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Ethiopian Civil Service University

COLLEGE OF LEADERSHIP AND GOVERNANCE

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PROSPECTS AND CHALLENGES OF WOMEN ECONOMIC EMPOWERMENT IN POST WAR TIGRAI: CASE STUDY IN MAICHEW TOWN of TIGRAI

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Prospects and Challenges of Women Economic Empowerment in Post War Tigrai: Case Study in Maichew Town of Tigrai.

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Thesis Submitted to the Ethiopian Civil Service University, College of Leadership and Governance, Department of Policy Studies, n Partial Fulfilment of the Requirements for the Degree of Master of Art (MA) In Policy Studies

August, 2025

Addis Ababa, Ethiopia

Declaration

I Mebrat Seyoum hereby declare the thesis entitled “Prospects and Challenges of Women Economic Empowerment in Post War Tigrai: Case Study in Maichew Town of Tigray” which is submitted to the department of Policy Studies has not been submitted for consideration for a degree or diploma from any college or organization.

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Approval Sheet

I hereby certify that I have supervised, read, and evaluated the thesis proposal titled "Prospects and Challenges of Women Economic Empowerment in Post War Tigrai: Case Study in Maichew Town of Tigrai" by Mebrat Seyoum prepared under my guidance. I recommend the thesis to be submitted for oral defense.

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As members of the board of examiners, we examined this thesis "Prospects and Challenges of Women Economic Empowerment in Post War Tigrai: Case Study in Maichew Town of Tigrai" by Mebrat Seyoum, we hereby certify that the thesis proposal is accepted for fulfilling the requirements for the award of the Master of Arts in Policy Studies.

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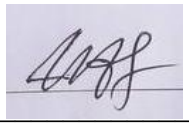
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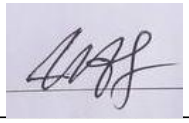


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List of Abbreviations and Acronyms

CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
DRC	Democratic Republic of Congo
FPE	Feminist Political Economy
GDP	Gross Domestic Product
IRC	International Rescue Committee
MSEs/SMEs	Micro, Small, and Medium Enterprises
MPCA	Multi-Purpose Cash Assistance
NGOs	Non-Governmental Organizations
SLA	Sustainable Livelihoods Approach
VSLAs	Village Savings and Loan Associations
WEE	Women's Economic Empowerment
WEAI	Women's Empowerment in Agriculture Index
WEDP	Women's Entrepreneurship Development Project
WPS-HA Compact	Women, Peace, Security, and Humanitarian Action Compact

Abstract

The primary purpose of this study was to assess the prospects and challenges of women's economic empowerment in post-war Tigray, with a focus on Maichew town of Tigray. This study used pragmatic research paradigm, descriptive and explanatory research design and mixed-methods approach, the research integrated quantitative and qualitative techniques to generate comprehensive evidence. A structured questionnaire was administered to 302 women entrepreneurs using simple random sampling technique, in addition, 6 key informant interviews were conducted using purposive sampling technique with local government officials, women's association leaders, NGO representatives, and community development officers to capture deeper insights into structural and cultural dynamics. Descriptive and multiple regression method of data analysis was used for the quantitative data and thematic analysis for the qualitative data. The findings indicate that women in Maichew face multifaceted challenges including reduced household income, loss of assets, limited access to credit and training, and weak institutional support mechanisms. Socio-demographic factors such as low educational attainment, heavy caregiving responsibilities, and large household sizes further constrained their capacity to engage in productive economic activities. Cultural and normative barriers continued to restrict women's decision-making power and mobility. Despite these constraints, the study identified encouraging prospects: women exhibited resilience by re-engaging in small businesses and informal trade, while post-war recovery programs offered by government bodies, NGOs, and cooperatives created new opportunities for financial inclusion and skills development. Regression analysis confirmed that access to credit, training, and institutional support significantly influenced women's empowerment outcomes. The study concludes that sustainable women's economic empowerment in post-war Maichew requires multi-dimensional interventions addressing financial, institutional, and socio-cultural barriers. Recommendations include expanding microfinance services, strengthening vocational and entrepreneurial training, improving infrastructure, and mainstreaming gender-sensitive policies in post-war reconstruction to ensure inclusive and resilient economic recovery.

Keywords: *Women's economic empowerment, post-war recovery, socio-Economics*

CHAPTER ONE

INTRODUCTION

Chapter One introduces the study on the prospects and challenges of women's economic empowerment in post-war Tigrai, providing the background and rationale for undertaking this research. In the aftermath of conflict, women often face significant social, economic, and institutional barriers that limit their participation in rebuilding efforts, while at the same time they carry immense potential to contribute to recovery and development. This chapter outlines the research problem by highlighting the gap between women's economic roles and the opportunities available to them in the post-war context. It also presents the objectives and research questions that guide the study, while emphasizing the significance of investigating both the enabling factors and the constraints shaping women's economic empowerment in Tigrai.

1.1. Background of the Study

Empowerment, in its widely accepted definition, is the process of increasing people autonomy, agency and the ability to make decisions and take firmer control of resources, and actively contribute to the development of their lives and society (Afsana, 2017). It is an inter-dimensional view that comprises economic, social, political and psychological aspects and are all necessary in dealing with inequality and ensuring sustainable development. Economic empowerment especially is highlighted as one of the determinants of gender equality and broad-based growth. It entails empowering more women to access and control income generating resources and opportunities and assets, including productive resources thereby supporting greater independence and resiliency.

Worldwide, economic empowerment of women has become an increasingly recognized imperative because of its rights-based implications and as a pragmatic – sometimes even essential - development strategy. Evidence repeatedly demonstrates that investing in women is a sure path to the improvement of household well-being, productivity and development of the national economies. Another example is an article by Woetzel (2015) that calculates that globally gender gaps in labor participation could increase world GDP by as much as 26 percent, proving how macro-economically improving women inclusion can be beneficial. Besides spurring

aggregate growth, economic participation by women translates into better human capital because women tend to spend more disproportionately on education of their children, their health, and ensure better nutrition. This accumulatively leads to an intergenerational development effect.

Nonetheless, gender inequality is disseminated in most regions of the world in spite of its acknowledged benefits. Restricted access to education, discriminatory property rights, lack of access to finance, and deeply rooted socio-cultural norms remain a barrier in allowing women to perform in the economic activities (Tembhre, 2018). In conflict-affected countries and low-income countries, this is further complicated by weak policy enforcement, poor institutions and recurrent crises.

Ethiopia has emerged as one of the fastest developing economies in Africa during the last two decades, and it has realized the importance of women empowerment in its overall development plan. The need to involve women in the economy and ensuring gender equality has featured in consecutive national policies and strategies including the Growth and Transformation. Gender-sensitive budgeting, Microfinance programs, Affirmative action in the educational system are other institutional measures that have been introduced to encourage the participation of women. These measures notwithstanding, there are still gender based disparities which are considerable. Women continue to be underrepresented in the productively utilized resources like land, credit, and technology, and are more overrepresented in the low-income and informal sector (Hassan & Cooray, 2015). Also, they still face traditional gender roles and high household responsibilities that keep them limited in their economic aspirations and freedom.

The case is especially complicated in Tigrai, where since November 2020; one of the most devastating conflicts in the recent history of Ethiopia has taken place. The war has killed not only the life of important infrastructure, but also displaced millions of people, killed markets, and ruined livelihoods. The main victims of the conflict were women, who had long suffered structural inequalities, and who were allocated with the largest share of burden. Some of them lacked their income sources, were subjected to increased insecurity and were vulnerable to gender-based violence and exploitation (UN Women, 2023). The women entrepreneurs especially those operating in micro and small activities (MSEs) were disproportionately hit by loss of physical assets and movement constraints and demise of local markets.

In this respect, Maichew town in southern Tigrai provides a good example of the dual aspect of women as not only economic players but also household survival custodians. Women in the past had been busy in the informal trade, petty business activities, small-level farming and micro-business which enable subsistence of a household. But as the war brought the halt of such economic activities and it destroyed infrastructure and also it weakened the strength that women had acquired over the years they had been left on the periphery. Shutdown of the markets, disruptions in the transport systems, and elopement of household resources resulted in serious livelihood emergencies.

Rehabilitation is already underway and is taking place through government agencies, NGOs and grassroots women's organizations. related interventions such as livelihood restoration packages, micro-financing, training and psychosocial support. But the question of how successful, sustainable and inclusive such interventions are is one that remains unexamined, particularly in a post-war context like Maichew. The extent to which recovery programs are successfully responding to specific women's needs, while alleviating structural disparities and implementing longer-term economic empowerment rather than short-term survival is also limited empirically.

Hence, researching the opportunities and challenges of women's economic empowerment in post-war Maichew is needed and timely. Through such an investigation, the complexity of women's post-conflict realities, the challenges they continue to face in terms of livelihood rehabilitation, and the role of livelihood support structures in relation to sustainable recovery can be explored. At the same time, it will provide significant policy lessons for ensuring a gender-sensitive approach in post-conflict reconstruction and economic development plans not in Tigrai alone, but across Ethiopia and globally where conflicts are large international concerns.

1.2. **Statement of the Problem**

Despite the increasing recognition of women's vital role in driving economic growth, many women in Tigrai continue to encounter significant obstacles. Gender inequality remains a pervasive issue, with women facing systemic barriers that hinder their full participation in the economy. These challenges include limited access to essential resources such as education, financial services, and training opportunities, which are critical for economic empowerment (Hassan & Cooray, 2015; Oztunc et al., 2015). Similarly, the major hurdles in the process of

empowering women are loads of problems that were faced by women in past days and still today up to some extents are gender discrimination, lack of education, female infanticide, financial constraints, family responsibility, low mobility, low ability to bear risk, low need for achievement, absence of ambition for the achievement(Shettar, 2015).

The aftermath of the recent conflict has exacerbated these existing challenges, plunging many women into deeper levels of poverty and displacement. Reports indicate that the war has not only disrupted livelihoods but has also led to an increase in violence against women, further undermining their economic stability and safety (3ie, 2023). In this context, understanding the dual prospects and challenges that women face in their pursuit of economic empowerment becomes essential for developing effective policies and interventions.

Furthermore, research underscores the importance of women's economic rights as a cornerstone for sustainable development and economic growth. Empowered women contribute significantly to economic resilience and community development, making it imperative to address the barriers that inhibit their participation (UN Women, 2023).

Efforts to promote women's economic empowerment yield the best results when they address a country's challenges while capitalizing on its strengths, available resources, and women's personal and business assets. To highlight good practices and uncover obstacles that frustrate the achievement of women's economic rights in Tigrai, the region women associations conducted a multifaceted assessment of opportunities and challenges that women entrepreneurs face when launching and growing sustainable businesses.

Although very few studies were conducted on the area that focuses on opportunities, benefits and challenges of women economic empowerment in the region, efforts did not bring significant changes on the economic empowerment of women. Similarly, the war between the region and federal government also hurt the economy of the region particularly women. This leads to further assess and reassess the economic empowerment of women in the region particularly in the Maichew. Therefore, a comprehensive understanding of the unique circumstances surrounding women's economic empowerment in Tigrai particularly in Maichew town is crucial for crafting targeted solutions that can foster gender equality and enhance economic recovery in the region.

1.3. **Research Questions**

- What is the current economic status of women in Maichew Town, Tigray?

- What specific challenges do women face in achieving economic empowerment in this environment?
- What programs are currently in place to support women's economic empowerment, and how effective are they?
- What strategies can be implemented to enhance women's economic participation in Maichew Town?

1.4. Objective of the Study

1.4.1. General Objective:

The primary objective of this research was to assess the prospects and challenges of women economic empowerment in post-war Tigrai in Maichew Town.

1.4.2. Specific Objectives:

- To examine the current economic situation of women in Maichew town, Tigray after the conflict.
- To identify the challenges that prevent women from participating fully in the economy.
- To evaluate programs and initiatives aimed at promoting women's economic empowerment.
- To suggest strategies that can help boost women's economic opportunities. in Maichew Town.

1.5. Significance of the Study

This study is significant for several reasons. At the local level, it provides valuable insights into the lived realities of women in Maichew town as they navigate post-war economic recovery. By examining both prospects and challenges, the findings will help local government offices, women's associations, and community-based organizations design targeted interventions that address the specific needs of women entrepreneurs and workers in Maichew.

The results can inform governmental and non-governmental initiatives seeking to promote women's access to finance, business opportunities, and livelihood support in conflict-affected areas. This is especially relevant to the implementation of Ethiopia's gender policies and economic growth.

At the academic level, this study fills a critical gap in the literature by providing a context-specific analysis of women's economic empowerment in a post-conflict setting. While much of the existing research has examined women's entrepreneurship in stable contexts, few studies have focused on post-war Tigrai, and almost none have specifically addressed Maichew town. The study therefore contributes new empirical evidence that enriches scholarly understanding of gender, conflict, and economic recovery.

1.6. Scope of the Study

Geographical Scope: This study was conducted in Maichew town, located in the Southern Zone of the Tigray Regional State, Ethiopia. The research focused exclusively on the urban area of Maichew, where women have been significantly impacted by the recent conflict. As one of the towns heavily affected by the war, Maichew provides a critical case for examining how post-war dynamics shape women's economic empowerment. The scope did not extend to rural kebeles or other towns in Tigray, ensuring the study remained localized and context-specific.

Thematic Scope: The study focused on the prospects and challenges of women's economic empowerment in the post-war context. Specifically, it examined four thematic dimensions aligned with the research objectives: (1) the current economic situation of women in Maichew, (2) the socio-economic and cultural challenges limiting their participation, (3) the programs and initiatives in place to support women's empowerment, and (4) strategies and policy directions to enhance women's economic opportunities. Other related but broader issues, such as political empowerment, health, or educational reforms, were not the primary focus unless they directly related to women's economic activities.

Temporal Scope: The analysis focused on the imminent aftermath post war (2021-2025), on-set and ending of the hostilities in the Tigray region. The reason this timeframe was selected is that it is a critical period of recovery where women are rebuilding livelihoods as they strive with the compounding impact of war and prior gender inequalities. The results thus, not only indicate the post-war realities of women in Maichew during the transition phase but also subconsciously perpetuates the realities of women in Maichew as a whole.

Methodological Scope: The research employed a mixed-methods approach, combining descriptive and explanatory strategies. The descriptive approach provided an overview of

women's socio-demographic characteristics, current economic status, and challenges, while the explanatory component analyzed the relationships between these factors and economic empowerment outcomes using statistical techniques such as regression analysis. Data collection tools included structured questionnaires distributed to women respondents, supported by key informant interviews and secondary document reviews to strengthen contextual understanding.

1.7. Limitation of the study

This study was geographically limited to Maichew town in the Southern Zone of Tigray, and therefore the findings may not fully represent the experiences of women in rural kebeles or other urban centers of the region that faced different conflict dynamics and recovery processes. Thematically, the research focused only on women's economic empowerment, particularly issues of income generation, access to credit, asset recovery, and decision-making in household economic matters, while other dimensions of empowerment such as political participation, education, or health were not explored in depth unless they directly intersected with economic outcomes. Temporally, the study was confined to the post-war period between 2021 and 2025, capturing short-term recovery experiences but not the long-term trajectories of empowerment that may unfold with ongoing reconstruction. Methodologically, the research relied largely on self-reported data from questionnaires and interviews, which may have been influenced by recall bias, social desirability, or emotional sensitivity due to the recent trauma of war, while the cross-sectional design restricted causal inference, limiting the study to the identification of associations and perceptions at a single point in time.

