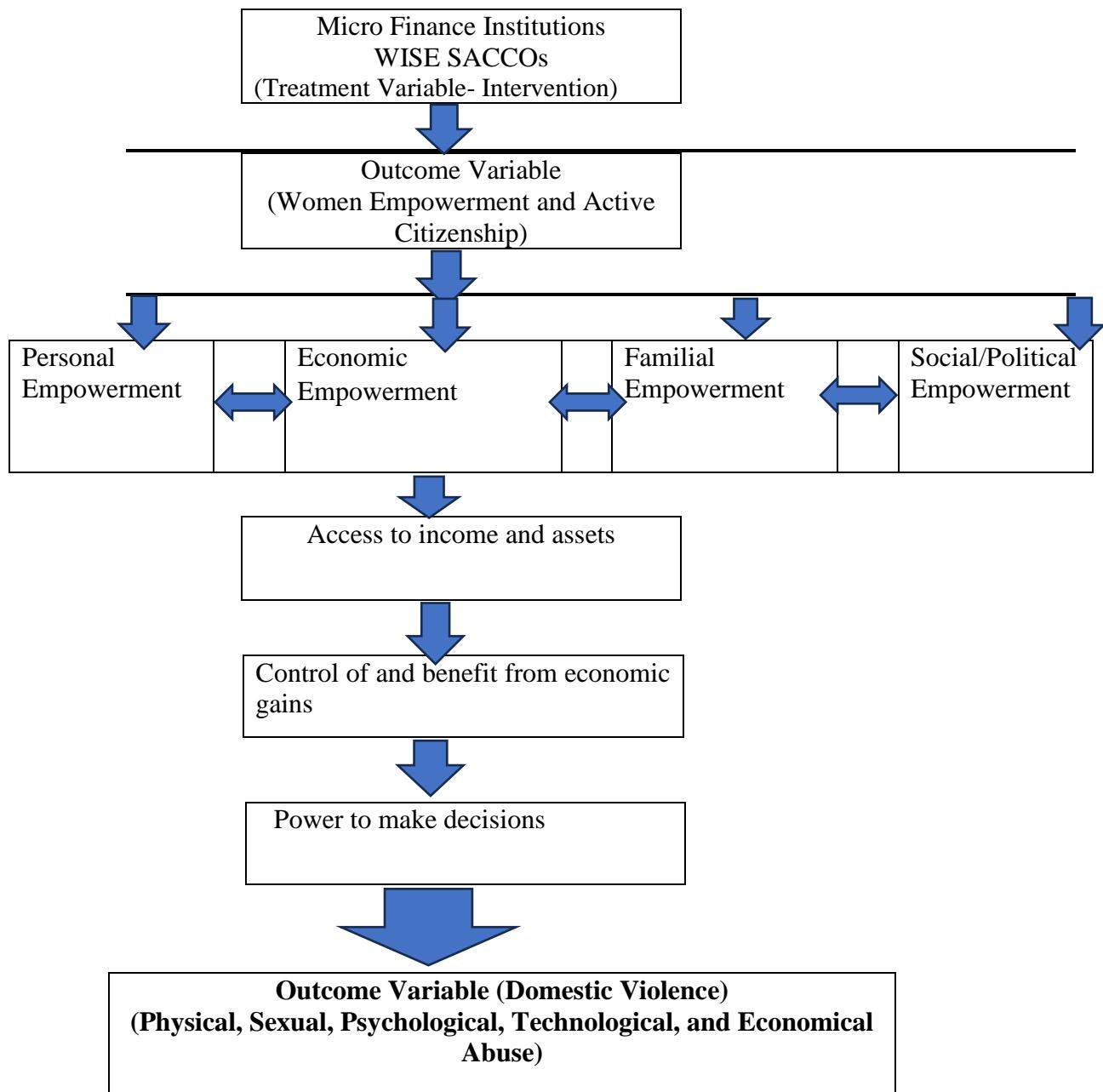
WISE projects aim to enhance the capacity of women to participate in the social and economic life of their communities. WISE works to improve women's self-employment by enhancing their knowledge and experiences via creating awareness of Gender-Based Violence (GBV), legal rights, Asset Based Community Development (ABCD), business development skills, life skills, basic health skills, etc. These training agendas may contribute to empowering women and help to protect them against domestic violence.

1.5 Conceptual Framework

A conceptual framework is generally established following the theoretical framework and literature review. The conceptual framework was developed based on the theory of change designed by the ENGAGE project. Microfinance (SACCOs) is considered the most significant and useful method in determining women's empowerment (Ali and Alam, 2010). Women's economic empowerment is central to realizing women's rights and gender equality Economic empowerment is also measured through four variables which are power over resources, work for earning income, contribution to household expenditures, and decision-making ability regarding financial issues.

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Figure 1.1: Conceptual Framework



Source: Own conceptual framework based on the literature of the study and ENGAGE theory of change (2024).

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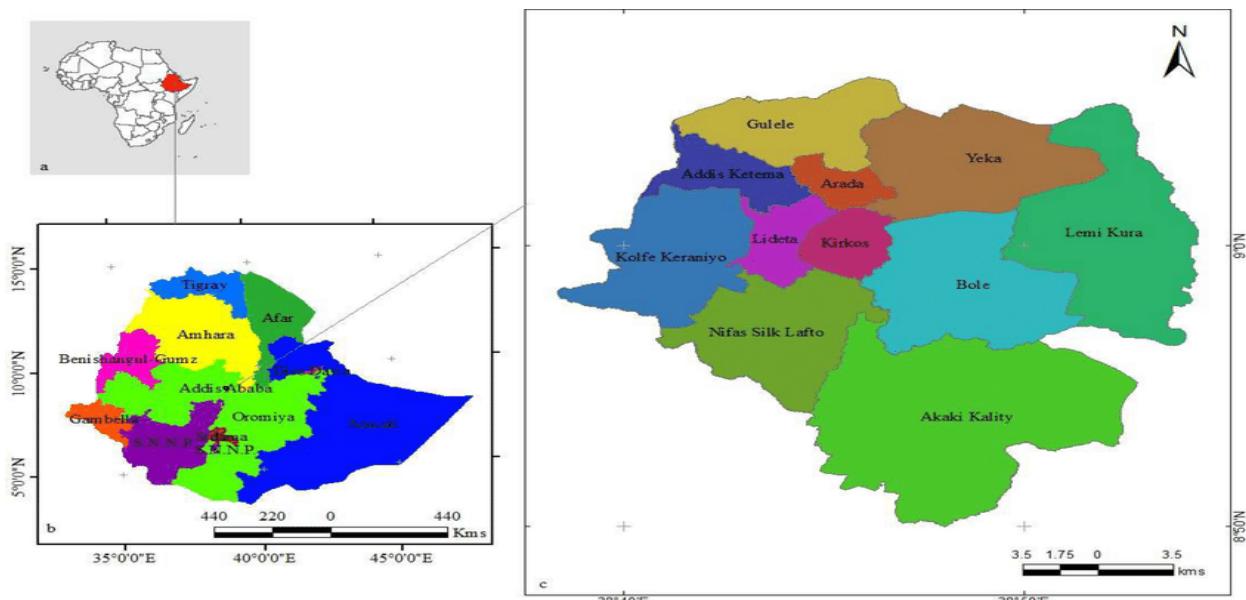
SECTION TWO

2. METHODOLOGY.

2.1 Description of the study area

WISE in its strategic plan stated that the organization mainly works with underprivileged, low-income, underemployed, and unemployed women to help support their efforts to improve the quality of their lives through economic and social empowerment interventions. Since its inception, over 56,000 women have been reached through 99 SACCOs with capacity-building interventions and access to microfinance services. The SACCOs are found in Addis Ababa, in all eleven sub-cities. The selected SACCOs namely Kirkos, Nifas Silk Lafto, Akaki Kality, Gulele, Yeka, Bole, Lemi Kura, Lideta, Arada, Kolfe, and Addis Ketema. The current data showed the following statistics of the SACCOs.

