

The Effects of NGOs on Socio-Economic Empowerment of Women: Empirical Evidence from Some NGOs Operating in Ethiopia

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Received: 10 December 2018 Accepted: 5 January 2019 Published: 15 January 2019

7 Abstract

8 Women have been the most disadvantaged and discriminated sections of society all over the
9 world, particularly in developing countries. This study aimed to investigate the effects of
10 NGOs on socio-economic empowerment of women by conceptualizing and developing five basic
11 dimensions of empowerment including income, saving, decision-making ability, expenditure
12 level, and assets ownership rights of women. To test the hypotheses in this paper the
13 researcher targeted three NGOs operating in the study area for a long period. For analysis
14 data were collected from 80 respondents selected by stratified random sampling technique.
15 Data were analyzed using SPSS V20. The result of the five hypotheses tested indicated the
16 existence of a positive and significant statistical difference between prior and post involvement
17 of women in the various intervention approaches used by the NGOs to empower women the
18 socio-economic perspectives.

20 *Index terms*— poverty, empowerment, and NGOS.

The Effects of NGOs on Socio-Economic Empowerment of Women: Empirical Evidence from Some NGOs Operating in Ethiopia Introduction according to Taylor and Pereznieta (2014) women's economic empowerment is the method of realizing women's equal accessibility and control over economic resources. Achievement of women empowerment is now a global policy priority for its potential effects on the sustainable Development Goals of the United Nation (UN) that targets poverty reduction, well-being and human development. The achievement of these goals besides the government partially realized through Non-Governmental Organization (NGOs).

The emergence of NGOs have centered on their ability to offer a development alternative, making a set of claims about the more effective approaches necessary for addressing poverty and challenging unequal relationships (Bebbington et al, 2008; Lewis and Kanji, 2009) and NGOs can fill the gaps caused by inefficient state provision of services of rehabilitation, namely, economic, social, educational and medical (Lang, 1999).

International and indigenous non-government controlled welfare and community organizations have existed for longtime all over the world. However, in the last three decades, Non-Governmental Organizations (NGOs) have expanded and grown enormously in developing country for the humanity and socioeconomic problem of the society. Emerging from longterm traditions of charity and self-help group, NGOs vary widely in origin and levels of formality (Lewis and Kanji 2009). The NGOs found in the form of religious groups, private foundations, charities, research organizations, and federations of dedicated physicians, civil society organizations, and citizen associations.

It is argued that where government lack public services, NGOs play a significant role in the direct provision of social and economic services. Similarly, in developing countries, NGOs emerged and play the roles as service providers and significantly NGO worked on poverty alleviation and reducing income inequality. As Vakil (1997) explained the perceived failures of state led development approaches throughout the 1970s and 1980s powered interest in NGOs as a development alternative, offering innovative and people-centered approaches to service delivery, advocacy and empowerment.

44 Most of international and domestic NGOs working in Ethiopia are religious based and had been working in
45 relief, rehabilitation and development works and they are active in their operations. Most of them are working

2 REVIEW LITERATURE

46 with the marginalized people at the grass root level. The emergency of large number of new NGOs and expansion
47 of NGOs in Ethiopia related to the devastating drought in the 1974/75, and again in the 1984/85. From that
48 time onwards NGOs highly expanded in Ethiopia and offered variety of services and designed and implemented
49 various development projects that support socio-economic development of the country.

50 The purpose of this study is to analyze the effects of NGOs on socio-economic empowerment of women and
51 developed five hypotheses, stating there is statistically significant difference in the income, saving; decision
52 making, expenditure level of women and assets ownership rights of the participated women prior and post
53 involvement in NGOs intervention program. The investigation of this research focused on the effect of NGOs
54 on social and economic empowerment of women exposed to the NGOs empowerment approaches. This paper is
55 organized as follows: section 2 provides a theoretical and empirical review of the literature. Section 3 formulates
56 the theoretical framework of the study. Section 4 presents the results, and finally section 5 present the conclusion.

57 1 II.