To address this, the research carefully documented immediate experiences and emerging patterns to serve as a baseline for subsequent longitudinal studies. Methodologically, the research relied largely on self-reported data from questionnaires and interviews, which may have been influenced by recall bias, social desirability, or emotional sensitivity due to the recent trauma of war, while the cross-sectional design restricted causal inference, limiting the study to the identification of associations and perceptions at a single point in time. To minimize these challenges, multiple data collection tools were triangulated, questions were phrased sensitively, and confidentiality was emphasized to encourage honest responses.

1.8. Organization of the Study

This study consists of five chapters. Chapter one dealt about the, background, statement of the problem, research objectives, research question, and significance of the study, limitation and the scope of the study. Chapter two discussed about the related literature reviews of the including review of concepts, review of theories, empirical review, gaps of the literature and conceptual frameworks of the study. Chapter three examined the research methodology for which it consists of description of the study area, research paradigm, design and approaches, the methods of data collection, target population and sampling frame, sample size, sample design and procedure, , methods of data analysis. The fourth chapter presented about the results and discussion, analysis, interpretation of the findings of the study. Finally, the fifth chapter discussed about the conclusions, recommendations and policy implications drawn from the findings of the study.

1.9. Operational Definition

1) **Women's Economic Empowerment:** Encompasses the interplay of interactions, roles, rights, and gender-related statuses within a society. A pivotal indicator is women's control over economic resources at the household level (Muhammad Shahid et al., 2018).
2) **Empowerment:**– that is, "the process whereby those who have been denied the ability to make choices have the opportunity to make those choices" (Rowlands 1995). This means having access to the political apparatus, to markets and incomes, and having the power to make decisions over one's own life and social circumstances.
3) **Micro-business** – Any income generating activity or form of enterprise with the possibility of addressing poverty. This idea covers both registered enterprises and informal ones (Abisuga-Oyekunle et al, 2020).
4) **Poverty**: A deprivational condition that has both monetary and non- monetary aspects (Chen 2015). This implies a scarcity of goods, a poor quality of life, and lacking needs such as food, water, housing, health care, and education.
5) **Financial Inclusion**: An attempt to have women benefit from and use more formal financial services, as policymakers understand them as a tool to increase income, reduce poverty, and promote economic growth (IMF, 2015; Khalily, 2016)

CHAPTER-TWO

REVIEW OF RELATED LITERATURE

2.1. Review of Concepts

Women's economic empowerment refers to the process by which women gain the ability to participate fully in economic life, including income generation, decision-making over assets and resources, access to financial services and markets, and autonomy in household economic choices (Abate & Awoke, 2024; Beriso, 2021). In conflict and post-war settings, economic empowerment becomes especially important, since wars often destroy infrastructure, disrupt markets, displace populations, and weaken institutions, thereby reducing women's access to productive resources and increasing economic vulnerability (Desta, Gebremichael, & Hailu, 2025). For example, in Tigray, assets such as agricultural tools, oxen, and household goods were lost or destroyed, significantly reducing women's ability to maintain livelihoods and exacerbating food insecurity. (Desta et al., 2025).

When examining the current economic situation of women in Maichew Town after the conflict, it is essential to consider both structural and cultural barriers. Prior studies in Ethiopia identify factors such as low educational attainment, limited property ownership, inadequate access to credit, sociocultural norms that restrict women's mobility or decision-making, and gender discrimination in access to markets (Beriso, 2021; Abate & Awoke, 2024). These studies suggest that even when women engage in income-generating activities, their returns are often low due to constraints such as lack of raw materials, marketing channels, business skills, and support systems (Beriso, 2021).

In evaluating programs and initiatives aimed at promoting women's economic empowerment, literature shows that interventions such as microfinance, training, market access support, and integrated empowerment projects can contribute positively to income, profits, and business growth (Menasbo, 2025; UN Women, 2025). However, the effectiveness of these initiatives depends heavily on context: in post-conflict settings, issues such as trauma, loss of infrastructure, insecure land tenure, and weak institutions may undermine program benefits or slow down recovery (Desta et al., 2025).

Finally, when designing strategies to boost women's economic opportunities, the literature emphasizes the importance of multidimensional and responsive interventions. These may include: enhancing access to credit and financial services adapted for post-war realities, facilitating recovery or replacement of lost assets, providing vocational training suited to local demand, strengthening women's associations and cooperatives, ensuring that women have voice and participation in local decision-making, and applying gender-sensitive policy and institutional reforms that address both economic and social norms (Abate & Awoke, 2024; Beriso, 2021; Menasbo, 2025).

2.2. Theoretical Review

The conceptual framework for understanding women's economic empowerment in post-conflict Tigrai draws upon several key theories including;

2.2.1 Feminist Political Economy Theory:

Feminist political economy theory has been very important in providing a platform where much of women lives, opportunities and limits are studied with respect to the general economic and political systems. In its consideration of the problem of women marginalization in the economic sphere, feminist political economy emphasizes that economic structures and the organization of the state power are some underlying causes of women economic marginalization, as opposed to household-based or cultural-based approaches considerations to explain (Baksh & Harcourt, 2015). It shows that, the economic status of women is not just a statement of personal habits, even arguably cultural tendencies but a result of structural inequality in policymaking, in markets, and institutional organization.

This theory can be applied especially well to such post-war regions as Tigray. Conflict is not just the devastation of infrastructure and livelihoods, it undermines the stability of state institutions, destabilization of labor market and gender inequalities that existed prior to the conflict eruption. This was already happening before the war since women in Maichew were already concentrated in low paying and informal sectors. These dislocations of market relations and the breakdown of financial institutions, together with these destructive influences on the local economy, have only rendered them still more weak. feminist political economy can be helpful in believing why

women are overrepresented not only due to cultural barriers but because the economic setup places them in less secure positions during the crises itself, alongside the aftermath of the same (Baksh & Harcourt, 2015).

The tie-in with the research' first and second objectives is that the women's economic position post-war and challenges are pathologized through this theoretical perspective. FPE situates the lived experiences of women within political/economic frameworks which draws attention to the fact that the denial of access to credit, exclusion from formal decision-making structures, and dispossession of productive assets are not the sufferings of an individual but rather systematic outcomes. These are barriers that are indicators of inequities in access to resources, power and opportunities within the society (Rai & True, 2015).

Critically applying feminist political economy to this research makes clear the need in Maichew for recovery programs that move beyond providing temporary support for livelihoods. Economic recovery must be gendering responsive, redistributive and incorporate women's voices in policy and practice. For instance, rebuilding markets without solving the problem of women's exclusion from access to finance and decision-making will only perpetuate inequality. As Elson (2022) poses, through the lens of a feminist political economy, "the relevant questions are not only how can the economy be reconstructed after conflict, but for whom should it, and are women included equally in attempts to shape this going forward"(Elson, 2022).

2.2.2 Sustainable Livelihoods Approach

The Sustainable Livelihoods Approach (SLA) provides a holistic framework for understanding how individuals and households secure their living by drawing on a variety of resources and capacities. According to Chambers and Conway (1992), livelihoods are considered sustainable when people are able to mobilize and combine different forms of capital—human, social, natural, physical, and financial—in ways that allow them to withstand shocks, reduce vulnerability, and achieve long-term well-being. This framework is particularly relevant for analyzing women's post-war economic empowerment in Maichew, as it situates their challenges and coping strategies within a broader set of interdependent livelihood assets.

In the context of Maichew, the war has severely eroded several forms of capital. Financial capital has been depleted due to the destruction of savings, closure of businesses, and limited access to formal credit systems. Physical capital has been disrupted through the destruction of infrastructure such as roads, markets, and storage facilities, which are critical for women's trade and mobility. Natural capital, including access to agricultural land, has become contested or inaccessible in some areas, further undermining livelihoods. These structural losses illustrate the fragility of women's economic foundations in post-war settings.

Despite these setbacks, women continue to rely on and strengthen their remaining assets. Human capital, such as skills, knowledge, and education, plays a central role in their resilience. Many women use prior experience in small-scale trade, farming, or handicrafts to rebuild income-generating activities, even in difficult circumstances. Similarly, social capital remains an important survival resource. Through networks, associations, and community-based groups, women access mutual support, share scarce resources, and mobilize collective responses to hardship. This reflects the adaptability of women's strategies in the face of structural barriers (Scoones, 2015).

The SLA also emphasizes that rebuilding sustainable livelihoods requires strengthening all forms of capital simultaneously. Focusing on a single dimension—such as providing credit—without addressing interconnected gaps in infrastructure, natural resource access, or psychosocial well-being, is unlikely to create lasting empowerment (De Haan, 2017). For example, microfinance programs will have limited impact if women cannot transport goods to markets due to damaged roads, or if unresolved trauma prevents them from fully engaging in economic activities.

By applying SLA, this study aligns with its first and second objectives: assessing women's economic conditions and identifying the barriers they face. The framework highlights that empowerment in Maichew should not be reduced to short-term income generation but should instead be grounded in multi-sectoral, integrated interventions. This includes restoring physical and natural capital, strengthening financial systems, investing in women's skills, and supporting community networks. In this way, the SLA provides a comprehensive lens for designing gender-sensitive and sustainable post-war recovery strategies that go beyond immediate relief to build resilience and long-term economic security.

2.2.3 Capability Approach

Rather than prioritizing resources as the source for development and empowerment, Amartya Sen and Martha Nussbaum's Capability Approach considers the real "capabilities" of human beings to act and be in the world (Sen 1999; Nussbaum 2011). This alternative perspective shift in focus from income or material possessions, to the significance of the real capabilities of individuals in a particular society, as well as the ways in which social, economic and political systems can reinforce and/or limit those capabilities. This is an especially fitting perspective for women in postwar culture. But, access to resources does not always mean women's empowerment. Cultural stigmas, a lack of mobility, isolation, or even the trauma itself, are all elements that keep many from utilizing this knowledge and ability to build something meaningful for themselves and those in their families.

As it relates to this research, the Capability Approach is used to understand both the post-war "economic" state of women and the challenges for peasants to construct their own lives. Women may be provided with vocational training packages but then prevented by family or cultural obligations from actually being able to employ those skills. This methodology emphasizes women's agency, endurance, and the extent of the real liberties available to them rather than thinking only of material goods in women's possession. The Capability Approach argues for the need for greater choice and for the removal of structural barriers while enabling women to contribute actively to economic and social life (Robeyns, 2005).

2.2.4 Gender Roles Framework

Gender Roles Framework focuses on the societal expectations of men and women roles and how such expectations determine how people behave, access of resources and engagement in decision making (Connell, 2009). This framework insists that gender roles are products of society, and differ in various situations, and this limits the participation of women in economic activities, leadership, and the life of the society at large. Gender norms in the post-war Maichew can be both transformed and constrained by the war at the same time. The war may have temporarily changed some gendered practices due to out-migration of men or loss of male household head; however, norms that are entrenched within the cultures continue to constrain women.

Using the Gender Roles Framework, this research will be able to examine the interaction of house duties, cultural beliefs, and social norms with structural constraints to influence women economic empowerment. It also guides interventions directed at the redistribution of responsibilities, the encouragement of equitable participation, and the discouragement of discriminatory norms. This theoretical framework is supplementary to the other theoretical tools in that it bridges the structural and institutional studies to the reality of female lives at the micro-level (Lorber, 2010; Ridgeway, 2011)

2.2.5 Post-War Reconstruction and Gender Theories

Women amid Gender Theories of Reconstruction. The challenge of post-war reconstruction is extremely peculiar to women. The theories indicate that post-war situations are moments of weakness and possible change at the same time. On the one hand, women tend to bear even greater burdens: economic sources of their livelihood might be ruined, displacement and loss of relatives augment household demands, and social and structural disparities become even higher due to the situation (El-Bushra & Sahl, 2005). On the one hand, rebuilding processes provide the possibility to renegotiate social norms, weaken patriarchal relations, and increase the involvement of women in the economic, political, and social world (El-Bushra & Sahl, 2005).

In the setting of Maichew, women are faced with the two-fold problem of reconstruction of their economic systems as well as working within the societal structures in which there are gendered aspects. Coupled with its detrimental effect on local markets, asset destruction, and credit obstruction, the war strengthened the hierarchies that women may have to consider when accessing formal recovery initiatives. Most women can be left behind in the decisions made at the household, community, and institutional levels, which hinders their enjoyment of reconstruction programs. In addition, psychosocial issues, such as trauma, stress, and burden of taking care of family members, can also hinder these people to be able to engage in livelihoods activities, to be able to undergo training, and to assume leadership roles in post-war reconstruction.

This theory is particularly relevant to research to analyze the economic situation of women and identify the difficulties experienced during the postwar period. It helps explain why women may underuse microfinance programs, vocational training, and opportunities for joining cooperatives

after conflict not because of women's lack of interest or ability, but as a result of institutional, social and mental barriers that exist or have been created. The application of Post-War Reconstruction Theory and Gender Theory will help the research to gain knowledge from not only limitations but also have attraction and solutions for viable areas, such as economic, social, and psychological needs if combined with one another.

Based on this theory, for example, recovery tactics will emphasize interventions to incorporate access to financial resources, psychosocial support, and provide opportunities for skills development and reconnection with one's community. They would also include women in their planning and decision-making process as if they have the confidence that women's reconstruction policies would give their priorities and lived life experiences. While these two strategies can work in tandem to help women regain the livelihoods they lost, together they can empower women over the longer term with strength, resilience, and agency transforming the post-conflict social and economic landscape of Maichew (Ni Aolain et al., 2011).

2.3. Empirical Review of Literature

2.3.1. Economic Situation of Women in Post-Conflict Contexts

Globally, women’s economic situation in post-conflict societies is shaped by multiple intersecting factors, including the collapse of markets, the destruction of infrastructure, and the disintegration of traditional social safety nets. Studies indicate that war and displacement often lead to the erosion of women’s pre-war economic gains, pushing them into low-income and insecure forms of labor (True, 2019).

In many circumstances, women take on new roles as household leaders when men are killed, incapacitated, and/or recruited to join armed forces, thus intensifying their economic burden (El-Bushra & Sahl, 2021). For example, in post-war Bosnia and Herzegovina, while greater numbers of women entered wage labour and entrepreneurship following the conflict, most were limited to small-scale trading and informal work with low levels of financial security (Blagojevic, 2020). Likewise, in Afghanistan, decades of war have resulted in limited economic opportunities for women beyond that of identifying themselves in subsistence agriculture and related forms of

informal labor, and additional constraints of restricted mobility and lack of education have further handicapped women's opportunities (Kabeer, 2020).

International organizations stress that conflict is a compounding factor in gender inequalities. According to UN Women (2022), in post-conflict settings, women have less access to land and property rights, and financial resources-which are vital for economic empowerment. Even when humanitarian and reconstruction programs do consider women's unique economic needs, it is misplaced on immediate relief rather than the long-term economic sustainability (World Bank, 2019). But also, as we see here, wars can provide opportunities for women. For instance, in Colombia, decades of armed conflict contributed to women's growing involvement in grass-roots cooperatives as well as in peacebuilding efforts, which, though small in scale, offered footholds into larger economic spheres (Meertens, 2018). However, researchers say that such gains are often fickle and prone to reversal if post-conflict reconstruction policies exclude the explicit incorporation of gender-inclusive economic strategies (Hunt, 2020).