Figure 2.1: Addis Ababa city geographic map and WISE's intervention area



Source: Ethio GIS (2022)

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Table 2.1: SACCOs statistics

No. of SACCOs	Sub-city	Woreda	Year of establishment	
			1990 - 1997	1998 - 2015
11	Kirkos	9 Woredas' (1,2,3,4,5,6,9,10,11)		W2&6
12	Nifas Silk Lafto	10 Woredas' (1,2,3,5,6,8,9,10,11,12)		W1,2,3&8
11	Akaki Kality	11 Woredas (1,2,3,4,5,7,8,6,9)	W5	
10	Gulele	10 Woredas (6,9,1,10,4,8,5,7)		
14	Yeka	12 Woredas (8,1,10,2,4,11,5,9,12,7,6,13,10)		
6	Bole including Lemi Kura	5 Woredas (10,4,12,8,11)		
3	Lideta	3 Woredas (1,5,9)		
8	Arada	8 Woredas (8,7)		
14	Kolfe	12Woredas (2,5,1,8,10,6,9,12,11,4,14)		
10	Addis Ketema.	8 Woredas (3,4,1,8,2,7,5,10)		
99				

Source:

2.2 Data source and type

This study used both primary and secondary data. Due to the nature of the study, the main data source used is primary data. Accordingly, a well-designed questionnaire was deployed to collect relevant information from sample households. The qualitative data was collected from key informant interviews selected through a purposive sampling technique. The interview was conducted with three SACCOs leaders, three people from the control group (who are not members of WISE SACCOs), and three people from the treatment group (who are members of WISE SACCOs). The secondary data was collected from WISE Saving and Credit Cooperative and WISE SACCO's union's reports. In addition to this, different books, articles, and journals related to the subject under discussion are used as secondary data.

2.3 Sampling techniques and sample size

All (100%) of the target population were female. Considering WISE-project implementing areas as the target population, the study used a purposive and multi-stage simple random sampling technique. The sample was identified based on the heterogeneity (geography and year of establishment) of SACCOs. In the first stage, from the total 99 SACCOs organized by WISE,

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10 SACCOs¹ and 1720 active members were selected. In the second stage, 573 women (more than 30% of the total population) were selected as sample respondents from a total of 10 SACCOs.

In the third stage, the sampling frame was identified and then it was stratified into two strata. The first stratum consists of women who participate in WISE SACCOs referred to as the treatment group and the second stratum consists of women who do not participate in WISE SACCOs hereafter referred to as the control group.

Table 2.2: Sampling design

No. of SACCOs	Sub-city	Woreda	Sample proportion per no. of SACCOs	Sample SACCOs	Sample Woreda
12	Nifas Silk Lafto	10 Woredas' (1,2,3,5,6,8,9,10,11, 12)	12%	4	10,8,9,6
14	Yeka	12 Woredas (8, 1,10,2,4,11,5,9,12,7,6,13,10)	14%	4	2,4,12,13
8	Arada	8 Woredas (8,7,6,3,5,1,4,9)	8%	2	8,7
34				10	30

Source: Own computation (2023)

Then, a total sample of 573 households was selected applying probability proportional to size sampling technique in each stratum. A total of 468 women from the treatment group and 105 women from the control group participated in the study. In addition to this, the researcher used proportionate sampling that enables taking samples from each sub stratum¹ which are to be selected from the target population.

¹As a rule of thumb for this type of study 20-30% of the sample size is representative to accomplish the objectives of the study (Yadesa, 2016).

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Table 2.3: Sample size determination

Sub-city	Names of the SACCO	Active members	Sample (30%)
Nifas Silk Lafto	YengatKokeb	201	73
	Alegnta	289	90
	Mekaleya	261	85
	Bersu Fekad	125	43
	Subtotal	876	291
Yeka	Kenga Yimaru	239	77
	Hidase	40	15
	Minnesota	108	37
	Wazema	55	19
	Subtotal	442	148
Arada	Hiwot	214	73
	Lucy	188	61
	Subtotal	402	134
	Total	1720	573

Source: Own computation (2023)

2.4 Method of Data Analysis

To achieve its objective, the primary and secondary sources were analyzed using descriptive statistics. The descriptive analysis was performed using mean, standard deviation, frequency distribution, percentage, and t-test are used to study the demographic, socioeconomic, and technological factors by comparing factors that are correlated with women's economic empowerment and its impact on domestic violence. Cross-tabulation was also used to understand the relationship between variables and the differences in the responses across the groups. The qualitative data analyzed using the seven steps of Colaizzi's approach.

2.5 Measuring women's economic empowerment index

According to FCDO (previously DFID), women's economic empowerment is defined as: "Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their well-being and position in society". Women are economically empowered when they have both the ability to succeed and advance economically through participation in income-generating activities and the power to make and act on economic decisions. For this study, ten indicators (direct and indirect measures of women's economic empowerment) were used. They are: 1) Property administration power (including land); 2) Decision-making opportunity and power; 3) Ability to compete in the market; 4) Opportunity to generate wealth; 5) Ability to manage income (deciding why, when,

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and how);6) Experience of using their bank account to save money and make payments;7) Ability to decide on home equity;8) Ability to access and use information;9) Social acceptability and self-confidence;10) Decision-making role for the out-of-home economy (power, voice, choice).

The WEE Index can also be used as a tool to measure women's progress and to identify WISE's intervention in improving their status in economic, social, and political spheres. Women's Empowerment Index groups are classified into one of four categories: low, lower-middle, upper-middle, and high. WEI groupings are based on the same fixed cutoff points to reflect the aspirational level of women's empowerment that countries should strive for. The cutoff points are WEI value of less than 0.600 for low women's empowerment, 0.600–0.699 for lower-middle women's empowerment, 0.700–0.799 for upper-middle women's empowerment, and 0.800 or greater for high women's empowerment(UNCDF,2021). Following Mishra & Dale (1996), Hussain et al. (2004), and Colombage et al. (2008) a Women's Empowerment Index (WEI) was constructed to analyze the impact of microfinance on women's empowerment quantitatively. The resulting score was ordered and used to divide women into three women empowerment levels: 1 "Low", 2 "Medium", and 3 "High", representing their relative empowerment level compared to other women in the study. The current prevalence of recent domestic violence was defined as the proportion of ever-partnered women who reported having experienced at least one act of IPV by a current or former intimate partner in the past 12 months, independently of the frequency of the acts presented to participants to assess the occurrence of each type domestic violence. Estimates of values were calculated separately for psychological, economic, physical, sexual, and technological abuse. List of situations presented to the women to assess domestic violence occurrence in the past 12 months including its frequencies. The alternatives are presented to the women with the question 'Did your partner...' (See Annex 3 to see the list of violence disaggregated as economic, psychological, sexual, physical, and technological abuse).

Therefore, the women empowerment index is computed as follows:

Women Economic Empowerment Index = $WEEI = \sum_{i=1}^{10} E1i / 30E1j$ = Empowerment Index with woman on the jth indicator and 30 is the maximum possible score.

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SECTION THREE

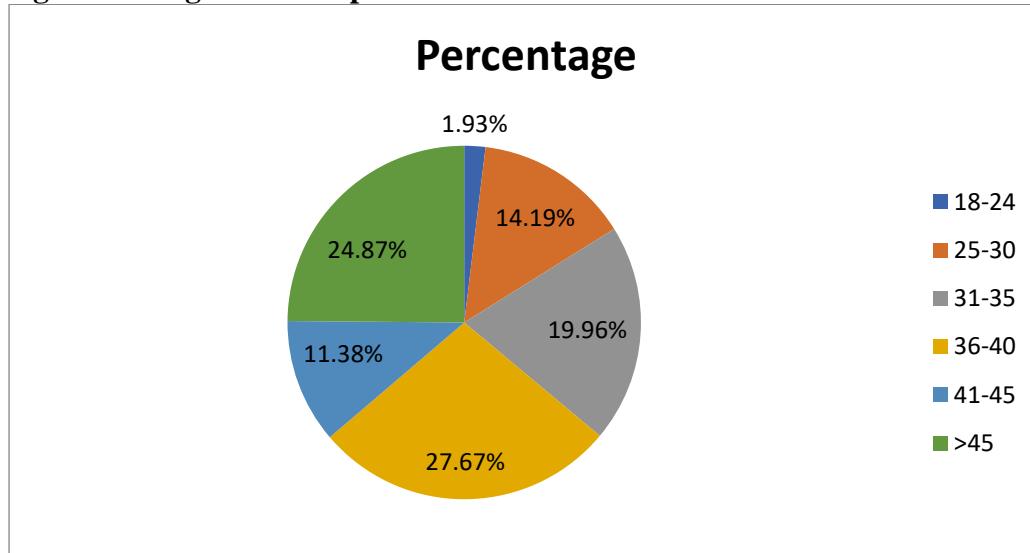
3. Data Analysis and Discussions

This chapter is concerned with the discussion of the results obtained from the survey, interview, and secondary data from both qualitative and quantitative analysis. The data collected was analyzed by using descriptive statistics with the help of the statistical software package STATA version 14.0 and SPSS version 20.