58 2 Review Literature

59 The common objective of NGOs working in gender related area is alleviation of poverty and ensuring the economic
60 empowerment of women ??Cassen, 1999; ??en, 2001; ??hambers, 1999). Enhancing women's engagement
61 in productive activities is fundamentally equal with action against poverty ??Casssen, 1999). Economic
62 independence of women leads to the freedom to make decisions on family planning and the household assets; this
63 can in turn have important effects on poverty reduction (AlmazFiseha, 2010).

64 According to O'Neil et al., (2014) defined women's empowerment as a process of psychological, political, social
65 and economic change, through which women individually and collectively gain power and control over their
66 lives. Empowerment can be approached from distinct viewpoints, which needs different political priorities and
67 strategies.

68 However, as Alsop et al., (2005) argued empowerment is mainly about making changes that give individuals
69 greater freedom in pursuing their goals; and among different established institutions of achieving empowerment,
70 the popular and most widely used institution is NGO.

71 Non-Governmental Organization (NGO) takes many different meaning and forms in different countries. In
72 some country like England they are known as voluntarily organization, private voluntarily organization, and
73 national voluntary organization but in the United States they take different names like non-profit organization,
74 not-for-profit organization, intermediary organization, umbrella organization ??Paul, 2000; ??ewis, 2001).

75 NGO has no clear cut meaning; it defined differently based on the legal status, economic and/or financial
76 considerations, functional areas, and their organizational features (Vakil 1997). As Mufune (1996) defined,
77 NGOs are organizations that are to some degree organizational expressions of volunteerism. Volunteerism entails
78 a capacity on the part of the individual to serve of their own free will without expectation of monetary or
79 other personal material gain. In similar way, Todaro (1996) also defined NGOs as voluntary organizations that
80 work with and on behalf of mostly poor grass roots people's in developing countries. Generally, most of the
81 NGOs are charitable, benefiting the community represent the idea of humanity and not for profit; selfmotivated
82 and committed to help the poor; the needy and the weak independence from outside interference and control
83 (Tegene,1994); but Korten (1990) identified four essential characteristics for the definitions of NGOs that enable
84 them to be distinguished from other organizations in civil society: they are voluntary, independent, not-for-profit
85 and not self-serving.

86 The roles of NGOs are so broad but due to the scope of this paper the researchers focused only on the roles
87 of NGOs in the social and economic empowerment of women. As Save the Children Fund (1997) demonstrated
88 NGOs have made a great contribution in poverty alleviation, redressing gender balance, combating environmental
89 degradation and involving the poor in participatory development.

90 NGOs are increasingly promoted as the solution for correcting all the iniquities and problems encountered
91 in the developing regions ??Clark, 1995; ??iamond, 1993 ?? Renshaw, 1994). High number of NGOs working
92 in developing country is mainly working on how to alleviate poverty and income inequality in the rural and
93 urban areas ??Clark et al, 2003). The major strength of NGOs are the grassroots linkages they offer enabling
94 them to design services and programs using innovative and experimental approaches centered around community
95 participation ??Bebbington et al, 2008),

96 The task of NGOs is not to compensate for the government failure or market deficiency; rather, the role of
97 NGOs is about innovation and subsequent mainstreaming and multiplication (Uvin et al., 2000). The goal of the
98 NGOs are to expand poor, particularly women's opportunities for entrepreneurship by promoting access to and
99 participation in economic processes and structures, including access to employment and control of economic
100 resources. People-centered socioeconomic development emphasizes the need to strengthen and support the
101 capacity and self-reliance of women. The opportunity for advancement of economic power can facilitate and result
102 in empowerment and a sense of self-worth brought about by economic self-sufficiency and selfreliance, "under
103 conditions that give people both the opportunity and incentive to mobilize and manage resources ??Korten,
104 1987).

105 In helping the poor to climb out of poverty, NGOs use two approaches: supply-side and demandside (Clark,

106 1995). In the supply side approach NGOs can directly provide services to the people, while in the demand-side
107 NGOs play indirect roles. However, the two approaches are not mutually exclusive.