On the continent of Africa, resiliency and vulnerability are evident in the economic position of women after the war. During and after wars in Liberia, Sierra Leone and Rwanda, for example, women became the main providers of food and family necessities through small-scale farming, cross-border trade and petty commerce (Sawyer, 2017).

In Rwanda, following the 1994 genocide, the massive reduction in male population created new economic roles for women, and women quickly became the backbone of agricultural production and informal markets (Burnet, 2012). Moreover, Rwanda’s government institutionalized women’s participation in governance and economic programs, which has been praised as one of the most progressive gender reforms in Africa (Tripp, 2015). However, even in Rwanda, women’s income-earning activities have remained concentrated in low-profit sectors such as subsistence farming and market vending, with limited integration into high-value industries (Hunt, 2020).

In Sierra Leone and Liberia, women’s contribution to rebuilding economies after civil wars was notable, but their work was often undervalued and underpaid (Abdullah, 2010). Women engaged in extensive informal trade networks, selling food and goods across urban and rural areas, but lacked access to capital, credit, and business training. These challenges were further

compounded by cultural norms that discouraged women from owning land or entering male-dominated sectors such as construction and transport (Tripp, 2015). Research in South Sudan also illustrates similar patterns: women dominate subsistence farming and local trade but struggle to scale their businesses due to lack of financial inclusion, ongoing insecurity, and limited government support (World Bank, 2021). African studies collectively demonstrate that while women are pivotal actors in post-conflict recovery, structural and institutional barriers significantly constrain their economic empowerment.

In Ethiopia, wars and conflicts have historically reshaped women's economic participation. During the Ethio-Eritrean war, women in frontline and border communities lost agricultural land and livestock, severely undermining their means of survival (Abbink, 2011). More broadly, conflict has consistently disrupted women's access to markets and employment opportunities, pushing them into precarious labor. The recent war in northern Ethiopia, especially in Tigray, has brought devastating consequences for women's economic wellbeing. According to UNDP (2022), the destruction of businesses, farmlands, and infrastructure left women with virtually no stable sources of income. Markets were disrupted by blockades, looting, and insecurity, cutting women off from trade networks that once sustained their livelihoods (Gebrehiwot & Tadesse, 2023).

Reports by humanitarian agencies highlight that women in Tigray were disproportionately affected because many became sole breadwinners after the loss of husbands or male family members to the war (Woldeyesus, 2023). Women who had previously owned small businesses or engaged in cross-border trade were left destitute, with few recovery options. Many resorted to informal vending, daily wage labor, or reliance on food aid, but these strategies offered minimal sustainability. Furthermore, gender-based violence during the conflict left many women with physical and psychological trauma, which also constrained their ability to engage in productive economic activities (UN Women, 2022). Thus, the Ethiopian case mirrors broader global and African patterns, but with intensified vulnerability due to the severity and scale of destruction in Tigray.

In Tigray, and specifically Maichew town, the war has profoundly transformed women's economic situation. The destruction of farms, urban businesses, and local infrastructure severely

disrupted women's access to livelihood opportunities (Haile & Tesfay, 2023). Maichew, once a vibrant commercial hub for small-scale trade and services, experienced widespread looting and closure of markets during the conflict. Women in the town, particularly widows, single mothers, and displaced women, were left to sustain households with virtually no formal employment opportunities (Kahsay, 2023).

Many women have turned to survivalist strategies such as street vending, brewing local drinks, selling food items, or engaging in domestic labor, but these activities barely cover daily household expenses (Tesfay, 2023). Field assessments also reveal that younger women face especially high unemployment, as educational disruptions and lack of vocational training leave them unprepared for formal sector jobs. Cultural expectations that women prioritize caregiving roles exacerbate this exclusion, preventing many from actively participating in rebuilding local economies (Haile & Tesfay, 2023). On the other hand, some women in Maichew have formed informal savings and credit groups to pool resources and support each other, reflecting resilience in the face of adversity. However, without systematic institutional support, such grassroots efforts remain fragile and insufficient to address the scale of women's economic challenges.

2.3.2. Challenges Preventing Women from Full Economic Participation

Globally, women's participation in the economy is shaped by a range of structural, cultural, and institutional barriers, many of which are magnified in post-conflict contexts. The most persistent challenges include unequal access to education, land ownership, financial resources, and decision-making spaces (World Bank, 2019). For example, despite international commitments such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), women in many post-conflict states still face legal and cultural restrictions on property rights, which undermine their ability to generate sustainable income (True, 2019). Moreover, gender-based violence, including sexual violence during and after wars, has long-term consequences for women's physical health, mental wellbeing, and economic productivity (UN Women, 2022).

Another major challenge is women's overrepresentation in the informal economy. Globally, over 60% of women in post-conflict societies work in informal sectors with little or no labor protections, lower wages, and limited opportunities for advancement (ILO, 2021). For instance,

in Afghanistan and Iraq, cultural restrictions on women's mobility combined with insecurity have forced many women into home-based, low-profit activities such as handicrafts or informal trade, which generate subsistence rather than growth-oriented income (Kabeer, 2020).

Additionally, post-conflict settings tend to be particularly fraught with patriarchal attitudes, as men strive to regain their agency in this period, within the family and on the labour market, thereby curtailing women's opportunities to diversify their engagement in the economy (Hunt 2020).

Women's issues in post-conflict economies in Africa are also deeply rooted but equally very context specific. Access to productive resources: one of the major challenges is a shortage of access to productive resources, such as land and credit. For example, in Sierra Leone, customary tenure systems do not allow women to own land themselves and they are forced to depend on male relatives for access to land to farm (Tripp, 2015). This has a direct impact on the ability of women to participate in agriculture - the backbone of most post-conflict economies. In Liberia, while women are the dominant petty traders, they are not provided with any form of formal credit and training to help them grow their business beyond sustenance (Sawyer, 2017).

Displacement related to conflict also raises obstacles. In South Sudan and Democratic Republic of Congo (DRC), displaced women end up in urban centers devoid of assets during wars and with no pathway to markets, legal identity or formal jobs (World Bank 2021). Also, women in post-war African states are also often the victims of institutional neglect. Often, economic recovery programmes focus on male-dominated sectors such as construction and transport at the expense of sectors in which women are concentrated, such as agriculture and small-scale trade (Abdullah, 2010). Patriarchal norms and lack of political representation are also still marginalizing women as many are excluded from political decisions regarding how to reconstruct after the war (Tripp, 2015).

In Ethiopia, women's main obstacles to full economic participation are structural and cultural in nature and have been furthered by conflict. Research has shown that women don't have access to land, property, and credit equally due to discrimination linked to patriarchal social norms and unjust inheritance practices (Biseswar, 2018). In rural areas, much of women's economic activity is concentrated in subsistence farming and domestic work, with very low levels of participation

in the market. The recent war in Tigray, Amhara and Afar only made these problems worse. According to UNDP (2022), many women lost farms, livestock, and businesses while the war was on, and displacement caused them to lose their assets and social fixtures.

The attitudes of the culture are also important. In many situations, gender norms, which demand that women put their care for children and household activities above all else, have prevented women from participating in the paid workforce or in entrepreneurial pursuits (Gebrehiwot & Tadesse, 2023). Further, post-conflict women in Ethiopia are experiencing increased security risks such as gender-based violence, harassment in markets, and restricted mobility, which are all hindrance to women's ability to reestablish livelihood systems. Institutional barriers also remain: government recovery programs are often scuffed for not having gender-specific approaches, and so women remain reliant on emergency humanitarian aid rather than empowered to return to the economy (Woldeyesus, 2023).

These barriers signal the doubly compounded challenges facing women in making the shift from survivalist strategies to sustainable economic empowerment. In Tigray, and specifically Maichew town, women face unique challenges that severely limit their economic participation after the war. The destruction of local infrastructure including markets, roads, and banking services — has restricted women's ability to trade and access credit (Haile & Tesfay, 2023). Many women lost household assets and businesses to looting, leaving them with no capital to restart economic activities. In Maichew, the absence of functioning microfinance institutions during and immediately after the war created a financing gap for women who relied on small loans for trade and petty business (Kahsay, 2023).

Social and cultural barriers further compound the problem. Widows and single mothers are disproportionately burdened as they must provide for families while also caring for children and the elderly, limiting their time and mobility for economic activities (Tesfay, 2023). Young women, meanwhile, face high unemployment due to limited vocational training and educational disruption during the war. Additionally, stigma against survivors of sexual violence has created social exclusion, which further reduces affected women's ability to participate in local markets or community groups (Tigray Humanitarian Reports, 2022). While some women have formed

solidarity groups and informal savings networks to cope with these challenges, such grassroots mechanisms are fragile and insufficient without institutional and policy support.

2.3.3. Programs and Initiatives Aimed at Promoting Women's Economic Empowerment

Globally, programs designed to promote women's economic empowerment (WEE) in post-conflict and fragile contexts have evolved significantly over the past two decades. The most impactful initiatives are those that combine different forms of support—such as cash or asset transfers, financial inclusion, skills training, social protection, and legal reforms—into bundled, gender-responsive packages. Evidence indicates that stand-alone interventions, such as business training or credit-only schemes, often fail to deliver lasting change, as women continue to face multiple barriers, including unpaid care burdens, mobility restrictions, and gender-based violence (World Bank, 2024; UN Women, 2024). In contrast, holistic models that integrate financial support with capacity building, mentoring, and access to safe markets have demonstrated stronger outcomes in terms of income growth, resilience, and sustainable livelihoods (Buehren, 2024).

A global shift has also been observed toward embedding WEE directly into humanitarian and recovery responses. Instead of focusing solely on relief, agencies now design interventions that link immediate humanitarian assistance with long-term economic empowerment. For example, programs that start with multi-purpose cash assistance (MPCA) often include pathways into enterprise re-start grants, vocational training, and reductions in care responsibilities through childcare pilots. This approach recognizes that post-war shocks and increased GBV risks undermine women's ability to use credit or training effectively if their basic needs and safety are not first addressed (UN Women, 2025a). In addition, legal reforms that secure women's property rights and ensure workplace protections are increasingly emphasized, as these structural elements are necessary for women to transition from vulnerable informal work into sustainable, growth-oriented activities (World Bank, 2024b).

Global monitoring reports by multilateral organizations further highlight that WEE programs in crisis contexts must integrate gender-based violence services, mobility support, and community sensitization to address backlash against women's empowerment. Without these components,

initiatives risk reinforcing existing inequalities or even exposing women to new forms of harm. Recent findings stress that WEE interventions need to be carefully sequenced—moving from stabilization (cash and psychosocial support) toward medium-term enterprise development, and ultimately long-term structural reforms—if they are to create transformative impacts in women's lives (UN Women, 2024; World Bank, 2024).

Across Africa, women's economic empowerment programs in post-conflict settings have often taken the form of graduation-style packages, which combine small grants or loans with business training, mentoring, and market linkages. These programs, sometimes complemented by village savings and loan associations (VSLAs), have been shown to provide women with both financial capital and the social support needed to rebuild livelihoods after war. Evaluations from Liberia, Sierra Leone, and South Sudan reveal that women benefit most when financial services are paired with interventions that address security, mobility, and protection from gender-based violence. Without these complementary measures, many women are forced back into low-profit and survivalist activities, such as petty trade, which limits their chances of achieving long-term economic independence (World Bank, 2021; Tripp, 2015).

At the policy level, several African governments and development partners have attempted to mainstream WEE into broader reconstruction and recovery frameworks. For example, public works programs that incorporate childcare services or gender-sensitive procurement policies have opened opportunities for women to participate in traditionally male-dominated sectors. However, the results of these policies remain mixed. In countries where customary land tenure systems restrict women's land ownership, women continue to face barriers in accessing collateral for loans, expanding farms, or securing business premises. This is particularly evident in Sierra Leone and Uganda, where land and property rights remain heavily mediated by patriarchal systems, limiting women's ability to fully benefit from post-war economic programs (Hanmer, 2022).

Regional innovations, such as cross-border trade support and women-led cooperatives, have also shown promise in fragile and conflict-affected states. These initiatives allow women to pool resources, share risks, and gain bargaining power in markets. Yet, persistent bottlenecks remain particularly the lack of access to formal credit, weak infrastructure, and limited market stability

in conflict-prone areas. Findings from the Women, Peace, Security, and Humanitarian Action Compact emphasize that sequencing is critical: programs should begin with immediate cash and asset protection, then scale up to enterprise development and, finally, introduce structural reforms in finance and legal frameworks to support sustainable growth (WPS-HA Compact, 2024).

In Ethiopia, women's economic empowerment (WEE) initiatives have been increasingly integrated into both development and recovery agendas, particularly in light of recurring conflicts and economic disruptions. One of the most prominent programs is the Women's Entrepreneurship Development Project (WEDP), launched in 2012 with support from the World Bank. This initiative has provided tailored credit lines and high-quality business training to women-owned micro and small enterprises (MSEs) across the country. Ten-year evaluations of WEDP highlight significant increases in earnings, business expansion, and employment creation among participants. Crucially, the project's success lies in its bundled approach, which combines finance with advisory services and mentoring rather than relying solely on credit. Recent innovations have also included the use of digital platforms to expand training and advisory services at lower cost, a development that is especially important for reaching women in conflict-affected regions where mobility remains constrained (Buehren, 2024; World Bank, 2023).

Beyond WEDP, Ethiopia has seen the integration of women's empowerment into humanitarian and post-conflict recovery programs, particularly since the outbreak of the Tigray conflict in 2020. UN Women and national partners have introduced cash-for-work schemes, livelihoods grants, and market re-entry support targeted at women who lost businesses or household assets due to war. Progress reports from 2023 to 2025 show that these interventions have not only stabilized household consumption but also enabled women to begin re-establishing small-scale businesses and participate in community recovery activities (UN Women, 2025a). These programs have been especially valuable in areas like Tigray, Amhara, and Afar, where displacement and destruction left women without collateral or capital to restart livelihoods. At the policy level, Ethiopia has also been the focus of diagnostics such as the Women, Business and the Law 2024 report and the Ethiopia Country Gender Profile 2024, both of which identify persistent structural barriers that need to be addressed for women's empowerment to be

sustained. These include unequal access to childcare, wage gaps between men and women, and discriminatory practices in property and inheritance rights (World Bank, 2024d; UN Women, 2024b).

While reforms are underway, the implementation gap remains significant, especially in rural and conflict-affected areas where patriarchal norms and institutional weaknesses limit the impact of formal laws. Together, these findings suggest that Ethiopia's experience reflects both progress and challenges: successful WEE programs such as WEDP provide important models, but widespread empowerment requires scaling these initiatives, embedding them in recovery frameworks, and addressing deep-rooted legal and social inequalities.

The Tigray region has been one of the most affected areas in Ethiopia due to the recent conflict, with women bearing a disproportionate share of the socio-economic burden. Prior to the war, women in Tigray had begun to make progress in economic participation through small businesses, agricultural cooperatives, and participation in local saving associations, often supported by non-governmental organizations (NGOs) and government-led women's development packages (Biseswar, 2021). However, the war reversed many of these gains. Studies conducted after the 2020–2022 conflict reveal that widespread destruction of infrastructure, looting of assets, and disruption of markets left many women without basic means of livelihood (Tadesse & Kassa, 2023). This has made recovery both urgent and complex, as women are often left to provide for households while also managing the trauma of war.