3.1 Demographic Characteristics

The figure below shows that the largest proportion of the sample 27.6 percent was between 36 and 40 years of age. About 24.8 percent of the sample was above 45 years of age. The lowest percentage is registered for the age category of 18-24. The youngest age 18 to 24 years constitutes 1.93 percent. The remaining was distributed into the 25-30, 31-35, and 36-40 age groups. So, the sampling technique was more accommodative and expected that the obtained data would reflect different groups of interest and views.

Figure 2.1: Age of the respondents



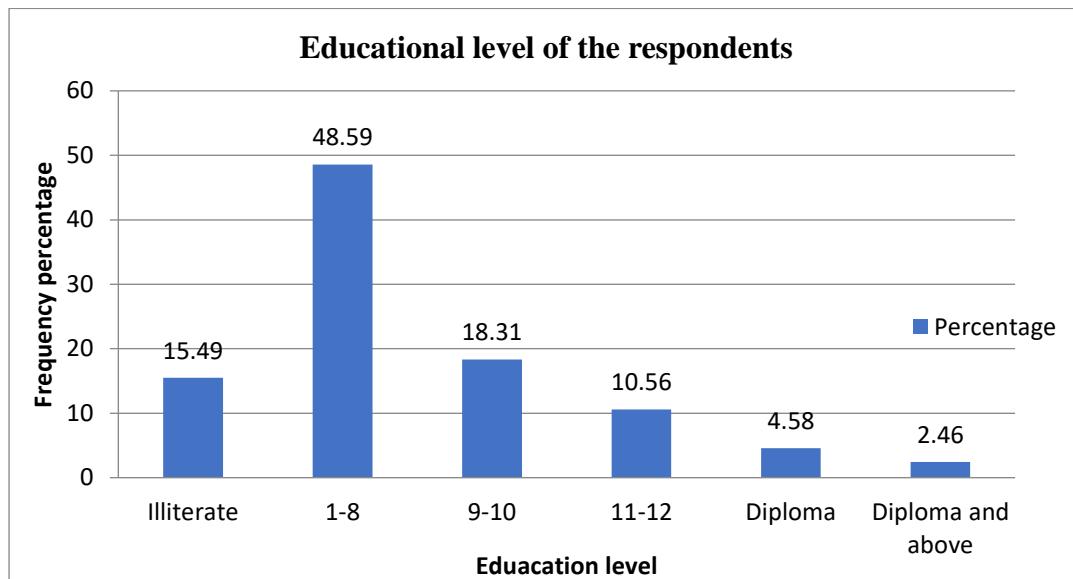
Source: Own computation (2022)

Education level of the respondents

It is widely believed that women's education level can have a decisive factor in affecting their participation in microfinance institutions and improving their economic empowerment. Figure 3.2 indicates the representation of the education level of the respondents with 48.5% having grade 1-8 education levels, 18.3% having grade 9-10 education, 15.4% having low literacy levels, 10 % having grade 11-12 education, and rest 7 % having diploma and above.

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Figure 3.2: Education levels of the respondents



Source: Own computation (2022)

The majority (63.3%) of the sample respondents were married, 22.7% were unmarried, 12.6% were divorced and the rest 1.2% were widowed. The majority of women who participated in the study (51%) were from Nifas Silk Lafto Sub City, 26% were from Yeka Sub City and the remaining 23% were from Arada Sub City of Addis Ababa City Administration. The study participants were selected from a total of ten SACCOs. The majority of the participants about 17% were from Alegnta, 15% from Mekaleya Nifas Silk Lafto Sub City, and 14% from KegnaYimaru of Yeka Sub City, and the other respondents were selected from these three SACCOs based on the sample distribution calculated from the total ten SACCOs.

3.2 Descriptive Analysis

3.2.1 Socio-economic characteristics

The sample under consideration is composed of 468 treated group women and 105 control group women. The average monthly income for the treatment group and control group were between 2100-3000 and 1000-2000 respectively. From the mean difference test, there is a significant difference between treatment and control groups in their monthly income. These results indicate that as women participated in WISE SACCOs the probability of generating a higher income and profit increased. From the previous WISE background, history, and the result we gained from this research, this arises from the fact that as their saving and access to loans increase their decision-making power, they become risk-averse and are more willing to venture into new businesses to change their livelihoods. Education brings knowledge and responsiveness to a woman. The country cannot be economically, socially, and politically

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enlightened without educated women (Haq, 2000). Education increases her knowledge concerning her rights and plays an important role in her decision-making ability.

Table 3.1: Average monthly income and saving (ETB), by the intervention

Treatment group (women in WISE SACCOs)					Control group (women outside WISE SACCOs)				
Variables	Obs.	Mean	Min.	Max.	Obs	Mean	Min.	Max.	t-value
Monthly income	461	2100-3000	<1000	>4000	105	1000-2000	<1000	>4000	-6.47
Monthly saving	464	<300	<300	600-900	105	<300	<300	>1200	-2.52
Educational level	463	1-8	illiterate	Diploma & above	105	1-8	illiterate	Diploma & above	-0.64

Source: Own computation (2024)

3.2.2 WISE SACCOs and their monthly income and saving distribution

Income is the main determinant of a household's socioeconomic position and thus its position in the social stratification system. Table 3.2 shows the relationship between membership year and the monthly income distribution of women participants at WISE across SACCOs. Generally, about 36.4% of women who stayed in the SACCOs for more than 19 years earned a monthly income of greater than 4000 Birr, 18.2% earned between 3100-4000 Birr, 36.4% earned between 2100-3000 Birr, and only 9 earned between 1000-2000 Birr from their businesses. The research finding also shows that the long-term attachment to WISE SACCOs leads women to generate higher income compared to new entrants. About 42.9% and 26.6% of the women who became a member in 2015 started to generate a monthly income of less than 1000 Birr and between Birr 1000-2000 respectively. The reason for the income difference could be that women who stayed in the SACCOs for a long time with more exposure to business training developed more capacity to diversify their business compared to the recent entrants to the SACCOs. This may be expected since their activities are supposed to strengthen the entrepreneurial side of the individuals who are active in a loan-taking scheme. Entrepreneurialism will possibly generate higher income for women.

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Table 3.2: the relationship between monthly income and membership year

Mon. income ↓ Mem. Year	Freq.	<1000	1000-2000	2100-3000	3100-4000	>4000	Total
1990-1996	Count	-	1	4	2	4	11
	%	-	9%	36.4%	18.2%	36.4%	100%
1997-2002	Count	10	11	12	4	18	55
	%	18.2%	20%	21.8%	7.3%	32.7%	100%
2003-2008	Count	10	26	18	10	33	97
	%	10.3%	26.8%	18.6%	10.3%	34%	100%
2009-2014	Count	44	88	67	36	61	296
	%	14.9%	29.8%	22.6%	12.1%	20.6%	100%
2015 and above	Count	45	28	17	6	9	105
	%	42.9%	26.6%	16.2%	5.7%	8.6%	100%

Source: Own computation (2024)

3.2.3 Women's Economic Empowerment and WISE Interventions

The result depicted in Table 3.3 shows that, on average, 74.8 percent of the treated groups lie in the high category of economic empowerment which shows a high inequality in women's economic empowerment with non-treated groups which is only 41.1% of the respondents lie in a high category of women empowerment and the rest 58.9 % lies in low and middle economic empowerment.

Table 3.3: Women Economic Empowerment Index (WEEI) based on intervention

		WEEI<0.6	WEEI \geq 0.6 & WEEI<0.7	WEEI \geq & WEEI<0.8	WEEI \geq 0.8
Treated	Count	42	42	27	330
	%	9.53%	9.53%	6.14%	74.8%
Non-treated	Count	14	20	9	30
	%	19.2%	27.4%	12.3%	41.1%
Total	Count	56	62	36	360
	%	10.9%	12%	7%	70%

Source: Own computation (2024)

From Table 3.4 the WEEI of the treatment group before joining SACCOs on average is 0.6 which is low; drastically their current status shows high economic empowerment (0.87) and the result is statistically significant. This implies that microfinance plays a vital and significant role in improving the economic empowerment status of the women beneficiaries.

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Table 3.4: Women Economic Empowerment Index means comparison results

Treatment group (women in WISE SACCOs)					Control group (women outside WISE SACCOS)				
variable	Obs.	Mean	Min.	Max.	Obs.	Mean	Min.	Max.	t-value
WEEI	413	0.87	0.33	1	101	0.65	0.33	1	-12.5
WEEI(BI)	420	0.6	0.33	1					-29.4

Source: Own computation (2024)

NB: WEEI(BI)-women economic empowerment index for treatment group before wise intervention.