108 **3 III.**

109 **4 Research Methodology**

110 This research used a mixed research design means descriptive and casual design; where the descriptive design
111 used descriptive statistics of frequency, mean, standard deviation and cross tab; and casual design used multiple
112 regressions analysis to see the impact of the independent variables on the dependent variables, i.e women social
113 and economic empowerment.

114 **5 ()**

115 A Data used for this research were collected by triangulation method, i.e combination of a structured questionnaire,
116 interview and observation from three dominant NGOs operating in the study area for a long period in women
117 empowerment area.

118 The sampling techniques used were stratified and simple random sampling techniques were used to minimize
119 the bias of data collections from the nonhomogenous target population. For validity of the study, the researchers
120 used construct validity and for reliability a cronbach alpha of 0.81 was attained confirming the reliability of
121 measurement to be used.

122 IV.

123 **6 Result and Discussions**

124 The survey instrument done on respondents profile with respect to their age, educational level, and marital
125 status; respecting the age distributions of the women respondents about 58.75%, 32.50%, 2.5% and 5% are
126 between age 41-50, 31-40, 20-30 and above 51 respectively. Similarly, respecting the marital status, majority of
127 the respondents were married; and on average the respondents included in this survey had completed elementary
128 school and only small fraction of them never attended school at all. Generally, no significant differences observed
129 among the women involved in the NGOs under investigation regarding their demographic status of age, marital
130 status and education.

131 The designed survey questionnaire under different categories of Likert scale model to measure the effects of
132 the NGOs on the social and economic status of the poor women under the NGOs intervention program analyzed
133 in the following section.

134 **7 a) NGOs' intervention programs and women empowerment**

135 It is well known that the first goal of the millennium development programs (MDGs) is eradication of extreme
136 poverty and hunger. Poverty is one of the most important global problems, and the fight against poverty is
137 becoming a vital of our age. The eradication of poverty highly concern women since large percentages of women
138 greatly live in absolute poverty and due to the seriousness of the problem and increasing trends of people under
139 serious poverty the United Nations have declared 2008-2017 as the Second Decade for the eradication of Poverty
140 ??Sach, 2005).

141 Improving the status of women is an integral part of the work of eradicating poverty and building civil society.
142 Poverty can only be eradicated if women half of the world's populations are educated and strong enough to
143 generate income for themselves and their families.

144 The summarized response of the women on intervention mechanisms used by the three NGOs under
145 investigation to alleviate poverty are expansion and provision of education and education facility, establishment
146 and offering of medical services at low cost and free treatment and services without costs for some special
147 issues, construction of public projects like water supply and sanitation services, basic skills training for income
148 generation activities and saving habits, awareness creation on environmental protection and wise usage of natural
149 resources.

150 **8 b) Effects of NGOs intervention program on Income levels of 151 women**

152 Women's poverty is directly related to the absence of economic opportunities and autonomy including credit, land
153 ownership and inheritance, and participation in the decision-making process. Improving the status of women is
154 an integral part of the work of eradicating poverty. Poverty can only be eradicated if women half of the world's
155 populations are educated and strong enough to generate income for themselves and their families. Around the
156 world, many programs target women in an attempt to reduce poverty: a goal which empowers women in many
157 other ways. Microcredit programs are a key example. When women receive small loans to start their own small
158 businesses, they gain experience, confidence, practical skills and economic independence.

159 All of these skills and experiences go beyond simple economic improvement and lead women toward taking
160 active roles in their lives and the lives of their communities. The income generating activities enable women

11 E) NGOs INTERVENTION PROGRAM ON ASSETS OWNERSHIP RIGHTS OF WOMEN

161 to have access to income, and enhanced decision-making on health, education, consumption, etc. Women also
162 interact with outside markets and the community, and this process gradually enables them to play an active role
163 in social, political and economic issues affecting themself, household and the community (Mayoux 1998). White
164 (1991) on Bangladesh women borrowers as well as by Mbilinyi and Omari (1993) in Tanzania, how credit facilities
165 had improved the income of low income women.