In post-war Tigray, women's economic empowerment programs have largely focused on emergency livelihood restoration and resilience building. Humanitarian agencies, including UN Women, the International Rescue Committee (IRC), and local civil society organizations, have introduced cash transfers, small business recovery grants, and vocational training targeted specifically at women-headed households (UN Women, 2025a; IRC, 2023). These programs aim not only to provide immediate relief but also to create pathways for longer-term recovery, enabling women to restart small-scale enterprises such as food processing, tailoring, or petty trade. Evidence from recent needs assessments indicates that women respond positively to these interventions when they are paired with psychosocial support and community dialogue

mechanisms, which address both the emotional scars of war and the gender norms that can restrict participation (Ghebrehiwet, 2024).

Despite these efforts, structural barriers remain. Women in Tigray face severe constraints in accessing formal credit, productive land, and market linkages, as financial institutions and cooperatives are themselves struggling to recover from the war. Many women reported that traditional savings groups (Iqub and Mahiber) were disrupted during the conflict and have been slow to re-establish due to loss of trust and reduced financial capacity among members (Tadesse & Kassa, 2023).

2.3.4. Synthesis of Empirical Review

The empirical literature demonstrates that women's economic empowerment in post-conflict settings, including post-war Maichew, is influenced by a combination of socio-demographic, economic, structural, and programmatic factors. Studies consistently show that socio-demographic characteristics such as education, marital status, and household responsibilities play a decisive role in shaping women's participation. For example, higher levels of education are linked with improved access to skills and decision-making capacity, while heavy caregiving duties limit time available for income-generating activities. These patterns mirror global and African findings where women, despite assuming larger economic responsibilities after conflicts, often remain confined to informal and low-income sectors due to competing domestic roles.

The economic situation of women is another critical determinant. Empirical evidence from Rwanda, Sierra Leone, and Ethiopia highlights that access to income, credit, and asset ownership directly influences women's ability to rebuild livelihoods. In Tigray, and particularly in Maichew, the loss of farms, businesses, and financial institutions during the war left women with few options beyond survivalist activities such as petty trading or daily wage labor. This aligns with findings across Africa that emphasize women's limited access to productive resources as a major barrier to sustainable empowerment.

The reviewed studies further underscore persistent challenges that inhibit women's full economic participation. Structural barriers such as discriminatory inheritance practices,

restrictive gender norms, and exposure to gender-based violence significantly reduce women's ability to transition from survival strategies to sustainable income-generating activities. Similar obstacles have been documented in Liberia, South Sudan, and Afghanistan, were cultural expectations and institutional neglect confine women to marginal economic roles. In Maichew, widows, displaced women, and survivors of violence face compounded vulnerabilities that restrict both mobility and economic engagement.

At the same time, programs and interventions emerge as critical enablers of empowerment. Empirical findings highlight that bundled approaches—combining financial services, vocational training, mentoring, and psychosocial support—are more effective than isolated interventions. Ethiopia's Women's Entrepreneurship Development Project (WEDP) illustrates how integrating access to credit with capacity building fosters business growth and resilience. Similarly, post-war livelihood restoration programs in Tigray, including cash-for-work schemes and small business recovery grants, demonstrate that targeted support can help women gradually re-enter economic activities despite widespread destruction. However, these initiatives require scaling and stronger institutional backing to achieve long-term sustainability.

The empirical review reinforces the conceptual framework of this study by showing that women's empowerment in post-war Maichew is shaped by intertwined socio-demographic realities, fragile economic situations, persistent structural challenges, and the availability of supportive programs. The dependent outcomes—improved income, sustainable businesses, and access to resources—are achievable only when these factors are addressed in an integrated and gender-sensitive manner. Moreover, the literature highlights the importance of translating these insights into strategies and policies that not only provide immediate relief but also create structural reforms to ensure women's active and equitable participation in post-war recovery.

2.4. Research Gap

Despite growing recognition of women's vital role in economic development, there remains a limited understanding of the post-war economic realities faced by women in Tigrai, particularly in Maichew. Previous studies have highlighted general barriers to women's empowerment, such as limited access to finance, gender discrimination, low mobility, and lack of education (Hassan & Cooray, 2015; Oztunc et al., 2015). However, these studies often focus on pre-war conditions

or broader regional contexts, leaving post-war-specific challenges and opportunities insufficiently examined.

There is a gap in quantitative and qualitative data detailing women's income levels, employment patterns, participation in informal and formal sectors, and access to productive resources in Maichew post-conflict. Without such localized and updated information, policymakers and development partners lack evidence to design targeted interventions.

Existing literature primarily discusses gender inequality in general terms, but fails to capture the unique post-war barriers, such as conflict-induced trauma, displacement, disrupted social networks, and destroyed infrastructure, which significantly affect women's ability to engage in economic activities (Shettar, 2015; 3ie, 2023).

While NGOs, government bodies, and women's associations implement empowerment programs, there is limited research on the effectiveness, reach, and sustainability of these interventions in the post-war context of Maichew. Current evidence does not sufficiently assess whether these programs address the specific challenges women face after conflict or leverage their existing capacities and assets.

Previous studies provide generic policy guidance on women's empowerment, but fail to offer context-specific strategies grounded in the lived experiences and needs of post-war women in Maichew. There is a need for research that bridges theoretical knowledge with practical, actionable recommendations tailored to local realities, considering both constraints and opportunities in the post-conflict environment.

This study addresses the research gap by providing a comprehensive, evidence-based examination of women's economic empowerment in post-war Maichew, assessing their current economic situation, identifying unique post-conflict barriers, evaluating the effectiveness of existing programs, and generating context-specific policy recommendations to enhance women's economic participation.

2.5. Conceptual Framework

The conceptual framework of this study provides a structured representation of the factors affecting women's economic empowerment in post-war Maichew Town. It illustrates the relationship between independent variables, such as socio-demographic characteristics,

economic situation, challenges, and programs/interventions, and the dependent variable, women's economic empowerment, along with the role of strategies and policy recommendations in enhancing empowerment outcomes.

Independent Variables: The independent variables identified in this framework are factors that directly or indirectly affect women's economic participation and empowerment:

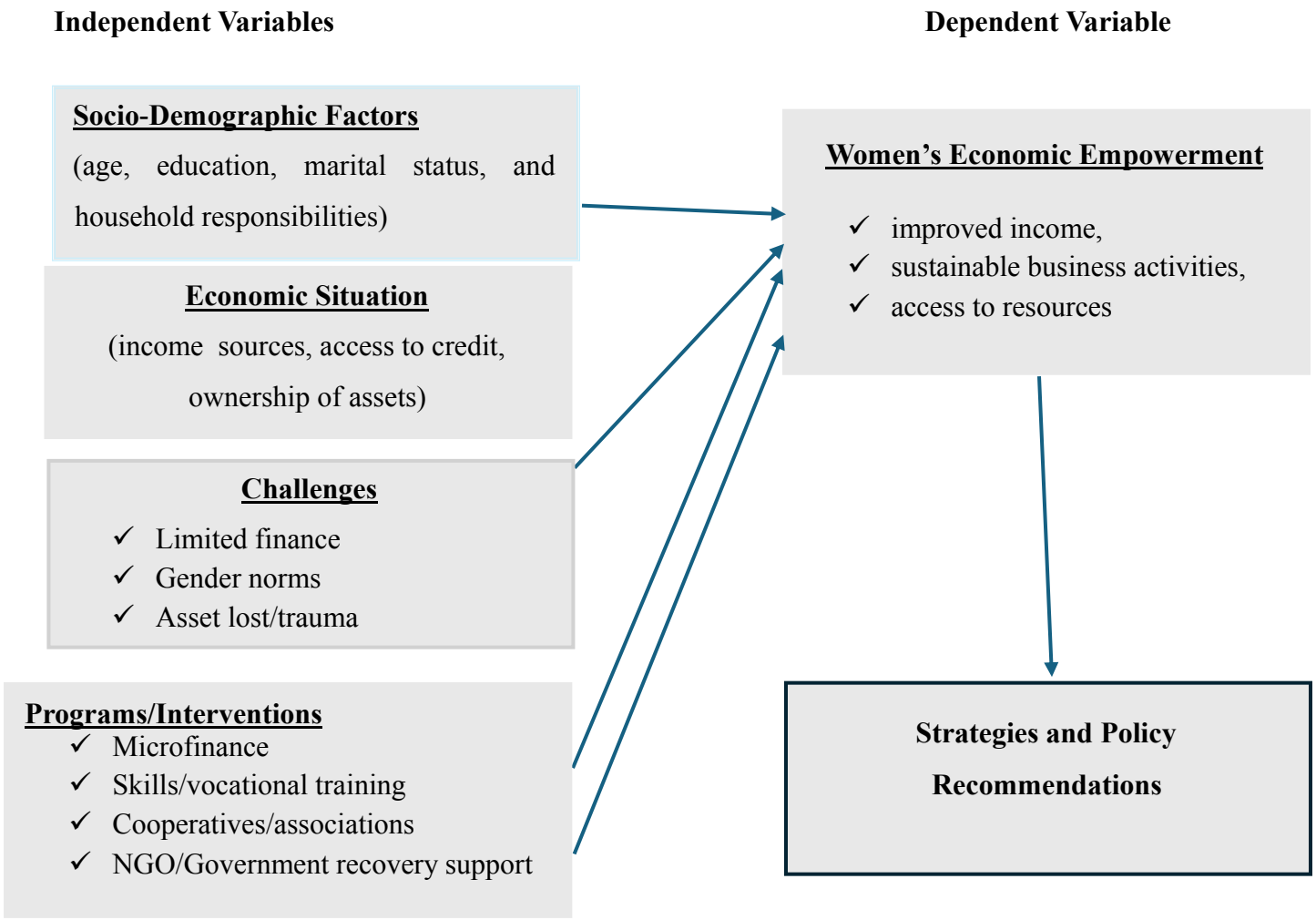
1. **Socio-Demographic Factors:** This includes age, education, marital status, and household responsibilities. These factors influence women's capacity to engage in economic activities, make decisions, and access resources. For instance, higher levels of education may increase knowledge and skills, whereas heavy household responsibilities may limit time for income-generating activities.
2. **Economic Situation:** This involves women's income sources, access to credit, and ownership of assets. Access to financial resources and productive assets is critical for initiating or sustaining businesses, investing in livelihood activities, and reducing vulnerability in post-war contexts.
3. **Challenges:** Women in post-war Maichew face numerous barriers, such as limited access to finance, restrictive gender norms, and trauma or loss of assets due to conflict. These challenges restrict their participation in the economy and limit opportunities for sustainable income generation. Understanding these constraints is crucial for designing effective interventions.
4. **Programs and Interventions:** The framework recognizes the role of targeted programs, including microfinance, skills and vocational training, cooperative and association membership, and NGO or government recovery support. These interventions can mitigate challenges and enhance women's capacity to participate fully in economic activities.

Dependent Variable: The dependent variable is women's economic empowerment, conceptualized through three dimensions:

- **Improved income:** Achieving financial stability and generating sufficient earnings for household and personal needs.

- **Sustainable business activities:** Establishing and maintaining economic ventures that ensure long-term livelihood security.
- **Access to resources:** Ability to acquire financial, social, and institutional support necessary for economic activities.

The conceptual framework emphasizes that women's economic empowerment in post-war Maichew is shaped by a combination of personal, economic, structural, and programmatic factors, and that effective strategies and policies are essential to maximize the benefits and overcome existing barriers.



Source (Ní Aoláin et al., 2011)

Figure 2.1. Conceptual framework

CHAPTER THREE

RESEARCH METHODOLOGY

3.1.Description of the Study Area

The study was conducted in the Maichew, Tigrai region of Ethiopia, a region that has experienced significant conflict and displacement in recent years. It is crucial to acknowledge that the region is in a post-war recovery phase, which presents unique challenges and opportunities for women's economic empowerment. The research focused on specific areas within Tigrai where women-owned micro-businesses are concentrated.

The selection of specific locations within Maichew, Tigrai was based on the concentration of women-owned micro-businesses, the diversity of economic activities represented by these businesses and accessibility and feasibility of conducting research in the chosen areas.

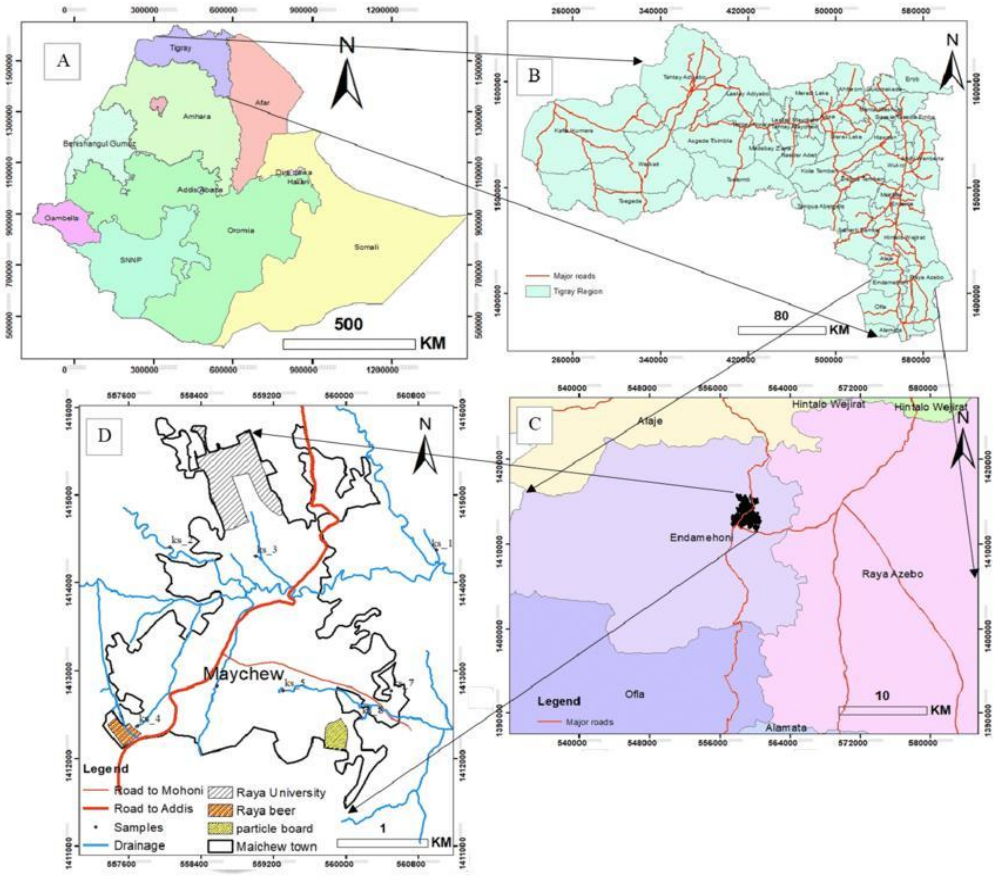


Figure 2.2 Maichew Administrative Map

3.2.Research Paradigm, Design and Approach

3.2.1. Research Paradigm

A research paradigm establishes the philosophical foundation of a study by clarifying how reality is perceived (ontology), how knowledge is acquired (epistemology), and how the research should be conducted (methodology and methods) (Rehman & Alharthi, 2018). This study adopts a pragmatic research paradigm, which allows flexibility in combining both quantitative and qualitative approaches to understand complex social phenomena. Pragmatism is particularly suitable for studying women's economic empowerment in post-war Maichew because the issue is multidimensional, influenced by structural, social, economic, and cultural factors.