Table 3.5 indicates that participating in WISE SACCOs is significantly affecting women's economic empowerment. Participating in the WISE SACCOs gives women better access and control over resources by identifying their assets, contributing to better improvement in their savings, and income levels. On average, the results show that those women who participated in WISE SACCOs have a higher WEEI (0.87) than their control group counterparts (0.65) in the absence of treatment. According to the results derived from the study the key contributing factors for women's economic empowerment in WISE SACCOs are: multiple training, self-determination and life balance, access to savings and loans, different awards in different competitions, follow-up, and being organized in SACCOs.

In conclusion, the descriptive findings suggest that participating in WISE SACCOs has an impact on women's economic empowerment of treated households in a significant way. WISE does not agree on 'generous' cash transfers but rather believes in promoting women's to be organized and financed through microfinance interventions possibly because they have a greater financial impact in comparison to other intervention mechanisms and our findings are consistent with the objectives of WISE in empowering women through microfinance institutions. This indicates that through both the interventions (training and being part of WISE SACCOs) the women respondents have been able to improve their roles in household decision-making, and their opinions are been taken into consideration on decisions related to resources and finances. This shows a positive move towards women's economic empowerment. It is seen that the cooperative women members are marginally ahead in their economic empowerment which has a great impact on the other types of empowerments.

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Table 3.5: Women's economic empowerment and their education level.

Education level \ WEEI		WEEI<0.6	WEEI \geq 0.6 & WEEI<0.7	WEEI \geq & WEEI<0.8	WEEI \geq 0.8	Total
illiterate	Count	8	10	10	55	83
	%	9.6%	12.1%	12.1%	66.2%	100%
1-8	Count	30	30	18	170	248
	%	12.1%	12.1%	7.3%	68.5%	100%
9-10	Count	11	13	3	65	92
	%	11.9%	14.1%	3.3%	70.7%	100%
11-12	Count	4	3	2	43	52
	%	7.7%	5.76 %	3.85%	82.69%	100%
diploma	Count	0	4	2	18	24
	%	0%	16.7%	8.3%	75%	100%
Diploma and above	Count	3	1	1	6	11
	%	27.3%	9.1%	9.1	54.5%	100%
Total	Count	56	61	36	357	510
	%	11%	11.9%	7.1%	70%	100%

Source: Own computation (2024)

The findings show that women whose are having primary education and above are highly empowered. Table 3.5 shows the positive relation between educational level and women's economic empowerment which is consistent with the findings of Sara Nooreen, (2011). The percentage of economically empowered women increases with the increment in women's education level. Only 66.2 % of the illiterate women are highly economically empowered in contrast this number is inclined to 82.6 % when the women had a high school education.

Table 3.6: Age of the respondents and women economic empowerment

Age \ WEEI		WEEI<0.6	WEEI \geq 0.6 & WEEI<0.7	WEEI \geq & WEEI<0.8	WEEI \geq 0.8	Total
18-24	Count	7	2	1	1	11
	%	63.6%	18.2%	9.1%	9.1%	100%
25-30	Count	7	13	6	44	70
	%	10%	18.6	8.6%	62.8%	100%
31-35	Count	11	9	6	83	109
	%	10.1%	8.3%	5.5%	76.1%	100%
36-40	Count	13	11	12	102	138
	%	9.42%	7.97%	8.7%	73.91	100%
41-45	Count	6	7	6	42	61
	%	9.8%	11.5%	9.8%	68.9%	100%
>45	Count	12	20	5	87	124
	%	9.7%	16.1%	4.1	70.1%	100%
Total	Count	56	62	36	359	513
	%	11	12	7	70	100%

Source: Own computation (2024)

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As the household head gets older the probability to participate in the decision-making process increases. Of the women within the 31-35 age group, 76.1 % are highly economically empowered, 73.9 % of the women in the age category of 36-40 are highly empowered, and 70.1% of women aged above 45 are highly empowered. This shows as age increases women become experienced and their capacity to use resources would also increase.

3.2.4 Domestic Violence

Domestic violence against women is a serious public health and human rights issue. Our findings show that the existence of domestic violence in our community with different levels (from the non-existence of domestic abuse up to high levels of domestic violence) that need tailored interventions. Less empowered women are particularly vulnerable to domestic violence exposure in most cases.

Table 3.7: Domestic violence (physical abuse) and women economic empowerment

WEEI	Groups	Freq.	Not at all	Low	Medium	High	Total
WEEI<0.6	Total	count	14	23	6	11	54
		%	25.9%	42.6%	11.2%	20.3%	100%
	Treated	count	12	-	-	-	12
		%	100%	-	-	-	100%
	Non-treated	count	2	23	6	11	42
		%	4.8%	54.8%	14.2%	26.2%	100%
WEEI ≥0.6 & WEEI<0.7	Total	count	50	8	1	3	62
		%	80.7%	12.9%	1.6%	4.8%	100%
	Treated	count	42	-	-	-	42
		%	100%	-	-	-	100%
	Non-treated	count	8	8	1	3	20
		%	40%	40%	5%	15%	100%
WEEI ≥0.7 & WEEI<0.8	Total	count	32	1	1	2	36
		%	88.8%	2.8%	2.8%	5.6%	100%
	Treated	count	27	-	-	-	27
		%	100%	-	-	-	100%
	Non-treated	count	5	1	1	2	9
		%	55.6%	11.1%	11.1%	22.2%	100%
WEEI ≥0.8	Total	count	342	7	4	4	357
		%	95.8%	1.96%	1.12%	1.12%	100%
	Treated	count	315	6	3	3	327
		%	96.32%	1.84%	0.92%	0.92%	100%
	Non-treated	count	27	1	1	1	30
		%	90.1%	3.33%	3.33%	3.33%	100%

Source: Own computation (2024)

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Generally, as indicated in Table 3.7, women who have a low level of economic empowerment encountered a higher level of physical abuse. When the level of economic empowerment increases the rate of physical abuse declines (e.g. compared to the control group the existence of domestic violence is lower in the treatment group. For the value of WEEI less than 0.6 all of the respondents from the treatment group do not encounter any form of physical abuse in the last 12 months. Contrarily, 40.4% of the control group encounters medium to high levels of physical abuse and this number drastically declines to 6.7% when the women are economically empowered. This clearly shows as women's economically empowered they can easily refuse violence and strive to maintain their rights.

Table 3.8: Domestic violence (sexual abuse) and women economic empowerment

WEEI	Groups	Freq.	Not at all	Low	Medium	High	Total
WEEI<0.6	Total	count	14	32	6	2	54
		%	25.9%	59.3%	11.1%	3.7%	100%
	Treated	count	12	-	-	-	12
		%	100%	-	-	-	100%
	Non-treated	count	2	32	6	2	42
		%	4.8%	76.2%	14.2%	4.8%	100%
WEEI ≥0.6 & WEEI<0.7	Total	count	50	9	2	1	62
		%	80.6%	14.6%	3.2%	1.6%	100%
	Treated	count	42	-	-	-	42
		%	100%	-	-	-	100%
	Non-treated	count	8	9	2	1	20
		%	40%	52.5%	5%	2.5%	100%
WEEI ≥0.7 & WEEI<0.8	Total	count	32	2	-	2	36
		%	88.8%	5.6	-	5.6%	100%
	Treated	count	27	-	-	-	27
		%	100%	-	-	-	100%
	Non-treated	count	5	2	-	2	9
		%	55.6%	22.2	-	22.2	100%
WEEI ≥0.8	Total	count	343	6	1	2	352
		%	97.43	1.7	0.29	0.58	100%
	Treated	count	314	5	1	2	322
		%	97.5%	1.54%	0.32%	0.31%	100%
	Non-treated	count	29	1	-	-	30
		%	96.7%	3.33%	-	-	100%

Source: Own computation (2024)

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Table 3.9: Domestic violence (psychological-emotional abuse) and women economic empowerment

WEEI	Groups	Freq.	Not at all	Low	Medium	High	Total
WEEI<0.6	Total	count	14	3	14	23	54
		%	25.9%	5.6%	25.9%	42.6%	100%
	Treated	count	12	-	-	-	12
		%	100%	-	-	-	100%
	Non-treated	count	2	3	14	23	42
		%	4.8%	7.1%	33.3%	54.8%	100%
WEEI ≥ 0.6 & WEEI<0.7	Total	count	50	-	3	9	62
		%	80.6%	-	4.8%	14.6%	100%
	Treated	count	42	-	-	-	42
		%	100%	-	-	-	100%
	Non-treated	count	8	-	3	9	20
		%	40%	-	15%	45%	100%
WEEI ≥ 0.7 & WEEI<0.8	Total	count	32	1	-	3	36
		%	88.8%	2.8%	-	8.4%	100%
	Treated	count	27	-	-	-	27
		%	100%	-	-	-	100%
	Non-treated	count	5	1	-	3	9
		%	55.6%	11.1	-	33.3	100%
WEEI ≥ 0.8	Total	count	339	10	3	5	357
		%	95%	2.8%	0.84%	1.4%	100%
	Treated	count	311	8	3	5	327
		%	97.5%	1.5%	0.32%	0.31%	100%
	Non-treated	count	28	2	-	-	30
		%	93.4%	6.6%	-	-	100%