166 Table ?? given in the appendix part of this research shows the descriptive statistics on the differences of income
167 levels of the poor participants' women before and after involvement in income generating activities designed and
168 sponsored by NGOs to empower and alleviate poverty. As it is shown on the table, the income levels before
169 joining the NGOs program 23.88% of the participants had no anything of income; however after involvement in
170 the NGOs program all of them had started to earn some amount of income; whereas prior involvement majority,
171 62.68%, of them were under very low income category, however after involvement in the NGOs 46.27% of the
172 women participated were grown to high income earning category.

173 Generally, post involvement in the NGOs income generating program a radical change observed in the last two
174 income ranges of high and very high, where formerly none of them had earned that ranges of income latter on
175 19(28.36%) and 6(8.95%) of them had lies between high and very high income ranges. From the above analyzed
176 data there was a significant change on income levels of the participants between post and prior involvement in
177 NGOs. This finding confirm, the result of Asmela (2003) from the study conducted in Tigray region that the
178 credit provided to the poor has brought a positive impact on the life of the clients as compared to those who do
179 not get access to the credit services.

180 9 c) NGOs intervention program on saving capacity of women

181 Getting income and consuming alone has no value unless that part of income is saved to serve future growth.
182 From the discussion made above under the NGOs intervention mechanisms' programs for women empowerment,
183 one is development of the saving habits of the poor women from their small incomes. The descriptive statistics
184 result of the effects of the NGOs on the saving levels of the poor grass roots women show that earlier to the
185 training and awareness program and participation in income generation program by the NGOs, 38% had saved
186 nothing and 43% of them were within category of very low saving level, whereas post involvement in NGOs
187 empowerment intervention program 31% of them were within medium saving category and 55% were within high
188 saving level category. Prior none of them were within very high saving category while post involvements 13% of
189 them were within very high saving category.

190 From the analysis, 82.08% of the respondents had saved below very low saving category, i.e Birr 260 annually
191 prior involvement, but post involvement none of the respondents were below this saving levels, while 13.4% of
192 the poor participants women had saved between low saving category (Birr 261-520) per year prior involvement
193 but late involvement the number of participants who had saved between this range increased to 31.34%.

194 Besides the frequency distribution, the mean distribution of the saving levels prior in was very low but after
195 intervention significantly increased. Similarly, the standard deviation of the saving levels among the participants
196 after taking part in the program was slightly decreased and shown marginal improvement in income inequality.

197 To sum up the significant difference in the saving levels was the result of accessibility to affordable credit or
198 finance and training services designed and given frequently to enhance the income levels and to foster saving
199 habit of the participants to improve their wellbeing and security.

200 10 d) NGOs intervention program on decision making ability of 201 women

202 Poverty is perceived and experienced differently by men, women and social classes. In the society the controller
203 of resources has more power to influence socio-politics and poverty alleviation. Intra-household inequalities in
204 making decision affect women's power in alleviating poverty because they cannot make decision in allocation or
205 distribution of resources at the household level or at higher entrepreneurial levels.

206 Besides the economic marginalization, women are marginalized in decision making in the family and society
207 level. Regarding the action of the NGOs in enabling improving women decision making ability, the result show
208 that prior intervention program only 10.45% of the participants had participated in personal and family decision
209 making, but late involvement income generating program majority, 83.58%, of them were started to be involved
210 in personal and family decision making.

211 Besides the frequency distribution there was also difference in coefficient of variations (CV) in pre and post
212 decision making ability. The analyzed data revealed that in a situation where formerly women have been
213 marginalized in household decision-making process, intervention by the NGOs improved their role in decision-
214 making process.

215 11 e) NGOs intervention program on assets ownership rights of 216 women

217 In measuring poverty or wealth of women, the level of their access to and control over resources must be considered.
218 This is because from a gender perspective, power over resources is a key concept on poverty ??Mbughuni, 1994).