By adopting a pragmatic paradigm, the study integrates inductive reasoning, to explore participants' experiences and perceptions, and deductive reasoning, to examine measurable indicators of economic empowerment. This approach enables the researcher to capture both the quantifiable aspects of women's economic participation—such as income levels, employment, or access to credit and the qualitative experiences of women navigating post-conflict challenges, including trauma, discrimination, and social norms. Pragmatism also supports the use of triangulated methods, including surveys, interviews, and document reviews, ensuring that findings are grounded in both empirical evidence and lived realities (Tashakkori & Teddlie, 2010).

3.2.2 Research Design

A research design is a systematic outline describing data being gathered, analyzed and interpreted to ensure methodological rigor and consistency of the study in relation to the research goals (Islamia, 2016). This research work research adapted a combination of descriptive and explanatory research.

The descriptive design enabled the presentation of the general state of the economic position of women in Maichew after the war. It quantifies aspects such as their economic activity, their income levels, financial services, as well as participation in development programs. The design allows the researcher to be informed about patterns, trends and gaps of economical participation of women.

In the explanatory design, the researchers are interested in understanding and studying the intermediate causes that affect the economic empowerment of women. It discusses how: The barriers such as monopoly of credit, restrictive gender roles, trauma, and policy gaps have contributed to whether women can engage in economic activities that are sustainable in an economic environment. The combination of descriptive and explanatory design permits not only to present the description of the current situation but also makes it possible to make certain conclusions about the causal relationships between issues and economic performance, which describes the aims of the research.

3.2.3 Research Approach

A research approach is a framework used to collect, analyze and interpret the data for use in answering the research questions (Khanam, 2023). This study used a mixed-methods approach, using a combination of quantitative and qualitative designs, in order to capture both breadth and depth in women's experiences with economic recovery in the post-war period.

The structural approach means the use of questionnaires in the representative sample of women in Maichew. It gathers data on dependent variables such as economic conditions (income, employment, access and participation in training and programmes, agency in household decision making and others. Statistical analyses are descriptive statistics for summarizing the trends and patterns and inferential statistics for investigating the relational correlation between challenges and empowerment outcomes.

The qualitative approach also links the two as it helps provide deeper insights into the women's own perceptions, lived experiences, and strategies through semi-structured interviews. In-depth insights into the social and cultural barriers, psychological effects of war and the effectiveness of existing empowerment efforts can be gained from this approach. It also includes the local specificities of the community, for example the local norms, family expectations and post-war reality that perhaps could not have been seen by quantitative data alone.

The study used mixed approach to get a broader understanding of the concept of women economic empowerment in the post-conflict context in Maichew. The fusion of both qualitative and quantitative methods was able to provide not only the empirical backing for such a position,

but also the context in which to develop policy recommendations that would further the goal of improving the integration of women into the economy.

3.3 . Types and Sources of Data

3.3.1. Types of Data

Quantitative data: Quantitative information was a necessity in the measurement of the prevalence and nature of women-owned micro-businesses in Tigrai. It is also useful when it comes to exploring relationships between variables e.g. access to resources and business success. Lastly, it aided in measuring how interventions or policies affected the wallet share of the women. The use of quantitative methods is widely acknowledged in gender and development research for its ability to generate generalizable findings and highlight measurable changes in economic status Abate & Awoke, 2024).

Qualitative data: gave much information about the life experiences and the perceptions of women entrepreneurs in Tigrai. It gave an insight on the particular prospects and difficulties that they encounter under the new tour of war. Lastly, it adopted their plans to surmount the obstacles and become economically empowered. Qualitative approaches are particularly useful in post-conflict contexts, as they allow researchers to understand not only the economic dimensions but also the emotional, social, and cultural realities that shape women's agency and resilience (Desta, Gebremichael, & Hailu, 2025). By combining quantitative and qualitative sources, this study ensured a more holistic understanding of women's economic empowerment in Maichew, thereby strengthening the reliability and depth of its findings.

3.3.2. Sources of Data

This study employed a combination of primary and secondary data to ensure a comprehensive understanding of women's economic empowerment in post-war Maichew.

3.3.2.1 Primary Data

Primary data: Primary data and information were gathered by direct contact with women, local authorities, women association and other key players through structured questionnaires and semi-structured interviews. Quantifiable data on the income of women, their involvement in economic activities, access to financial facilities, their decision-making process and involvement in post war programme was provided by the structured questionnaires. The use of semi-structured

interviews enabled deep examination of the women lived experience, perceptions of hindrances, and reflections of program efficacy with detailed qualitative considerations that cannot be captured in surveys.

3.3.2.2 Secondary Data

The sources that are used in existing work recalled the reports by the government, the reports by the UN Women and the NGOs, previous studies, and official statistics on women economic inclusion, poverty levels, and post war recovery plans about the war in Tigray. They gave historical, comparative and situational context to data and assisted in triangulation of the research by supplying corroborating evidence to the inferences of the primary research data.

3.4 Sampling Design

3.4.1. Population and Sampling Frame

The total population for the study was 1221 women entrepreneurs at Maichew town with micro enterprise status and owners. This population was further refined according to the actual study economic sector and geographic area that were chosen for the study.

The sampling frame was constructed using existing lists of registered businesses in Tigrai, interviews with local leaders and women's business associations to identify women entrepreneurs operating in the informal sector and mapping exercises to identify clusters of women-owned businesses in selected study areas.

It should be recognized that it can be difficult to frame a comprehensive sample for women entrepreneurs in a post-conflict environment such as Tigrai, because of displacement, business closure and absence of available data. A variety of measures were taken to ensure the sampling frame is as complete and representative as possible.

3.4.2. Sampling Unit

The sampling unit for this study was individual women entrepreneurs who meet the eligibility criteria like own and operate a micro-business in the selected study areas and have been operating their business for a minimum period (e.g., one year) to ensure they have sufficient experience to provide meaningful insights.

3.4.3. Sample Size Determination

The sample size for both the quantitative and qualitative components of the study was determined using a combination of factors, including the estimated size of the target population, the desired level of confidence (e.g., 95%), the acceptable margin of error (e.g., 5%) and resource constraints, such as time, budget, and personnel.

Taro Yamane (1967) provides a simplified formula to calculate sample sizes at which a 95% confidence level, P = 0.5 and e= 5% of the precision level used. This formula is used to calculate the sample sizes with given the target population in the study.

Statistical formulas were $n = \frac{N}{1 + N(e)^2}$ Where, n = the sample size, N = the population size, and e = the level of precision. This was used to calculate the minimum sample size required for the quantitative survey. This implies that $n = \frac{N}{1 + N(e)^2}$ = 1221/(1+ 1221(0.05)^2) = 1221/ (1+3.0525) = 1221/4.0525 ≈ 302. Hence, the sample size was 302 women entrepreneurs in the town. For the qualitative component, 6 key informants comprising heads of women's organizations, local officials, NGO officials and community workers of Maichew town were interviewed using a semi-structured approach.

3.4.4. Sampling Techniques and Procedure

For the quantitative data, a simple random sampling technique was employed to select participants for the survey. This method was chosen because it gives every eligible woman entrepreneur in Maichew an equal probability of being included in the study, thereby minimizing selection bias (Creswell & Creswell, 2018). To manage representativeness across categories, the sampling frame was first organized based on lists obtained from the local trade office and women's affairs bureau, which contained records of registered women-owned micro and small businesses. These businesses were categorized by sector (such as trade, services, and small-scale manufacturing), ensuring that the sampling pool reflected the diversity of economic activities in the town. By drawing the sample randomly from this stratified list, the study was able to capture women entrepreneurs from different economic sectors and backgrounds proportionally, which strengthened the representativeness of the findings. Such an approach is consistent with methodological recommendations in gender and entrepreneurship research, where ensuring diversity in categories is critical to producing reliable and generalizable results.

Purposive sampling was used for qualitative data gathering through in-depth interviews with selected respondents. The criterion for selection, therefore, was knowledge and experience: those who have had insights and experience in the challenge and opportunity of running a microenterprise at Machiew town.

This sampling technique and procedure enabled both quantitative and qualitative analysis to be representative of and informative for the purpose of outcome analysis of opportunities and challenges for women's economic empowerment in Maichew town.

3.5. Data Collection Instruments

In order to have a comprehensive picture of the issue of economic empowerment of women in post-war Maichew, the researcher used various data collection tools combining qualitative and quantitative approaches. The instrumentation mix provided the opportunity to triangulate the findings and improve the validity, reliability, and richness of the study.

3.5.1 Interviews

A total of 6 key informants comprising heads of women's organizations, local officials, NGO officials and community workers of Maichew town were interviewed using a semi-structured approach. Semi-structured interviews were used as they allowed for a combination of predetermined themes as well as asking the questions in context to each individual informant's experience and expertise.

This process was particularly valuable in relation to more complex and delicate matter such as barriers to participation in the economy, the impact of post-war trauma, social and cultural constraints and the effectiveness of empowerment programmes. Although the quantitative data collected from surveys would not have provided specific, contextualised and detailed information that was elicited from respondents by semi-structured interviews. Semi-structured interviews are especially adept at capturing local, detailed knowledge and can be particularly useful in studying problems that are shaped by social, cultural, and institutional forces (Creswell, 2023).

3.5.2 Questionnaires

Samples of women engaging in economic activity as members of cooperatives, small business owners, and participants in empowerment programs were given structured questionnaires. The survey recorded quantitative information on income, employment, involvement in economic programs, access to credit, and household and community decision-making, among other variables.

Closed ended questions were incorporated in order to enable statistical analysis to spot patterns and trends as well as correlations between the various challenges and outcomes in empowerment. These surveys also contained open-ended questions to capture qualitative data and allowed respondents to comment or elaborate on their experience, challenges, or ideas for improvement of programs. The combination of the two allowed for both a measurable and lived experience perspective of women's economic empowerment (Creswell, 2023).

3.5.3 Document Analysis

Document analysis was used to supplement primary data and provide historical and contextual evidence regarding women's economic participation and empowerment initiatives in Maichew. Sources included government reports, NGO and women's association publications, and relevant research studies covering the post-war period from 2021 to 2025.

This method allowed the researcher to examine policy frameworks, program reports, statistical data, and records of economic interventions targeting women. Document analysis provided critical insights into the effectiveness, reach, and limitations of past and ongoing programs, helping to triangulate findings from interviews and questionnaires. Additionally, documents offered context-specific evidence regarding changes in women's economic participation, access to financial resources, and the broader socio-economic impacts of the conflict.

Table 3.1.Summary of Instruments:

Instrument	**Purpose**	**Data Type**	**Sample / Source**
Semi-structured Interviews	Explore challenges, perceptions, and program effectiveness	Qualitative	6 key informants (government, NGOs, women leaders)
Questionnaires	Collect measurable data on income, participation, access to resources	Quantitative & Qualitative	302 women engaged in economic activities
Document Analysis	Review policies, program records, and historical data	Secondary Data	Government/NGO reports, publications (2021–2025)

By employing these instruments, the study ensured triangulation of data, capturing both numerical trends and the nuanced experiences of women navigating post-war economic challenges in Maichew City.

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3.6. Data Validity and Reliability

3.6.1 Validity

Ensuring the validity of the data collected is crucial for the credibility and trustworthiness of the research findings. Several strategies were employed to enhance data validity: of which, 1) Triangulation: Data collected from multiple sources (primary and secondary) and using different methods (quantitative and qualitative). Converging evidence from these sources strengthened the validity of the findings. 2.) Member Checking: Preliminary findings from the qualitative data analysis was shared with participants to verify the accuracy of the interpretations and ensure they reflect the participants' perspectives, and finally, peer debriefing. The research process and findings were discussed with other researchers and experts in the field to obtain feedback and identify potential biases or limitations.

3.6.2 Reliability

A measurement tool is said to be reliable if it is stable and consistent, meaning that it may yield comparable results under regular circumstances (Creswell, 2023. Cronbach's Alpha, a statistical indicator of internal consistency, was used in this study to evaluate the questionnaire's reliability. This coefficient assesses the degree to which a questionnaire's items measure the same underlying idea and are correlated. A Cronbach's Alpha score of 0.70 or more is regarded as appropriate by (Creswell, 2023), as it signifies that the instrument is dependable and that the items are consistently measuring the desired construct.

Table 3.2 Reliability test

Category	**No. of Items**	**Cronbach's Alpha**
1. Current Economic Situation of Women	5	0.94
2. Challenges to Women's Economic Participation	5	0.93
3. Programs and Initiatives	5	0.93
4. Decision-Making and Household Empowerment	5	0.96
5. Strategies for Economic Opportunities	5	0.94
Overall Reliability	25	0.94

Source: own survey SPSS output (2025)

As shown in the table above, the Cronbach's Alpha coefficient values for all variables are above 0.7. According to (Creswell, 2023), reliability is not a concern in this study. Given that all study variables have Cronbach's Alpha values above 0.7, we can confidently proceed with data analysis and draw conclusions based on the collected information.

3.7 Methods of Data Analysis

3.7.1 Methods of Quantitative Data Analysis

Quantitative data were analyzed using SPSS version 27. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were computed to summarize the socio-demographic characteristics of respondents, economic conditions, challenges faced, and

participation in programs and interventions. Likert-scale items (1 = strongly disagree to 5 = strongly agree) were used to assess perceptions of empowerment and program effectiveness.

To examine the relationship between independent variables (socio-demographic factors, economic situation, challenges, and programs/interventions) and the dependent variable (women's economic empowerment), multiple linear regression analysis was employed. This allowed for determining how strongly each factor affects women's economic empowerment outcomes, measured through improved income, sustainable business activities, and access to resources. Correlation analysis using Pearson's correlation coefficient was also conducted to explore the direction and strength of associations between variables.

3.7.2 Methods of Qualitative Data Analysis

Qualitative data analysis was conducted using thematic analysis. This approach involves familiarization with the data: carefully reading and re-reading the interview transcripts and focus group discussion notes to gain a comprehensive understanding of the data. 2) Generating initial codes: identifying and labeling key concepts, ideas, and patterns that emerge from the data. 3) Searching for themes: grouping codes into broader themes that capture the main ideas and patterns in the data. 4) Reviewing themes: refining and revising the themes to ensure they accurately reflect the data and address the research questions. 5) Defining and naming themes: clearly defining and naming each theme, providing a concise summary of the key findings. And 6) producing the report: writing a comprehensive report that presents the findings, interprets the themes, and discusses the implications for policy and practice.

3.8 Model Specification

The study modeled the causal relationship between independent variables and women's economic empowerment using multiple linear regressions. The regression equation is specified as follows:

$$Y = B0 + B1SD + B2EC + B3CH + B4PI + e$$

Y = Women's economic empowerment (dependent variable)

- SD = Socio-demographic factors (age, education, marital status, household responsibilities)
- EC = Economic situation (income sources, access to credit, asset ownership)

- CH = Challenges (limited finance, restrictive gender norms, post-war trauma)
- PI = Programs and initiatives (microfinance, vocational training, cooperative membership, NGO/government support)
- e = Error term
- B□–B□ =coefficients showing how much empowerment changes for a one-unit change in each independent variable

This model estimates the extent to which each independent variable influences women's economic empowerment outcomes. Positive or negative coefficients indicate whether a variable has a facilitative or constraining effect on empowerment.