Source: Own computation (2024)

Table 3.10: Domestic violence (economic abuse) and women economic empowerment

WEEI	Groups	Freq.	Not at all	Low	Medium	High	Total
WEEI<0.6	Total	count	12	6	10	26	54
		%	22.3%	11.1%	18.5%	48.1%	100%
	Treated	count	10	2	-	-	12
		%	83.3%	16.7%	-	-	100%
	Non-treated	count	2	4	10	26	42
		%	4.8%	9.5%	23.8%	61.9%	100%
WEEI ≥ 0.6 & WEEI<0.7	Total	count	48	2	6	6	62
		%	77.4	3.2%	9.7	9.7	100%
	Treated	count	40	1	-	1	42
		%	95.2%	2.4%	-	2.4%	100%
	Non-treated	count	8	1	6	5	20
		%	40%	5%	30%	25%	100%
WEEI ≥ 0.7 & WEEI<0.8	Total	count	31	2	1	2	36
		%	86%	5.6%	2.8	5.6%	100%
	Treated	count	25	1	-	1	27

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		%	96.3%	3.7%	-	-	100%
WEEI ≥ 0.8	Non-treated	count	5	1	1	2	9
		%	55.6%	11.1	-	33.3	100%
	Total	count	332	11	3	10	356
WEEI ≥ 0.8	Treated	%	93.3	3.1	0.8	2.8	100%
		count	305	10	2	10	327
	Non-treated	%	93.2%	3.1%	0.6%	3.1%	100%
		count	27	1	1	-	29
		%	93.1%	3.45%	3.45	-	100%

Source: Own computation (2024)

Table 3.11: Domestic violence (technological abuse) and women economic empowerment

WEEI	Groups	Freq.	Not at all	Low	Medium	High	Total
WEEI < 0.6	Total	count	13	22	16	3	54
		%	24.1%	40.7%	29.6%	5.6%	100%
	Treated	count	11	1	-	-	12
		%	91.7%	8.3%	-	-	100%
	Non-treated	count	2	21	16	3	42
		%	4.8%	50%	38.1%	7.1%	100%
WEEI ≥ 0.6 & WEEI < 0.7	Total	count	50	6	6	-	62
		%	80.6%	9.7%	9.7%	-	100%
	Treated	count	42	-	-	-	42
		%	100%	-	-	-	100%
	Non-treated	count	8	6	6	-	20
		%	40%	30%	30%	-	100%
WEEI ≥ 0.7 & WEEI < 0.8	Total	count	30	4	1	1	36
		%	83.3%	11.1%	2.8%	2.8%	100%
	Treated	count	26	1	-	-	27
		%	96.3%	3.7%	-	-	100%
	Non-treated	count	5	3	1	-	9
		%	55.6	33.3%	11.1%	-	100%
WEEI ≥ 0.8	Total	count	334	9	3	11	357
		%	93.5%	2.5%	0.8%	3.1%	100%
	Treated	count	307	7	2	11	327
		%	93.9%	2.1%	0.6%	3.4%	100%
	Non-treated	count	27	2	1	-	30
		%	90%	6.7%	3.3%	-	100%

Source: Own computation (2024)

The prevalence of domestic violence against women was estimated based on different behaviors - physical, sexual, psychological, technological, and economic abuse (see Table 3.6-3.11). The findings indicated the prevalence/existence of economic abuse is very high compared to other types of abuse. Whereas, as women become economically empowered the prevalence/existence of domestic violence decreases. Our finding shows that (refer to Table 3.6-3.11 shows that women in lower middle economic empowerment are more vulnerable to

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domestic violence compared to women who are highly economically empowered. Of lower middle economically empowered women about 3.7% women's have experienced a high level of sexual abuse, 5.6 % of women experienced a high level of technological abuse, 20.3% experienced a high level of physical abuse, 42.6% victimized by a high level of psychological (emotional abuse, and 48% (almost half of the participants) who have a lower middle empowerment experienced a high level of economic abuse. Contrary, women who have a high level of economic empowerment have a low incidence of experiencing domestic abuse. Table 3.12 indicates that from the total of sample respondents' women who achieved a high level of economic empowerment, nearly 2.8% encountered a high level of economic violence, approximately 1.4% were involved in a high level of psychological violence, 3.1 % involved a high level of technological abuse, 1.1% encounters a high level of physical abuse and 0.3% encounters a high level of sexual abuse.

Table 3.12: Summary of the relationship between women's economic empowerment and high level of domestic violence

Types of DV WEEI	Physical abuse	Sexual abuse	Psychological abuse	Economic abuse	Technological abuse
WEEI<0.6	20.3%	3.7%	42.6%	48%	5.6%
WEEI \geq 0.6 & WEEI<0.7	4.8%	1.6	14.6	9.7%	-
WEEI \geq 0.7 & WEEI<0.8	5.6%	5.6	8.4	5.6%	2.8%
WEEI \geq 0.8	1.1%	0.3%	1.4%	2.8%	3%

Source: Own computation (2024)

The majority of these women reported high levels of incidents of economic abuse, psychological abuse, physical abuse, technological abuse, and sexual abuse respectively. Generally, having a high level of economic empowerment is one of the determinants of domestic violence. Domestic violence tends to be higher for psychological and/or economic IPV in comparison with other types of domestic violence.

Domestic violence is a pervasive social, economic, and public health problem worldwide. According to World Health Organization (WHO) reports suggest that, globally, approximately one in three ever-partnered women have experienced physical and/or sexual violence. In Ethiopia 34% of ever-partnered women aged 15 to 49 experienced physical, sexual, and/or emotional violence by their current/recent partner (EDHS, 2016). Women contribute to more than 50% of Ethiopia's population, but most of them are poor, marginalized, neglected in asset

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allotment, have a work burden, are prohibited from decision-making, engaged in more time-consuming jobs, dependent on their husbands' control, and have no freedom (Nuri and Melese, 2020; Sharaunga et al., 2019). From the results of the literature which are consistent with our findings, what we recommend is women have to be economically empowered to rescue themselves from violence.

3.2.5 The relationship between membership year and economic empowerment

Women's years of membership in microfinance institutions have a positive impact on their economic empowerment and reduction of domestic violence.

Table 3.13: membership year and women's economic empowerment

Membership Year WEEI	Freq.	1991- 1996	1997- 2002	2003- 2008	2009-2014	2015 and above
WEEI<0.6	Count	-	2	5	7	42
	%	-	4%	6%	2.6%	41.5%
WEEI \geq 0.6 & WEEI<0.7	Count	3	3	8	28	20
	%	33.3%	6%	9.7%	10.6%	19.8%
WEEI \geq 0.7& WEEI<0.8	Count	-	5	6	16	9
	%	-	10%	7.3%	6%	8.9%
WEEI \geq 0.8	Count	9	40	64	216	30
	%	66.7%	80%	77%	80.8%	29.8%
Total	Count	12	50	83	266	101
	%	100%	100%	100%	100%	100%

Source: Own computation (2024)

The longer time attachment with WISE has enormous benefits like continuous supervision works, multiple training with multiple layers that improve members' ability to run income generation activities as they work longer the better to gain knowledge in financial management and expansion of businesses to different levels as a result, they become empowered economically. Therefore, Years of membership (longer staying in WISE SACCOS) have a positive relationship with women's economic empowerment.