219 The controller of resources has more power in poverty alleviation; poverty is also linked to lack of access by the
220 poor households to the assets necessary for a higher standard of income or welfare ??World Bank, 2000).

221 The descriptive statistics revealed a slight increase in the enjoyment levels of women to assets ownership right
222 post involvement in poverty alleviation and women empowerment program of the NGOs. Prior intervention
223 program only 16.42% of the women had full ownership rights on her family's asset but after participation in
224 intervention program the number of women enjoyed to assets ownership right increased by 26.86% and become
225 43.28%.

226 On the other hand, the statistics show a relative decrease in the standard deviation and coefficient of variations.
227 The findings indicate that the NGOs actions significantly enabled women to enjoy assets ownership rights;
228 however, all participants had not fully enjoyed assets ownership rights even after they owned their own income
229 and assets, however it is on promising trend.

230 **12 f) Hypothesis Testing**

231 The summary of hypothesis testing is outlined below.

232 Hypothesis 1: There is statistically significant difference between income levels of the participants' women
233 between the prior involvement and post involvement of NGOs.

234 The analysis shows the existence of significant difference, where the calculated χ^2 is statistics is much greater
235 than the critical value, $124.05 > 11.07$, at $\alpha=0.05$. That is the result show that there is statistically significant
236 difference in the income levels of participants' women prior and post involvement in NGOs.

237 In other words, the statistic is large enough since some of the cells have large discrepancies between the
238 observed and expected frequencies. Thus, the null hypothesis can be rejected since the P value statistic is too
239 small relative to the calculated χ^2 . This suggests that the there is a significant difference in income levels of
240 participated women prior and post involvement in NGOs. Thus, women empowerment programs by the NGOs
241 had significantly affecting income of the women involved in the NGOs intervention program.

242 Hypothesis 2: There is statistically significant difference between saving levels of the participants prior and
243 post involvement in NGOs. The result of the second hypothesis (H_0) show the non-existence of statistically
244 significant difference in the prior and post saving levels of the women. This hypothesis is supported by the
245 analysis that shows the existence of significant difference, where the calculated χ^2 is statistics is much greater
246 than the critical value, $76.51 > 9.488$, at $\alpha=0.05$, which suggests the existence of statistically significant difference
247 in the income levels of participants' women prior and post involvement in NGOs.

248 Hypothesis 3: There is statistically significant difference in the enjoyment of asset ownership rights in the
249 period prior and post involvement of NGOs. This hypothesis is supported by calculated value of χ^2 is 39.96456
250 > 7.81 ($df= 3$ at 0.05) of theoretical value; which suggests that involvement in NGOs empowerment intervention
251 program enables women to enjoy assets ownership rights from the assets they accumulated from the intervention
252 program.

253 Hypothesis 4: There is statistically significant difference in expenditure level of women on family/personal
254 matters before and after involvement in NGOs. The hypothesis analysis shows the existence of significant
255 difference, where the calculated χ^2 value is much greater than the theoretical value, $(75.59 > 5.99)$, at $\alpha=0.05$.
256 That is the result show that there is statistically significant difference in expenditure level of women before and
257 after involvement in NGOs.

258 Hypothesis 5: There is significant difference in women decision making at the family level and in the society
259 between prior and post involvement of NGOs. There is statistically significant difference in decision making level
260 of women on family/personal matters before and after involvement in NGOs. The hypothesis analysis shows
261 the existence of significant difference, where the calculated χ^2 value is much greater than the theoretical value,
262 $(54.387 > 5.991)$, at $df= 3$, $\alpha=0.05$. That is the result show that there is statistically significant difference in
263 decision making level of women before and after involvement in NGOs.

264 **13 g) Major Project Priorities by the NGOs for women empow- 265 erment**

266 The range of NGOs work is as diverse as their interest. Their perspective and operation may be local, regional,
267 national and international. The major projects carried out by the NGOs under investigation in the area of
268 development and social services are the rural finance and poverty alleviation, natural resource management and
269 conservation are the leading projects in their descending order, followed by care and support for orphans and
270 vulnerable children's and livelihood development program by 92% and 85% respectively. Health and HIV/Aids,
271 Gender and Development, and Education followed by 77%, 69% and 62% respectively. Finally, special program
272 is the least project carried out within the organization. This analysis is a key indicators that the NGOs are
273 fundamentally working in diversified areas of poverty alleviation and empowerment program to dry the roots of
274 poverty from its' low levels.