3.9 Ethical Considerations

The researcher proceeded with data collection after obtaining authorizations from Ethiopian Civil-service University and bureaus of MSEs, women business practices from which data was collected. The researchers ensured that participants completely understand the purpose and methods to be used in the study. The participants made to understand that they have the right to withdraw from the study at any time. A consent form availed to the participants to sign whether to participate in the study or not. An assurance that all the information provided by the respondents treated with utmost confidentially was ensured.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1. Response Rate and Demographic Profile of Respondents

4.1.1. Response Rate of Respondents

From the 302 questionnaires that were distributed to respondents, 294 were returned fully filled out and valid for analysis which is a response rate of around 97.35% (294/302). This rate is significantly higher than is usually the case in survey research. In health and social science research, 60% is a commonly accepted response rate to reduce nonresponse bias, so close to 97% response rate is well above the accepted normal rates and this improves the external validity, reliability, and credibility of the study results (Fincham, 2008). In addition, the low nonresponse rate (n = 8) reduces concerns about possible systematic contrasts between respondents and nonrespondents that would lead to bias in estimates from the survey (Tabachnick & Fidell, 2019).

4.1.2 Demographic Profile of Respondents

Table 4.1 Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percent (%)
Age	18–20	46	15.6
	21–30	95	32.3
	31–40	90	30.6
	Above 40	63	21.4
Marital Status	Single	71	24.1
	Married	184	62.6

	Divorced	39	13.3
Educational Level	Illiterate	44	15.0
	Grade 12 and below	140	47.6
	Certificate/Diploma	89	30.3
	First Degree	16	5.4
	Masters and above	5	1.7
Total Respondents		**294**	**100.0**

Source own survey SPSS output (2025)

4.1.2.1 Age of Respondents

As shown on table 4.1, the age distribution shows 46(15.6%) (18–20), 95(32.3%) (21–30), 90(30.6%) (31–40), and 63(21.4%) (>40). This distribution captures both youth and prime working-age groups—critical cohorts for livelihood recovery after conflict. Younger women often face less asset accumulation but higher mobility, whereas those 31–40 and above tend to carry heavier household obligations yet possess more work experience both factors with potential bearing on empowerment outcomes (Field, 2018; Tabachnick & Fidell, 2019)

4.1.2.2 Marital Status of Respondents

As shown on table 4.1, marital status respondents' distribution 71(24.1%), are Single , 184(62.6%), are married and 39(13.3%) are divorced. In post-conflict economies, marital status can influence access to resources, decision-making, and time allocation (e.g., caregiving), which may moderate participation in income-generating activities. Married women's higher share suggests programs should consider household and childcare constraints (timing, proximity, and caregiving support) to improve uptake and impact.

4.1.2.3. Educational Background of Respondents

As shown on table 4.1, educational status distribution of respondents' 44(15.0%,) are illiterates, 140(47.6%) are grade 12 and below, 89(30.3%) are Certificate/Diploma, 16(5.4%) are first

degree, and 5(1.7%) are Masters+ . The modal category is secondary or below (≈48%), indicating a skills base that may benefit from targeted vocational training and financial literacy supports. Education is a well-established correlate of labor-market outcomes and empowerment; therefore, it should be retained as a key control and as a stratified for program design (Jebb et al., 2021; Field, 2018). Programs emphasizing market-relevant skills, entrepreneurship, and access to credit are likely to be particularly beneficial for the large segment with secondary education or below.

4.2. Descriptive Analysis

Before examining relationships among variables through inferential statistics, it is essential to present a descriptive overview of the data collected. Descriptive analysis helps to summarize and interpret the main characteristics of the dataset, allowing the researcher to identify patterns, variations, and central tendencies across the study variables. In survey research, particularly when Likert-scale instruments are employed, descriptive statistics such as means, standard deviations, and frequency distributions are commonly used to capture respondents' perceptions and experiences (Field, 2018). In this study, descriptive analysis serves a dual purpose: first, to provide insights into how women in post-war Maichew perceive their economic situation, challenges, and opportunities; and second, to establish a foundation for the subsequent regression analysis by highlighting trends that can be statistically tested.

4.2.1. Socio-Demographic Factors

Socio-demographic characteristics are essential determinants of women's capacity to participate in and benefit from economic activities. In post-conflict societies, such factors often influence how women adapt to new realities, access resources, and rebuild livelihoods (Kabeer, 2016; Malhotra & Schuler, 2005).

Table 4.2 below presents the descriptive statistics for five socio-demographic indicators relevant to women in Maichew. "My education level is sufficient for the work and economic activities I engage in" (M = 3.27, SD = 0.963). The mean indicates a moderate agreement, suggesting that education is viewed as somewhat adequate but not highly empowering. Education has been consistently shown to influence women's economic outcomes, with higher education linked to improved labor market access and entrepreneurial success (World Bank, 2022). The moderate

score highlights a need for skill development and vocational training tailored to post-war recovery. “My age has no negative impact on my ability to earn an income after the war” (M = 3.30, SD = 1.001). This result suggests that most respondents perceive age as neither a major barrier nor a strong advantage. Studies in Ethiopia and other African contexts show that younger women often benefit from greater mobility, while older women leverage experience and networks (Biseswar, 2020). The neutral outcome may reflect the fact that war disrupts opportunities across all age groups, making resilience less dependent on age alone. “My marital status influences my opportunities for economic participation in the post-war period” (M = 3.25, SD = 1.024). The mean reflects moderate recognition of marital status as a factor in economic participation. Married women may face additional household responsibilities, while divorced or widowed women may encounter social stigma or reduced access to resources. Research in conflict-affected areas has shown that marital status can significantly mediate women’s empowerment by shaping both household bargaining power and social acceptance (El-Bushra, 2017). “The size of my household affects my ability to engage in productive activities” (M = 4.26, SD = 0.764). This indicator scored the highest, showing strong agreement that larger household size places constraints on women’s economic involvement. The result aligns with studies emphasizing that caregiving burdens and dependency ratios often reduce women’s ability to engage fully in income-generating work, particularly in post-war environments where social safety nets are weak (Kabeer, 2016; UN Women, 2021). “Having many dependents limits my ability to save or invest in income-generating activities” (M = 3.91, SD = 0.969). A high mean indicates widespread recognition that dependents reduce disposable income and restrict investment potential. Similar findings from sub-Saharan Africa highlight that women often prioritize household consumption over savings, limiting long-term economic empowerment (Hagos, 2020).

The socio-demographic analysis indicates that household size and dependency ratio are the strongest constraints on women’s post-war empowerment, while education, age, and marital status have more moderate but notable effects. These findings emphasize the importance of designing economic empowerment programs that consider family responsibilities, provide affordable childcare, and promote skills development to strengthen women’s resilience in post-conflict recovery (Kabeer, 2016; World Bank, 2022).

Table 4.2. Socio-Demographic Factors

Indicators	N	Mean	Std. Deviation
My education level is sufficient for the work and economic activities I engage in.	294	3.27	.963
My age has no negative impact on my ability to earn an income after the war.	294	3.30	1.001
My marital status influences my opportunities for economic participation in the post-war period.	294	3.25	1.024
The size of my household affects my ability to engage in productive activities.	294	4.26	.764
Having many dependents limits my ability to save or invest in income-generating activities.	294	3.91	.969
Valid N (listwise)	294		

Source own survey SPSS output(2025)

4.2.2. Women's Current Post-War Economic Situation

Economic empowerment is one of the most critical dimensions of women's recovery in post-war contexts, as it reflects their ability to secure livelihoods, manage resources, and achieve resilience despite structural and social challenges (Kabeer, 2016; UN Women, 2021). Table 4.3 presents descriptive statistics on how women in Maichew assess their current economic situation after the war."My household income has declined significantly due to the war" (M = 4.35, SD = 0.703). The very high mean demonstrates widespread acknowledgment that household income levels have been severely affected by the conflict. This reflects evidence from post-conflict economies where war disrupts productive activities, destroys infrastructure, and undermines both formal and informal sources of livelihood (Stewart, 2015). For women, who often have less secure economic positions, income decline deepens their vulnerability and dependency. "I have stable income-generating activities despite the post-war challenges" (M = 1.92, SD = 0.801). The low mean indicates that most women lack stability in income sources, suggesting precarious livelihoods dominated by informal and irregular work. Studies show that women in conflict-affected areas often rely on unstable income-generating strategies such as petty trade or casual labor, which provide little security (El-Bushra, 2017). This instability

makes it difficult for women to invest or plan for long-term economic recovery. “I lost assets or property during the conflict that still affects my livelihood” (M = 4.12, SD = 0.850). A high mean underscores the devastating impact of asset loss on women’s economic well-being. Loss of property such as livestock, farmland, or business capital has been identified as one of the key barriers to post-war livelihood reconstruction, especially for women who already face structural inequalities in asset ownership (World Bank, 2022). Such losses restrict women’s ability to rebuild independent and sustainable economic activities. “Women have fewer opportunities than men to rebuild their economic activities after the war” (M = 4.33, SD = 0.750). This strong agreement highlights persistent gender inequality in access to post-war recovery opportunities. Across many post-conflict societies, men are often prioritized in employment, resource distribution, and reconstruction programs, while women’s needs are marginalized (Biseswar, 2020). This reinforces the gender gap and delays women’s empowerment even in recovery phases. “I can make decisions about the use of my income and household resources in the post-war context” (M = 2.26, SD = 0.647). The relatively low mean suggests that women have limited decision-making power over financial and household resources. This aligns with findings that women’s economic empowerment cannot be achieved by income generation alone if it is not accompanied by decision-making authority and control over resources (Malhotra & Schuler, 2005; Kabeer, 2016).

The descriptive findings indicate a plain picture of women’s post-war economic situation in Maichew: households have suffered income declines and asset losses, while women face unstable livelihoods and limited decision-making authority. Moreover, women perceive fewer opportunities compared to men in the recovery process, reflecting persistent structural and cultural barriers. These findings underscore the need for targeted economic recovery programs that not only restore livelihoods but also address gender inequality in access to resources and decision-making.

Table 4.3. Women's Current Post-War Economic Situation

Descriptive Statistics Women's Current Post-War Economic Situation

Indicators	N	Mean	Std. Deviation
My household income has declined significantly due to the war.	294	4.35	.703
I have stable income-generating activities despite the post-war challenges.	294	1.92	.801
I lost assets or property during the conflict that still affects my livelihood.	294	4.12	.850
Women have fewer opportunities than men to rebuild their economic activities after the war.	294	4.33	.750
I can make decisions about the use of my income and household resources in the post-war context.	294	2.26	.647
Valid N (listwise)	294		

Source own survey SPSS output (2025)

4.2.3. Post-War Challenges and Barriers

In the aftermath of conflict, women face numerous structural, social, and personal challenges that constrain their ability to engage in economic activities and achieve empowerment. Post-war contexts often exacerbate pre-existing gender inequalities, while also introducing new barriers such as loss of assets, trauma, and infrastructure disruption (Stewart, 2015; UN Women, 2021).

Table 4.4 below presents descriptive statistics for key challenges identified by women in Maichew. "Lack of access to finance/credit has worsened after the conflict" (M = 4.26, SD = 0.731). This indicator received the highest mean score, showing that women strongly perceive access to finance as a major barrier to rebuilding livelihoods. Previous studies confirm that women in conflict-affected regions often face limited access to formal credit due to weak collateral, disrupted institutions, and discriminatory practices (World Bank, 2022). Without credit, women are unable to restart businesses or invest in productive activities. "Gender norms and cultural expectations restrict women's ability to rebuild economically" (M = 3.81, SD =

1.113). The high mean indicates that cultural barriers remain a significant constraint in Maichew. Patriarchal norms continue to dictate women's roles, limiting their economic participation despite legal frameworks supporting equality (Kabeer, 2016). This finding is consistent with evidence from Ethiopia, where traditional expectations often confine women to unpaid domestic roles, particularly in rural and post-conflict contexts (Biseswar, 2020). Increased household responsibilities since the war prevent me from working productively" (M = 2.89, SD = 0.959).This moderate score suggests that while household responsibilities are recognized as a barrier, they are not as strongly perceived as financial or cultural constraints. However, global literature highlights that unpaid care work significantly restricts women's economic empowerment, especially in conflict recovery where male household members may be absent (UN Women, 2021). The relatively lower score may reflect reliance on extended family networks to share caregiving roles in Tigray, Maichew. "Trauma and health impacts of the conflict affect women's participation in economic activities" (M = 3.82, SD = 0.910). The high mean reveals that psychological trauma and health problems are substantial barriers to women's participation. Research from post-war societies shows that trauma—ranging from displacement to gender-based violence—has long-lasting effects on women's confidence, productivity, and economic agency (El-Bushra, 2017). This underscores the need to integrate psychosocial support into empowerment initiatives. "Limited access to markets and disrupted infrastructure restrict women's opportunities" (M = 4.00, SD = 0.621). A strong agreement highlights that destroyed roads, poor transport, and disrupted supply chains remain major obstacles to women's economic recovery. Post-war infrastructure collapse often isolates women entrepreneurs from markets, limiting their ability to sell goods, access inputs, or engage in trade (Stewart, 2015). This finding stresses the interconnection between economic empowerment and broader reconstruction efforts.

The results demonstrate that women in Maichew face a combination of financial, cultural, psychological, and structural barriers. Lack of access to credit, restrictive gender norms, trauma, and disrupted infrastructure stand out as the most pressing constraints, while household responsibilities are perceived as a moderate challenge. These findings suggest that addressing women's empowerment in post-war contexts requires a multi-sectoral approach: improving access to credit, transforming cultural attitudes, providing psychosocial support, and rebuilding

infrastructure. Without such comprehensive measures, women's economic recovery will remain slow and unequal (Kabeer, 2016; UN Women, 2021).

Table 4.4. Post-War Challenges and Barriers

Indicators	N	Mean	Std. Deviation
Lack of access to finance/credit has worsened after the conflict.	294	4.26	.731
Gender norms and cultural expectations restrict women's ability to rebuild economically.	294	3.81	1.113
Increased household responsibilities since the war prevent me from working productively.	294	2.89	.959
Trauma and health impacts of the conflict affect women's participation in economic activities.	294	3.82	.910
Limited access to markets and disrupted infrastructure restrict women's opportunities.	294	4.00	.621
Valid N (listwise)	294		

Source own survey SPSS output(2025)

4.2.4. Post-War Programs and Initiatives

Post-war recovery for women not only depends on overcoming structural and social barriers but also on the effectiveness of targeted programs and initiatives designed to support their economic reintegration.