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Table 3.14: Extent of domestic abuse among the control group

	Control group	
1. Psychological abuse		
-Criticizing and negating	25	8.5%
-Belittling their accomplishment	22	7.4%
-Denying support	30	10.1%
-Walking out and isolation	42	14.2%
-Putting down their interests	30	10.1%
-Yelling (Screaming)	26	8.8%
-Control and frighten	34	11.5%
-Anxiety and trauma, and chronic depression	40	13.5%
-Picking fights	6	2%
-Keeping from socializing and invalidating you	16	5.4%
Total	296	100%
2. Economic abuse		
-Making all the decisions, controlling her access to finance or spending money	34	19.2%
-Using money to manipulate them, making them guilty about their financial status	26	14.6%
-Controlling a victim's ability to acquire, use, and maintain financial resources	23	12.9%
-Exploiting your resources	31	17.4%
-Criticizing every financial decision, you make	31	17.4%
-Having double standards when it comes to their spending	33	18.5%
Total	178	100%
3. Physical abuse		
-Throwing objects	14	16%
-Kicking, punching, shoving, and pushing	39	44.3%
-Slapping, pinching, and spitting	17	19.3%
-Hurting children	7	8%
-Scratching	3	3.4%
-Choking, treating with weapon, and burning with chilies	8	9%
Total	88	100%
4. Sexual abuse		
-Unwanted sex	11	78.5%
-HIV transmission	2	14.4%
-Rape	1	7.2%
Total	14	100%
Technological abuse		
-Making continuous controlling or threatening through phone calls	21	42.9%
-Checking their location	20	40.8%
-Forbidding someone from having a phone or limiting who they contact via phone or internet	8	16.3%
Total	49	100%

Source: Own computation (2024)

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Major findings:

- The calculated frequencies for major psychological abuse experienced by the respondents are: Walking out and isolation; Anxiety, Trauma, and Chronic depression; Control and frightened; and Denying support and Putting down their interests 14.2%,13.5%, 11.5%, and 20.2%, receptively.
- The calculated frequencies for major economic abuse experienced by the respondents are: Making all the decisions, Controlling their access to finance or spending money; Having double standards when it comes to their spending; Criticizing every financial decision they make; and Exploiting their resources are 19.2%, 18.5%, 17.4%, and 17.4 %, receptively.
- The calculated frequencies for major economic abuse experienced by the respondents are: Kicking, Punching, Shoving, and Pushing; Slapping, Pinching, and Spitting; Throwing objects; and Choking, Treating with weapons, and burning with chilies are 44.3%,19.3%, 16%, and 9 %, receptively.
- The calculated frequencies for major sexual abuse experienced by the respondents are: unwanted sex and touch; HIV transmission; Throwing objects; and rape are 78.5%,14.4%, and 7.2 %, receptively.
- The calculated frequencies for major economic abuse experienced by the respondents are: Making continuous controlling or threatening through phone calls; Checking their location; and Forbidding someone from having a phone or limiting whom they contact via phone or internet 42.9%, 40.8%, and 16.3 %, receptively.

3.3 Qualitative findings

3.3.1 Summary of the Interview

The interview output also complements the quantitative analysis of the study. The interview and key informant interviews were conducted to assess the role of WISE SACCOs in improving women's economic empowerment and to assess its effect on domestic violence. Totally nine interviews were conducted with three women from the treatment group, three from the control group, and three of them were SACCO leaders selected to have a better understanding of the role of WISE in improving women's economic empowerment. Qualitative analysis revealed two major factors that aggravate domestic violence. One is women's economic dependency and the other is distorted gender perspectives among the society about gender equality. Attitudes towards gender equality, particularly not sharing workload are another form of violence. In some ways,

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societies believe that domestic work and child rearing is the role of women and men are the head of the household, creating a distorted picture showing that they can do anything. A man has the right to assert power over a woman; A woman should tolerate violence to keep her family together. However, it means, he has to cover household responsibilities and women shall give respect. The interview participants recommend that it is the responsibility of the family to teach about labor distribution and in the case of WISE different trainings delivered in male engagement to school boys and the community through including male participants in the discussion forums and platforms. WISE developed and implemented a **Transformational Household Model (THM)** to transform the male engagement in household activities. Transformational household management outcomes became a solution to ensure gender equality at HH and require additional efforts. According to the interviewer's idea, through the implementation of THM which is aimed at increasing male and other family members' engagement in household activities improved and target women's burden in the house is decreased.

The majority of these women reported incidents of emotional abuse, including insults, threats, belittling their accomplishments, denying support, putting down their interests, criticism and negation, control, frighten, and isolation. Even if, compared to the control groups the psychological abuse is much lower in the treatment group, women explained that the transformational change was due to the women becoming economically, socially, and politically empowered. Moreover, belittling their accomplishment and denial of support from their husband and family members affects their emotions badly. They said that before the intervention some of them were dependent on their husbands for any household expenditure because they were not engaged in income-generating activities and because they became economically, emotionally, and physically abused by their partners. But currently, after the intervention they are not fully waiting for their husband's hand to cover their expenditure. Furthermore, the participants addressed the role of WISE in promoting economic empowerment and active citizenship of women it provides a better lending strategy that focuses on effective supervision which makes it successful.

3.3.2 Women's economic empowerment and domestic violence responses from the interviews (*the name of the interviewer changed for the case of confidentiality*).

Abebech explains the before-after change life experiences as stated below:

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“My husband prevents me from working; refuses to give me enough money for household expenses but spends much for his refreshments. Through time, the economic abuse was accompanied by physical abuse that resulted me in chronic depression. Through my friend’s suggestion, I entered Alegnata SACCOs 18 years ago and received training at the WISE training center. After that, I woke up and started to think about how I could generate income based on my potential skills. When I started a job, my partner was unhappy and belittled my accomplishments. Through time, the multiple trainings I took in WISE improved my decision-making power and control over resources. I became economically and personally empowered. Previously I didn’t have the confidence to talk to people and express my feelings but now am the leader in the church, Iqub, and Idir (traditional associations). Now, am an independent woman who lives with my husband on equal terms through avoiding domestic violence. Currently, my husband’s attitude towards my work is positive and supportive. My suggestion to other women would be, that girls/women to prevent themselves from domestic violence should get out of the house and attempt any kind of job, as WISE will always be there for them. From my experiences, I advise women to be economically empowered to boost their self-esteem (confidence) to come out of poverty and to say no to domestic violence.” (Abebech, Treatment group: Alegnata SACCOs)

The following ideas were taken from the interview we undertook with Martha:

“My husband believes that the role of women in childbirth and child-rearing is that men are the head of the family and the only ones who strive to generate wealth, which makes him a lonely decision-maker and power holder in the family. One day, I asked him to start a job and immediately he called my mom and said: “Please ask your daughter and let me know if there is anything which is not fulfilled in this house; I don’t know why she wanted to be hired; After all, I gave her a money to cover our expenses”. My mom became angry with me and she instructed me to live this joyful life and take care of my children but this led to anxiety and depression. My husband makes every decision

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without consulting me and I don't have the power and voice to express my ideas and wishes. I heard about WISE and told to him to be a member but he has forbidden me to join. When my first child was age 8 and my second child was age 6, my husband accidentally passed away. At that time everything collapsed on me. I shuddered with grieve and regret thinking about how I would raise my children. All people around me (relatives, friends, and neighbors) were stressed about my condition. I was very young and I decided to become a member of Alegnta WISE SACCOs. I stayed in the SACCOs for more than 18 years and I raised my children because of WISE. Currently, my first child graduated from university having a job, and my second child is attending undergraduate courses at a private university. Because of the distorted gender perception that males are the leaders and the decision-makers, I stayed for a long time without knowing my immense potential. She said "WISE makes us to become active participants through increasing our agency (individual and collective) in the economy. I learned a lot and expanded my business; I became self-independent, confident, and economically empowered and came out of poverty. Now, I am playing an active role in community development activities and have become a role model for other women."

(Martha, Treatment group, Alegnta SACCOs).

The following ideas were taken from the interview we undertook with Martha:

"The benefit I gained from being part of WISE SACCCOs is to identify and effectively use my potential. Now, without any hesitation and afraid I can express my ideas freely; my determination; and my self-esteem; create a peaceful relationship with my friends, SACCO members, and communities; engage in different jobs, involving community affairs and political movements; work for the respect of my rights, obeying my responsibility; having a plan and using my resources effectively; and I can feel that I can delegate anything and those are what I gained from WISE training and intervention. Now, from the income I generated without asking my husband, I lead my house. (Tigist, treatment group, Enat SACCOs)

According to the participants(interviewer) ideas women who experience violence in their lifetime may be unable to work, encounter psychological impacts(vulnerable to anxiety, trauma, and chronic depression that decreases their well-being), declining self-confidence, give low value for themselves, isolating themselves without explaining their abuse to other families and relatives, becoming unhappy (sadness and crying), had difficulty in making decisions,

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declining in female work productivity that hurt the country's effort to abolish poverty and income inequality. For the questions that were asked, what we have to do women to protect themselves from domestic abuse the participants from the treatment group explained that components with the greatest positive impact include skill-building through multiple training can improve voice and agency, women' must be involved in the community affairs and strengthening their social networks can increase the number of empowered women that decreases the presence of domestic violence in the community.