275 **14 h) Alternatives Intervention Approaches used by the NGOs
276 in women empowerment**

277 A range of approaches and strategies adopted by the three NGOs to address women issues linking gender issues
278 to development programs, and promoting rights based approach to social inclusion. The intervention programs
279 of the NGOs are in the form of services related to education, health care, microfinance, agricultural extension,
280 emergency relief, and human rights ??Lewis & Kanji, 2009).

281 The summary of the interview, open ended and closed ended questionnaire on the alternative intervention
282 approaches used by the NGOs summarized as follows. In the early period the NGOs enable the local community to
283 be accessed to education, health, rural roads, water supply and sanitation prior to the coverage of the government
284 service concentrating on the supply side, that is delivering services, providing development programs, or assisting
285 official bodies to increase the spread of their own programs but starting from the last decades NGOs partly
286 diverted their program from the public service delivery to household service by empowering the women, who are
287 half of the community but who marginalized for a long period of time.

288 The NGOs under considerations are using a variety of approaches to empower the disadvantaged women at
289 the grass roots levels based on their own goals and capacity. The common approaches being used by them are
290 low cost credit service, subsidized loan facility, training of new skills by which they generate their own means
291 of income and economize and use their assets, provide health and nutrition service for children of the poorest,
292 offering money freely for the old and disabled people without support. Figure ?? provided at the appendix
293 revealed detailed techniques used by the NGOs under study in poverty alleviation and women empowerment.

294 According to Stormiest (2002) there are three major functions of NGOs service delivery such as relief, welfare,
295 basic skills; educational provision including basic skills and often critical analysis of social environments; and
296 finally public policy advocacy. Baccaro (2001) also illustrated a combination of microcredit, awareness raising,
297 training, and other social services as a means of women empowerment.

298 The summary of the most widely used alternative methods used by the NGOs under considerations to empower
299 women and alleviate poverty were lending of money at low interest, awareness creation training on saving and
300 wise utilization of resources, lending without interest rate, supplying foods and health services, and transfer
301 payments for elderly and disabled poor women.

302 V.

303 **15 Conclusions**

304 The objective of this study is to investigate the effects of NGOs on socio-economic empowerment of women.
305 Women's socio-economic empowerment is fundamental for poverty eradication, gender equality, better families'
306 well-being, and comprehensive economic growth. Overcoming these problems requires bold and compressive
307 strategies. This study focused on five key factors that indicate the effects of NGOs on women empowerment
308 levels; and the intervention approaches by the NGOs. The major factors considered were income, saving, decision
309 making ability, expenditure levels, and assets ownership rights of the poor women as a result of the intervention
310 program by the NGOs.

311 The results of the tested hypothesis show the existence of significant effects of the NGOs intervention program
312 on the tested variables. Similarly, for the empowerment of the poor women at grass root levels the NGOs under
313 considerations used approaches of lending of money at low interest, awareness creation training on different
314 aspects, lending money free interest rate, supplying foods and health services in special cases, and transfer
315 payments for elderly and disabled poor women.

316 **16 VI.**

317 **17 Limitation**

318 The main limitation of this paper is difficulty of generalizing the finding based on performance sample taken
319 from only three NGOs. The other constraint is method of data collection; this particular research solely based on
320 data collected by questionnaire, therefore to get more data that nearer to the reality its better if the researcher
321 used interview as well as observation to practically see the conditions of the women approached by the NGOs.

322 The other limitation was method of data analysis; it's more preferable if the analysis were done extensively by
descriptive to investigate briefly variables creating unemployment for graduates.

2

SD

Figure 1: Table 2 :

323

324 .1 Appendix

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