Table 4.5 presents descriptive statistics on women's awareness and perceptions of post-war programs in Maichew. "Awareness of post-war programs aimed at supporting women's economic recovery is relatively low" (M = 2.22, SD = 1.084). This suggests that many women either lack information about available initiatives or that programs have not been sufficiently communicated at the community level. Research indicates that low program awareness can significantly hinder participation, reducing the overall impact of recovery interventions (World Bank, 2022). "Availability of microfinance or credit services since the conflict ended also received a low mean score" (M = 2.13, SD = 0.981). This finding implies that although access to finance is a critical component of economic recovery, existing programs may be insufficient, inaccessible, or fail to reach the women most in need. Studies from post-conflict Ethiopia show that women often

struggle to benefit from financial programs due to documentation requirements, lack of collateral, and limited financial literacy (Biseswar, 2020). “Training and vocational programs aimed at rebuilding women’s livelihoods have a moderate perception” (M = 2.80, SD = 1.203). This indicates that while such initiatives exist, their reach, quality, or alignment with local economic opportunities may be limited. Evidence from other post-war contexts suggests that vocational training is most effective when it is tailored to market demands and combined with mentorship or startup support (El-Bushra, 2017). “Women’s cooperatives and associations are perceived as moderately supportive” (M = 2.41, SD = 1.044). Cooperatives can provide collective strength, market access, and shared resources, yet the relatively low mean score may reflect challenges in cooperative management, membership engagement, or integration into broader recovery efforts (Kabeer, 2016). “Government and NGOs’ effectiveness in addressing women’s post-war economic challenges shows the highest mean among program indicators” (M = 3.14, SD = 1.165). This suggests that, while there are gaps in awareness and accessibility, women recognize some positive contributions from institutional actors in facilitating post-war recovery. This aligns with literature emphasizing the critical role of coordinated multi-stakeholder interventions to support women’s economic empowerment in fragile contexts (UN Women, 2021).

The findings reveal that post-war programs and initiatives in Maichew are perceived as limited in reach, accessibility, and effectiveness. Women’s low awareness and constrained access to credit and cooperative support indicate significant implementation gaps, while moderate ratings for training and institutional effectiveness highlight partial successes. These results underscore the importance of strengthening program communication, tailoring interventions to women’s needs, expanding financial access, and enhancing institutional coordination. Without such measures, post-war recovery programs are unlikely to fully translate into meaningful economic empowerment for women (Kabeer, 2016; UN Women, 2021).

Table 4.5. Post-War Programs and Initiatives

Indicators	N	Mean	Std. Deviation
I am aware of post-war programs aimed at supporting women's economic recovery.	294	2.22	1.084
Microfinance or credit services have been made available to women since the conflict ended.	294	2.13	.981
Training and vocational programs are helping women rebuild their livelihoods.	294	2.80	1.203
Women's cooperatives and associations play a significant role in supporting post-war recovery.	294	2.41	1.044
Government and NGOs have been effective in addressing women's post-war economic challenges.	294	3.14	1.165
Valid N (listwise)	294		

Source own survey SPSS output (2025)

4.2.5. Women's Economic Empowerment of Post war

Women's economic empowerment in post-war contexts reflects the extent to which women can achieve financial independence, participate in decision-making, and sustain livelihoods despite the challenges imposed by conflict.

Table 4.6 presents descriptive statistics for key indicators of economic empowerment among women in Maichew following the conflict. "Experiences of improved income and economic activities after the war are very low" (M = 1.90, SD = 0.784). This indicates that the majority of women have not yet realized meaningful economic gains, suggesting that post-war recovery has not fully translated into tangible improvements in livelihoods. Similar findings in post-conflict Ethiopia highlight that persistent structural barriers—such as limited access to finance, disrupted markets, and loss of productive assets continue to constrain women's economic advancement (Biseswar, 2020). "Active participation in household and community decision-making also received a low mean score" (M = 1.94, SD = 0.736). This suggests that women's agency in domestic and community affairs remains limited, despite formal policies supporting gender equality. Research shows that entrenched patriarchal norms and post-war social instability often delay the translation of policy into real decision-making power for women (Kabeer, 2016).

“Confidence and perceived capability to sustain or rebuild livelihoods after economic challenges were similarly low” (M = 1.91, SD = 0.754). This highlights the psychological impact of conflict, where trauma, uncertainty, and lack of resources undermine women’s self-efficacy in economic activities. Studies in post-war contexts emphasize that without targeted psychosocial support and mentorship, women may struggle to translate potential opportunities into action (El-Bushra, 2017).

“Access to financial resources and programs supporting women’s economic activities remains minimal” (M = 1.93, SD = 0.736). This aligns with earlier findings on limited availability and awareness of post-war microfinance and credit services, underscoring the persistent gap between program provision and actual utilization (World Bank, 2022). Finally, “benefits from strategies such as skills training, women’s associations, or gender-sensitive policies are also low” (M = 1.97, SD = 0.724). This suggests that, while some initiatives exist, their reach and effectiveness in fostering empowerment remain constrained. Evidence from similar post-conflict settings indicates that empowerment interventions often fail when they are not context-specific, lack follow-up, or are poorly integrated into broader recovery programs (UN Women, 2021).

The results demonstrate that women in Maichew continue to experience very low levels of economic empowerment following the conflict. Indicators across income, decision-making, confidence, access to resources, and participation in empowerment strategies all suggest that post-war interventions have yet to generate significant improvements. These findings highlight the critical need for comprehensive, context-sensitive, and multi-sectoral approaches that combine financial support, skills development, psychosocial assistance, and community engagement to enhance women’s economic empowerment in post-conflict settings (Kabeer, 2016; UN Women, 2021).

Table 4.6. Women's Economic Empowerment of Post war

Indicators	N	Mean	Std. Deviation
I have experienced an improvement in my income and economic activities after the war.	294	1.90	.784
I actively participate in household and community decision-making processes.	294	1.94	.736
I feel confident and capable of sustaining or rebuilding my livelihood after economic challenges.	294	1.91	.754
I have access to financial resources and programs that support women's economic activities.	294	1.93	.736
I benefit from strategies such as skills training, women's associations, or gender-sensitive policies that enhance my economic empowerment.	294	1.97	.724
Valid N (listwise)	294		

Source own survey SPSS output(2025)

4.3. Correlation Analysis

To determines whether meaningful relationships existed between the variables studied, preason correlation was calculated. As explained by Kothari (2004), the correlation coefficient provides a single numerical measure of the association between two variables, ranging from -1 to +1. Following the interpretation guidelines by Shrestha (2020), correlations are classified as weak when $|r| < 0.3$, moderate when $0.3 \leq |r| < 0.5$, and strong when $|r| \geq 0.5$.

Table 4.7. Correlation

		Post_War_Women_Economic_Empowerment	Socio_demography	Post_War_Economic_Situation	Post_War_Challenges	Post_War_Programs_Initiatives
Pearson Correlation	Post_War_Women_Economic_Empowerment	1.000	.050	.711	.566	.447
	Socio_demography	.050	1.000	-.086	.065	-.019
	Post_War_Economic_Situation	.711	-.086	1.000	.550	.379
	Post_War_Challenges	.566	.065	.550	1.000	.426
	Post_War_Programs_Initiatives	.447	-.019	.379	.426	1.000
Sig. (1-tailed)	Post_War_Women_Economic_Empowerment	.	.197	.000	.000	.000
	Socio_demography	.197	.	.071	.135	.375
	Post_War_Economic_Situation	.000	.071	.	.000	.000
	Post_War_Challenges	.000	.135	.000	.	.000
	Post_War_Programs_Initiatives	.000	.375	.000	.000	.

Source own survey SPSS output(2025)

As shown in Table 4.7, As shown in Table 4.8, the correlations among Socio-Demography, Post-War Economic Situation, Post-War Challenges, Programs and Initiatives, and the dependent variable Post-War Women's Economic Empowerment (PW-WEE) are presented below.

The correlation analysis shows a strong, positive, and statistically significant relationship between Post-War Economic Situation and PW-WEE ($r = 0.711$, $p < 0.01$). This means that women whose income sources, assets, and livelihoods have recovered more strongly after the war also experience higher levels of empowerment. In practice, this suggests that stable income and the recovery of productive resources enable women to exercise greater decision-making power, economic agency, and participation in household and community activities. This underscores the importance of rebuilding women's livelihoods as a foundation for sustainable empowerment in post-war Maichew.

The analysis also reveals a moderate, positive, and statistically significant correlation between Post-War Challenges and PW-WEE ($r = 0.566$, $p < 0.01$). This indicates that women who identified greater post-war barriers such as lack of credit, market disruptions, trauma, and household burdens also reported higher levels of empowerment. While this may seem counter-intuitive, it suggests that women who are more economically engaged are also more aware of the challenges they face. This reflects the resilience of women in Maichew, who continue to strive for empowerment despite adversity. Addressing these challenges through targeted support remains essential for sustaining women's progress.

Similarly, Programs and Initiatives show a moderate, positive, and statistically significant correlation with PW-WEE ($r = 0.447$, $p < 0.01$). This finding highlights the critical role of institutional support such as microfinance, skills training, women's associations, and NGO interventions in fostering empowerment. Women who actively participate in these programs are more likely to experience greater economic opportunities and agency. In practical terms, this demonstrates that targeted interventions remain one of the most effective tools for strengthening women's empowerment in post-war Maichew.

On the other hand, the correlation between Socio-Demographic factors and PW-WEE was weak and statistically insignificant ($r = 0.050$, $p > 0.05$). This result suggests that attributes such as age, marital status, education, and household size did not significantly determine empowerment in the post-war context. The devastating effects of war appear to have overshadowed these background characteristics, meaning that empowerment in Maichew depends more on recovery programs, overcoming challenges, and rebuilding livelihoods rather than demographic differences among women.

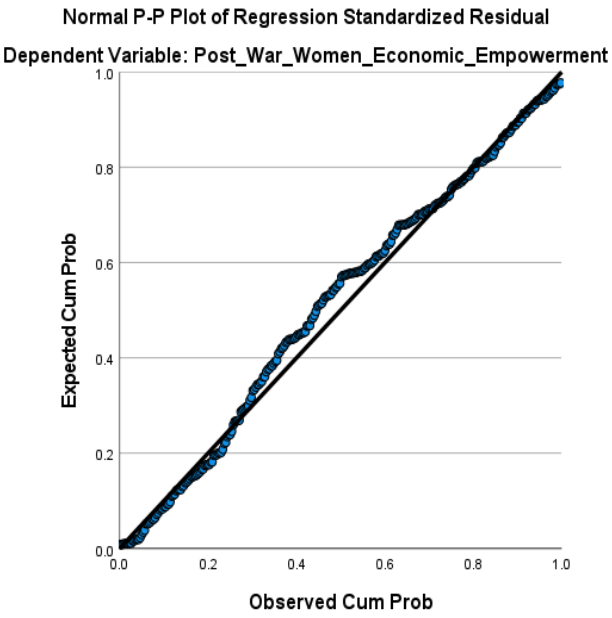
The correlation analysis highlights that Post-War Economic Situation is the strongest determinant of women's empowerment in post-war Maichew, followed by Post-War Challenges and Programs and Initiatives, while Socio-Demography plays only a minor role. These findings confirm that empowerment is primarily driven by the restoration of livelihoods and institutional support, rather than demographic characteristics alone.

4.4. Regression Analysis

To find out how independent factors affect a dependent variable, in this case Post-War Women's Economic Empowerment, regression analysis was utilized. Normality, linearity, and multicollinearity, were evaluated before the model was run. The data's suitability for multiple linear regression analysis was verified by these criteria

4.4.1. Regression Assumption Test

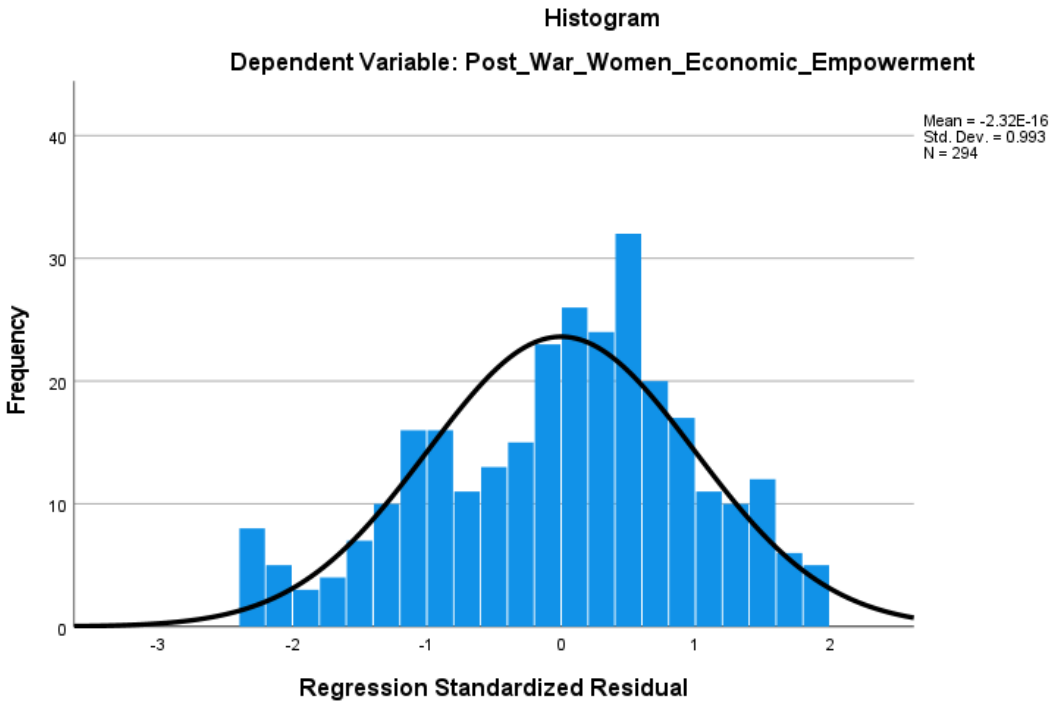
Linearity Assumption: Linearity refers to the extent to which changes in the independent variables are associated with proportional changes in the dependent variable. In this study, scatterplots of standardized residuals versus predicted values were examined using SPSS to test this assumption. The independent variables Socio-Demography, Post-War Economic Situation, Post-War Challenges, and Programs and Initiatives were assessed in relation to the dependent variable, Post-War Women's Economic Empowerment. The scatterplots as shown on figure 4.3, showed that the data points were randomly distributed around the horizontal axis, indicating that the relationship between the predictors and the dependent variable is reasonably linear. This supports the validity of applying multiple regression analysis to the dataset.



Source own survey SPSS output(2025)

Figure 4.3. Linearity

Normality Assumption: The normality assumption concerns whether the residuals of the regression model are normally distributed. This was tested using the histogram plot of standardized residuals. As shown in Figure 4.4 below, the histogram of standardized residuals approximates the shape of a normal distribution. The residuals are symmetrically distributed around the mean (Mean = -2.32E-16, Std. Dev. = 0.993, N = 294), and the fitted curve closely follows the bars of the histogram. According to Field (2009), when the histogram resembles the bell-shaped curve of the normal distribution, the assumption of normality can be considered satisfied.



Source own survey SPSS output(2025)

Figure 4.4. Normality

Multi-collinearity Assumption: Multicollinearity refers to high intercorrelations among independent variables, which can distort regression estimates. Variance Inflation Factor (VIF) and Tolerance statistics were used to evaluate multicollinearity. A VIF value greater than 10 or a Tolerance value below 0.1 typically signals a problem (Gujarati & Porter, 2009). In this study as shown on table 4.8 below, the VIF values for all independent variables were below 2, and the tolerance values were well above 0.1. This demonstrates that multicollinearity is not a concern, and each predictor contributes independently to explaining women's economic empowerment.