Three of the women in the control groups described the existence of physical beatings, kicking, slapping, punching, throwing objects, and scratching and two of them mentioned there is a repetitive incidence of choking, and treating with a weapon by their intimate partner. Psychological abuse is the worst form of violence. It affects the mind, and makes the women hopeless; belittlement and insult make them vulnerable to depression in their life. Sexual violence: sexy films have an implication for violence and women don't like to speak on it; needs revealing and educating women.

For the questions we asked why you stay in this violent relationship they mentioned some of the reasons compiled as follows:

"There was physical abuse. I was suffering from a mental illness. I couldn't perform household chores and he refused to give me money. We have one child and now he left us without giving anything to administer my life. From his friends, I heard that he started a second marriage and I don't know where he is living now. I felt like the whole world had crumbled, and became desperate, and feeling lonely which stacks my hope to live in this world. (Woinshet, Control group, Fikerbehibret SACCOs)

"Am a victim of domestic violence and now am HIV positive and have blood pressure due to the hardships I spent throughout my life.". I stayed in this marriage keeping faith that my husband would change; lack of alternative means of economic support, and concern for my children. But finally, he became HIV positive and took the medicine secretly without announcing it to me. She concluded her ideas by saying: " Finally, he died and my health condition deteriorated when I went to the hospital, they told me I was HIV positive. Women must be economically independent to refuse the risk of domestic violence, women's must know their rights and responsibilities and say no to domestic violence rather than spoiling their life like me. " (Nigisti, Control group, Enat SACCOs)

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The qualitative findings point out that WISE's socio-economic interventions result in the improvement of women's attitudes towards knowledge and skill transmission for personal their improvement. The Key contributing factors for women's economic empowerment as explained by women who stayed in the SACCOs for a long time are multiple pieces of training, self-determination and life balance, saving and loans, awards during competition, follow-up, being organized in SACCOs...

"I work hard, wear and cover my expenses; I will keep/fulfill including sexual feelings. If I stayed at the funeral of my loved ones and asked for sex, I would say no as women have sexual feelings. I can ask if interested". The various trainings including RH, Gender-based violence and the law, Gender equality, etc helped me to enhance awareness to prevent violence. (Alegnta SACCO leader)

The three consecutive trainings (Basic Business Skills/ BBS, Life Skills, and Basic Health) are given to a new member of the SACCO. Immediate change is reflected after these trainings even if there are many pieces of training as they advanced economically. The interview participants reflected that the training brought hope; enabled us to set objectives; and helped us to know about saving, and how to lead our own home. I summarized their ideas as follows:

"The training enabled us to understand unrealized assets (skills, talents, etc) and lead our life with care, for example, we shift to cheap items; even if life is expensive, we are living; cost reduction is another aspect." (Kenja Yimaru SACCO leader)

"I have got Birr 12000 by winning the Business competition award. My life is transformed from poultry business to cattle; from working in plastic shade to renting a shop for my business".

"I took a loan from my SACCO and purchased a vehicle for creating employment opportunities for my husband. I am controlling his income as well to repay the loan". (Hana, Mekaleya)

Being organized as a SACCO with its leaders: the committee creates unity among members; we were able to ask and get what we don't have; we helped 7 women to get a residence/ house; able to get good friends and families as the women left their home and came together;

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“Being organized in SACCO helped us to have a collective voice. Those whose shops are devastated due to town renovation can get a substitute” Lucy SACCO leader (Importance of agency)

Many couldn't move forward in their trauma recovery without getting further psychological support and also there is a difficulty in getting those services. This problem is mainly addressed by WISE. Accordingly, beyond financial support, the contribution of microcredit is essential in empowering women, and more linkage should be made with institutions that are directly working on gender mainstreaming to empower women along the dimensions of social, economic, and political. Our findings thus endorse economic empowerment as a viable policy tool for reducing domestic violence. Also, psychological empowerment (self-confidence, belief in self-abilities, and self-determination) is the basic need for women to be empowered. If she is mentally strong, it leads to economic empowerment and WISE gives BBS, Life skills, and Basic Health before the women organized in the respective SACCOs. Through screening the women during the training, WISE will provide psych-social support with an experienced psychiatrist. Increasing awareness through capacity building; and proper vocational and technical skill training must be needed to solve the backwardness mentality of male dominance in society; and the equality problem between men and women. Findings from a recent study by Happier Lives Institute (2022) also suggest that investing in mental healthcare can increase the impact of philanthropic giving. The study concluded that, for people in low-income countries, treating depression in one individual is nine times more cost-effective than direct cash transfers in terms of improving a person's subjective well-being (how the person rates the quality of their life). When a woman is no longer depressed, she and her family benefit. Moreover, the participants of the research evidenced that the psychological support they gained from WISE creates a sense of hope and optimism maximized (to envision the future). The reality is we can try to continue to scale and deliver these services if we have the funding available to reach every woman in need of mental health.

Summary of the benefits the target members gained from different pieces of training from WISE (The impact of multiple trainings delivered by WISE to SACCO members)-summarised from open-ended questions and qualitative findings

Economic benefits

- ✓ They can demonstrate leadership skills(delegation)

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- ✓ Improvement in their attitudes towards organizing themselves into cooperatives to have a collective voice and financial opportunities.
- ✓ Improved sense of ownership and self-reliance
- ✓ Improved self-confidence (feeling of “I can change for the better, I am capable of doing anything)
- ✓ Improved time management and work discipline
- ✓ Improved saving culture and resource allocation through reducing unnecessary expenses and resource management skills we got from WISE training
- ✓ Improved negotiation skills with the family/husband
- ✓ Improved decision-making on household resources
- ✓ Improved their asset level/financial capital in SACCO
- ✓ Increased access to business training that creates a way to start their own business and economic empowerment.
- ✓ Improved ability for business transformation due to the IYB, BBS, Life skill, and Business Development Services (BDS), literacy and numeracy, stress management, financial literacy, digital financial inclusion...training.
- ✓ Improved our family income status and we are contributing our part to improve our life equally with our intimate partner/husband.

Individual and Social improvement

- ✓ Improved awareness of coming together of women for social support when we encounter violence and to discuss themselves.
- ✓ Increased access to information for leading one’s life
- ✓ Improved time management and work discipline
- ✓ sense of hope and optimism maximized (envisioning the future)
- ✓ Improved problem-solving skills
- ✓ Able to influence the husband to share the workload (due to THM training)
- ✓ Sensitivity to domestic violence increased and due to this exposition to violence decreased after we took the training (some of the training mentioned by sample respondents are women empowerment, basic gender concepts, reproductive health, GBV, legal rights so on.
- ✓ Improved space for sharing learning in public forums about basic gender concepts, GBV, gender equality, basic health training, and THM (Transformational Household Model).

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- ✓ Attitude towards knowledge and skill transmission for personal improvement changed
- ✓ Perception to demonstrate courage improved (e.g. use failure as an opportunity)

Politically

- ✓ Ability to lead with compassion
- ✓ Increased their access to leadership programs and training in their respective woredas due to we are influence in SACCO due to the transformational leadership and SACCO leadership and Management training given to SACCO leaders and members
- ✓ Improved awareness of own contribution to the country's economy
- ✓ We got the opportunity to make decisions that needed to be made to perform my jobs.

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SECTION FOUR

4. CONCLUSIONS AND RECOMMENDATIONS

4.1 CONCLUSIONS

The study assessed the role of WISE SACCOs on women's economic empowerment and domestic violence. The findings clearly show that more than 75% of sampled respondents in the treatment group lie in the high category of economic empowerment which shows a high inequality in women's economic empowerment with non-treated groups which is only 41.1% of the respondents lie in a high category of women empowerment and the rest 58.9 % lies in low and middle economic empowerment. On average, the findings show that those women who participated in WISE SACCOs and took multiple trainings have a higher WEEI (0.87) than their control group counterparts (0.65) in the absence of treatment. The key contributing factors for women's economic empowerment in WISE SACCOs are multiple training, self-determination, and life balance, access to savings and loans, different awards in different competitions, and follow-up from WISE. Domestic violence tends to be higher for psychological and/or economic IPV in comparison with other types of domestic violence. In general, this study revealed that the engagement of women in WISE SACCOs has an impact on enhancing women's economic empowerment and decreasing domestic violence. from the total of sample respondents' women who achieved a high level of economic empowerment, nearly 2.8% encountered a high level of economic violence, approximately 1.4% were involved in a high level of psychological violence, 3.1 % were involved in a high level of technological abuse, 1.1% encounters a high level of physical abuse and 0.3% encounters a high level of sexual abuse. Thus, this study implies that though additional efforts are needed, the micro-financing service that is being rendered by SACCOs has been contributing positively towards improving the economic status of women, and has impacted women's economic empowerment. SACCOs are a good opportunity to create new employment opportunities for unemployed individuals to increase home-based businesses, which simply helps get funds and contributes to better living conditions for the community and their families.

The exercise of women's agency (individually and collectively)" as an intermediate outcome leading to a final WEE outcome has been exercised across SACCOs. Generally, Women's lives are transformed from a situation where they have limited power and access to economic assets to a situation where they experience economic advancement and become resistant to domestic violence. The output of the study shows a significantly positive effect of organizing in SACCOs

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institutions on women's economic empowerment, income, decision-making power, literacy, numeracy, time and money management, strengthening their leadership role and reducing domestic violence.

Mainly two drivers of domestic violence addressed by the respondents, such as economic impartiality (57.5%) and negative attitudes of the society towards gender equality (31.1%). Women's economic empowerment is vital to realizing women's rights, reducing poverty, and achieving gender equality. In this case, WISE's interventions serve as a bridge to women's holistic development. Our findings thus endorse economic empowerment as a viable policy tool for reducing domestic violence. Also, psychological empowerment (self-confidence, belief in self-abilities, and self-determination) is the basic need for women to be empowered. If she is mentally strong, it leads to economic empowerment and WISE gives BBS, Life skills, and Basic Health before the women organized in the respective SACCOs. Through screening the women during the training, WISE will provide psych-social support with an experienced psychiatrist. Increasing awareness through capacity building; and proper vocational and technical skill training must be needed to solve the backwardness mentality of male dominance in society; and the equality problem between men and women.

Some of the benefits the target members gained from different pieces of training from being a SACCO member are : **economic improvement** (Improvement in their attitudes towards organizing themselves into cooperatives to have a collective voice and financial opportunities, Improved self-confidence (feeling of "I can change for the better, I am capable of doing anything, improved ability for business transformation due to the IYB, BBS, Life skill, and Business Development Services (BDS), literacy and numeracy, stress management, financial literacy, digital financial inclusion...training, and improved our family income status and we are contributing our part to improve our life equally with our intimate partner/husband): **Individual and Social improvement** (Improved awareness of coming together of women for social support when we encounter violence and to discuss themselves, Increased access to information for leading one's life, improved time management and work discipline, sense of hope and optimism maximized (envisioning the future) ,Sensitivity to domestic violence increased and due to this exposition to violence decreased after we took the training (some of the training mentioned by sample respondents are women empowerment, basic gender concepts, reproductive health, GBV, legal rights so on, and improved space for sharing learning in public forums about basic gender concepts, GBV, gender equality, basic health training, and

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THM (Transformational Household Model): **Political development**(Ability to lead with compassion, increased their access to leadership programs and training in their respective woredas due to we are influence in SACCO due to the transformational leadership and SACCO leadership and Management training given to SACCO leaders and members , and we got the opportunity to make decisions that needed to be made to perform my jobs.

Generally, the findings help to conclude that WISE interventions have a significant role in women's economic empowerment, and as a result, the bargaining power of women increases through time due to the low prevalence of domestic violence evidenced in this study. Like other studies, this study supports that if women are economically empowered, they can have the power to decide on personal matters. The research findings indicate that if the income and savings of women increase, the prevalence and/or existence of domestic violence decreases.

4.2 Recommendations

Women's economic empowerment is not a one-time intervention, rather it needs continuous follow-up.

- ✓ Accordingly, beyond financial support, the contribution of microcredit is essential to empowering women. More linkage should be made with institutions that are directly working on gender mainstreaming to empower women along the dimensions of social, economic, and political empowerment.
- ✓ Our findings thus endorse economic empowerment as a viable policy tool for reducing domestic violence. Also, psychological empowerment (self-confidence, belief in self-abilities) is the basic need for women to be empowered. If she is mentally strong, it leads to economic empowerment and WISE gives BBS, Life skills, and Basic Health training to the women before organizing them into SACCOS.
- ✓ WISE must continue its provision of extensive advocacy training to women and their family members, government officials, civic societies, community members, and other groups on different levels to increase their concern and act on gender equality, and women empowerment, and to decrease domestic violence.
- ✓ Increasing awareness through capacity building; proper vocational and technical skill training must be needed to solve the distorted gender perspectives in society and the equality problem between men and women.
- ✓ Advocates male involvement to create a supportive environment for women to empower themselves in a short period also we include success stories of successful women in

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qualitative interviews on how partner support can enhance the capacities and attitudes of women in their business. Extensive awareness creation for males and boys to share responsibilities in domestic chores.

- ✓ Educating the community about parenting skills (promoting equal opportunity for boys and girls and having an impact on decreasing domestic violence because when women are financially dependent the incidence of domestic violence becomes minimal and this is one of our findings).
- ✓ The findings of this study can assist policymakers, such as stakeholders, non-governmental organizations, and governments, in linking development programs with empowering women through SACCOs.
- ✓ Wise for members and non-members it gives psych social support for needy people. The intervention must be continued to have a sustainable result. The participants conveyed the need for more education and awareness about domestic violence and healthy relationships to minimize the knowledge gap.
- ✓ **Remarks for the partners and stakeholders:** The project invested considerable effort in establishing sustainable SACCOs by training leaders and providing both financial and non-financial support. The study implies that additional efforts (financially and technically) are needed to strengthen recently established SACCOs and this has been contributing positively towards improving the economic status of women and has impacted women's economic empowerment sustainably. If we took the SACCOs organized by the ENGAGE project, the year of establishment ranges from two up to four years and to create a sustainable community-driven change in women's empowerment along with improving their social welfare we need much support for the next three or four years.

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Annex:

1.Timeline, human resources, and budget needed

1.1.Questionnaire administration and responsive

Sub-city	Names of the SACCO	Questionnaire to be collected	Responsible	No days	Remark
Yeka	KegnaYimaru	119	X&Y	6 days	10 questionnaires per a day
	Hidase	116	T&Z	6 days	
	Mintesnoat	47	A	7 days	
	Wazema	19	A		
	Subtotal	301	5		
Arada	Hiwot	80	C	8 days	
	Lucy	57	D	6 days	

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	Subtotal	137	2		
Nifas Silk Lafto	YengatKokeb	72	E	8 days	
	Alegnta	70	F	8 days	
	Mekaleya	65	G	6 days	
	Bersu Fekad	50	H	5 days	
	Subtotal	257	4		
	Total	695	11 experts		

1.2. Timeline

The proposed number of days to accomplish this research project is 68 days (July 20 to September 30/2023).

Activities	Expected Deliverable	2nd Quarter (Jul 20 – Sep 30)			Responsible
		Jul 20...	Aug	Sep	
<u>Preparation stage</u>					
Development and finalization of the research proposal	Proposal	1 day			Mulat
Discussions with the research team and the management of WISE	Decision and decision	1 day			WISE team
Conduct document review and develop survey tools	Survey tools	5 days			Mulat
<u>Data Collection and Management Stage</u>					
Data collector training/orientation	Training/orientation	1/2 day			ENGAGE team
Data collection	Row data		8 days		WISE team
Field report (debriefing)	Report		2 days		WISE team
<u>Analysis and report writing</u>					
Data cleaning, coding, and encoding	Cleaned and ready data		7 days		ENGAGE team
Data organization, presentation, and analysis	Organized data		13 days		Mulat
Preparation of the first draft	Report			20 days	Mulat
Revisions based on WISE management team comments	Revised report			2 days	Mulat
Validation workshop with stakeholders	Workshop			1 day	ENGAGE team
Incorporate comments and submit the final report	Finalized report			2 days	Mulat
		8 days	30 days	30 days	

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To accomplish this research project, 109,200 Birr is needed. ENGAGE will finance this research project.

1.3. Cost breakdown

No .	Budgeted Activities	Qty	# days	Fee (Birr)	Total (Birr)	Remark
I	Data Collection					
1	Fee for data collection (questionnaire)	11	8	300	26400	One individual for 1/2 SACCOs
2	Fee for data collection (interview)	10	1	300	3000	One interviewee from ten SACCOs
	Sub-total	<u>16</u>	<u>9</u>	<u>600</u>	<u>29400</u>	
II	Analysis and reporting					
3	Validation workshop with stakeholders	50	1	1400	70000	
	Sub-total	<u>50</u>	<u>1</u>	<u>1400</u>	<u>70000</u>	
IV	Administration cost					
4	Car rent	2	8		-	For 8 days of data collection
5	Communication/mobile card	11	8	100	8800	
6	Stationery	-	-	-	-	Pen, textbook
	Sub-total					
	TOTAL				<u>109.200</u>	