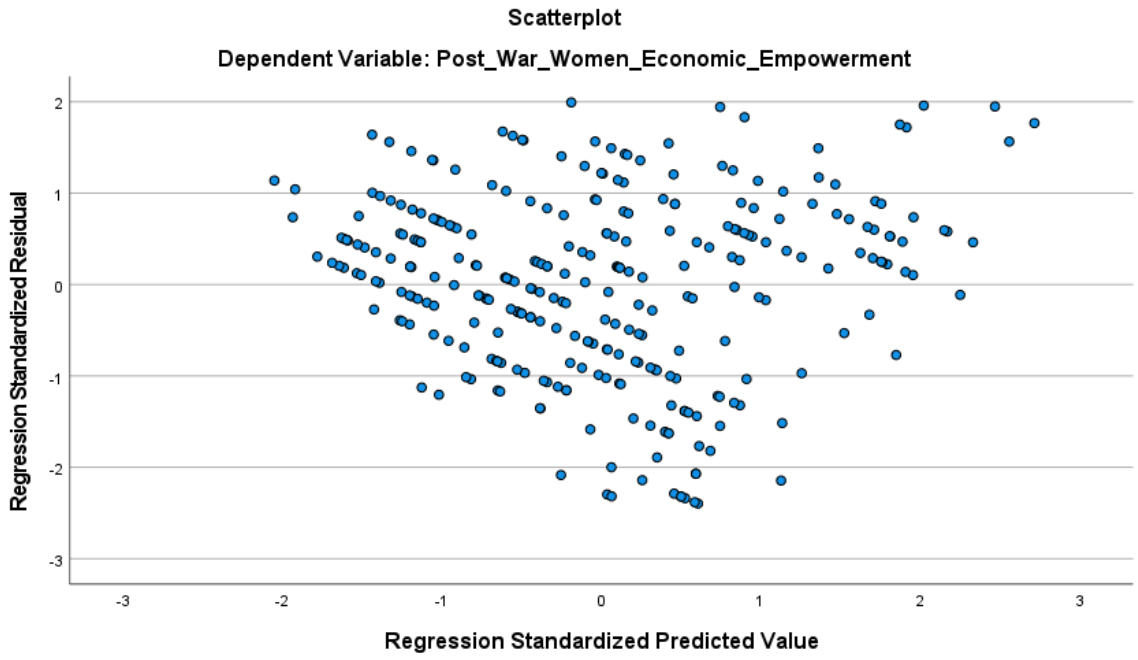
Table 4.8. Multi-collinearity Assumption

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Socio_demography	.974	1.026
	Post_War_Economic_Situation	.659	1.517
	Post_War_Challenges	.631	1.585
	Post_War_Programs_Initiatives	.788	1.269

Source own survey SPSS output(2025)

Homoscedasticity Assumption: Homoscedasticity refers to the requirement that the variance of residuals remains constant across levels of the independent variables. To assess this, a scatterplot of standardized residuals against standardized predicted values was examined.

As presented in Figure 4.5 below, the scatterplot shows that the residuals are fairly evenly distributed above and below the horizontal axis, with no clear funnel shape or systematic clustering. This indicates that the variance of the residuals is relatively constant across predicted values, thus satisfying the homoscedasticity assumption. According to (Pallant, 2020), such a distribution supports the reliability of the regression model because it suggests that error terms are equally distributed and not biased by particular ranges of the independent variables.



Source own survey SPSS output(2025)

Figure 4.5 Homoscedasticity Assumption

4.5. Multiple Regression Results

The findings of the regression analysis that was done to look at how independent variables affects the dependent variable are shown in this section. The goal of the investigation is to ascertain which characteristics significantly affects Post-War Women's Economic Empowerment as well as the direction and intensity of these correlations.

4.5.1. Model Summery

As shown in Table 4.9, the model summary demonstrates a strong relationship between the independent variables—Socio-Demography, Post-War Economic Situation, Post-War Challenges, and Programs and Initiatives—and the dependent variable, Post-War Women's Economic Empowerment (PW-WEE). The R value of 0.759 indicates a high positive correlation between the predicted and actual values of women's empowerment, suggesting that the model performs well in capturing the relationship.

The R Square (R^2) value of 0.576 means that approximately 57.6% of the variation in women's economic empowerment can be explained by the combined effect of the four predictors. This indicates a robust explanatory power compared to typical results in social science research, where empowerment outcomes are influenced by multiple, often overlapping factors such as culture, institutions, and household conditions. The finding suggests that more than half of the variance in empowerment is attributable to the independent variables considered in this study, highlighting their relevance in the post-war context of Maichew.

The Adjusted R Square value of 0.570 confirms that, even after adjusting for the number of predictors, about 57.0% of the variance in women's empowerment is still explained. This further strengthens the reliability of the model by showing that the predictors are not merely inflating the results but genuinely contribute to explaining empowerment. The Standard Error of the Estimate (0.513) shows that the average deviation of the observed empowerment values from the predicted values is relatively small, indicating that the model predicts women's empowerment with a high level of accuracy.

This demonstrates that socio-demographic factors, women's post-war economic situation, challenges, and recovery programs significantly shape women's empowerment in Maichew. The model therefore provides a reliable basis for understanding the determinants of empowerment in the post-war recovery phase and underscores the importance of targeted interventions that address both structural challenges and livelihood restoration in enhancing women's economic agency.

Table 4.9. Model Summery

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759[a]	.576	.570	.51367

a. Predictors: (Constant), Post War Programs Initiatives, Socio demography, Post War Economic Situation, Post War Challenges

b. Dependent Variable: Post War Women Economic Empowerment

Source own survey SPSS output (2025)

4.5.2. ANNOVA

As shown in Table 4.11, the Analysis of Variance (ANOVA) test was conducted to determine whether the overall regression model provides a statistically significant prediction of the dependent variable, Post-War Women's Economic Empowerment (PW-WEE).

The results show that the regression model is highly significant, with an F-value of 98.024 and a p-value of less than 0.001. This indicates that the combined independent variables—Socio-Demography, Post-War Economic Situation, Post-War Challenges, and Programs & Initiatives—jointly have a strong and statistically significant effect on women's economic empowerment in Maichew. In other words, the regression model as a whole is a good fit for the data and the likelihood of this result occurring by chance is extremely low.

The significance of the ANOVA test also confirms that at least one of the predictors contributes meaningfully to explaining variations in women's economic empowerment. This provides a strong justification for examining the regression coefficients to identify which specific variables play the most influential roles in determining empowerment outcomes.

The ANOVA results demonstrate that structural and contextual factors such as women's socio-demographic conditions, their post-war economic situation, the challenges they encounter, and their participation in recovery programs collectively explain substantial differences in empowerment levels. This confirms the statistical reliability of the regression model and provides a solid foundation for drawing both theoretical and policy implications regarding post-war women's empowerment in Maichew

Table 4.10. ANNOVA

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	103.455	4	25.864	98.024	.000[b]
	Residual	76.253	289	.264		
	Total	179.708	293			

a. Dependent Variable: Post_War_Women_Economic_Empowerment
b. Predictors: (Constant), Post_War_Programs_Initiatives, Socio_demography, Post_War_Economic_Situation, Post_War_Challenges

Source own survey SPSS output(2025)

4.5.3. Regression Coefficient

As shown in Table 4.11, the regression coefficients provide detailed insights into the unique contribution of each independent variable Socio-Demography, Post-War Economic Situation, Post-War Challenges, and Programs & Initiatives—in predicting the dependent variable, Post-War Women's Economic Empowerment (PW-WEE). The results are interpreted as follows:

The regression analysis shows a strong and statistically significant positive relationship between Post-War Economic Situation and women's empowerment ($\beta = 0.555$, $t = 11.767$, $p < 0.001$). This means that improvements in women's economic conditions—such as recovery of assets, income-generating activities, and livelihood stability—are closely associated with higher levels of empowerment. In practical terms, women who have regained stronger financial footing after the war are more likely to exercise decision-making power, improve household welfare, and participate meaningfully in community and economic activities. This confirms that post-war livelihood recovery remains a critical driver of women's empowerment in Maichew.

The coefficient for Post-War Challenges is also positive and significant ($\beta = 0.187$, $t = 3.882$, $p < 0.001$). This indicates that women who reported greater challenges—such as limited credit, disrupted markets, trauma, or increased household burdens—also tended to report higher empowerment. Although seemingly paradoxical, this suggests that women actively engaged in economic activities are more likely to encounter and acknowledge challenges, but their efforts to overcome these barriers strengthen their resilience and agency. Thus, while challenges restrict opportunities, navigating them contributes to women's adaptive capacity in post-war recovery.

The relationship between Programs and Initiatives and women's empowerment is positive and significant ($\beta = 0.158$, $t = 3.668$, $p < 0.001$). This shows that participation in programs such as microfinance, vocational training, and women's associations meaningfully enhances empowerment. Women involved in such interventions gain access to critical resources, build entrepreneurial skills, and expand their decision-making capacity. This underscores the importance of institutional support and gender-responsive recovery programs as essential enablers of empowerment in post-war Maichew.

The coefficient for Socio-Demography is positive but relatively weaker ($\beta = 0.088$, $t = 2.278$, $p = 0.023$). This indicates that socio-demographic characteristics such as education, household size,

and family structure play a role in shaping empowerment, albeit less strongly than economic situation or program participation. Women with better education and more supportive households are more likely to achieve autonomy and active participation in economic activities. This highlights the continued importance of addressing structural inequalities in education and household-level burdens.

Finally, the constant term is negative and statistically insignificant (B = –0.508, p > 0.05), indicating that without the influence of the predictors, women's empowerment would remain very low.

The regression coefficients indicates that Post-War Economic Situation is the strongest and most significant predictor of women's empowerment in Maichew, followed by Post-War Challenges and Programs & Initiatives, with Socio-Demography contributing more modestly. These findings suggest that policies should prioritize rebuilding women's livelihoods, expanding access to targeted programs, and reducing barriers that hinder participation, while also improving socio-demographic conditions such as education and household support.

Table 4.11. Regression Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.508	.299		-1.698	.091
	Socio_demography	.167	.073	.088	2.278	.023
	Post_War_Economic_Situation	.543	.046	.555	11.767	.000
	Post_War_Challenges	.157	.041	.187	3.882	.000
	Post_War_Programs_Initiatives	.162	.044	.158	3.668	.000

Source own survey SPSS output(2025)

Experts from the Maichew Micro and Small Enterprises (MSE) office stressed that women's economic empowerment in the town is shaped by the interplay of socio-demographic characteristics, post-war economic recovery, structural challenges, and institutional support programs. They emphasized that cultural attitudes and household responsibilities continue to

play a significant role in limiting women's participation in the economy. Many women are constrained by family expectations, traditional gender norms, and limited confidence, which reduces their ability to compete in male-dominated sectors or pursue entrepreneurial opportunities. This qualitative insight is consistent with the regression results, which revealed that socio-demographic factors, while statistically significant, exert only a modest influence on empowerment ($\beta = 0.088$, $p < 0.05$). This suggests that although education, household size, and family support matter, they are not the strongest determinants of empowerment when compared to other post-war factors.

A central theme raised by the experts was the role of the post-war economic situation. They observed that widespread asset losses, income decline, and disrupted livelihoods have had a profound impact on women's ability to recover economically. However, women who managed to re-establish income-generating activities or regain some financial stabilities were more likely to report increased confidence, decision-making power, and participation in community life. This aligns strongly with the regression findings, where the post-war economic situation emerged as the most powerful predictor of empowerment ($\beta = 0.555$, $t = 11.767$, $p < 0.001$). In practical terms, this indicates that women's empowerment is significantly enhanced when their households regain financial stability, suggesting that recovery of income and assets is the foundation for broader empowerment.

The experts also highlighted the role of post-war challenges such as restricted access to credit, limited markets, infrastructural damage, and trauma. They noted that these barriers disproportionately affect women, yet at the same time, those who actively participate in economic activities are the ones most aware of and exposed to these challenges. This aligns with the regression analysis, where post-war challenges had a positive and significant effect on empowerment ($\beta = 0.187$, $p < 0.001$). While this might seem counter-intuitive, the qualitative evidence suggests that resilience, problem-solving, and adaptive strategies developed in response to challenges can enhance women's agency and capacity.

Institutional support in the form of programs and initiatives was also emphasized by the MSE office as a key driver of empowerment. Partnerships with microfinance institutions (MFIs) and Technical and Vocational Education and Training (TVET) centers provide women with access to credit, entrepreneurial skills, and technical knowledge. Cooperatives and women's associations

further offer collective voice, resource pooling, and solidarity networks. These insights resonate with the regression results, where programs and initiatives were found to be positive and significant predictors of empowerment ($\beta = 0.158$, $p < 0.001$). Experts, however, cautioned that fragmented coordination, strict collateral requirements, and limited market linkages reduce the long-term effectiveness of these programs.

The interviews confirmed that empowerment in post-war Maichew is not a singular economic outcome but rather a multidimensional process shaped by socio-demographic enablers, household-level economic recovery, the ability to navigate structural challenges, and participation in institutional programs. The experts stressed that empowerment requires both economic interventions such as collateral-free microfinance, training, and market linkages and social transformation, including cultural change, awareness creation, and psychosocial support. This integrated perspective reinforces the regression findings, which highlight the post-war economic situation as the strongest predictor of empowerment, followed by challenges, program access, and socio-demographic conditions.

4.6. Discussion of Findings and Result

4.6.1 Current Economic Situation of Women in Tigrai, Maichew Town After the Conflict

The descriptive results demonstrate that women in Maichew are experiencing severe economic challenges after the war. Most respondents agreed that household income declined significantly and women lost assets or property essential for livelihoods . Additionally, women perceive that they have fewer opportunities than men to rebuild their economic activities, while decision-making power over resources remains very limited. These findings align with global research showing that post-conflict economies exacerbate women's vulnerabilities through loss of income, reduced autonomy, and gendered marginalization (Kabeer, 2016; UN Women, 2021; Stewart, 2015).

Regression analysis further indicates that the general post-war economic situation is statistically significant, suggesting that empowerment is determined by the macroeconomic environment and by targeted support systems such as programs, institutional responsiveness, and infrastructure.

Officials at the MSE office emphasized that women lost shops, livestock, and working capital, leaving them reliant on informal and insecure livelihoods. They also noted that women's confidence and decision-making power remain constrained by trauma and household burdens.

Similar patterns are evident across Tigray, where of health facilities were damaged, maternal mortality rose, and many women were subjected to gender-based violence during the conflict (AP News, 2022). Such conditions deepen women's economic precarity and slow recovery.

Unless women gain access to targeted financial, psychosocial, and institutional support, they risk long-term exclusion from meaningful post-war recovery.

4.6.2 Challenges/Barriers That Prevent Women from Participating Fully in The Economy

Descriptive statistics show that the strongest challenge is lack of access to finance. Other significant barriers include restrictive gender norms, trauma and health impacts, and limited infrastructure/market access. Regression analysis underscores that reducing gender/social barriers significantly increase empowerment outcomes.

The interviews also indicated that patriarchal norms discourage women from entering male-dominated sectors, while family obligations limit time for work. Experts added that trauma from displacement and sexual violence undermines confidence and productivity, while lack of collateral blocks women from loans. Recent evidence echoes these challenges. UN Women (2024) emphasizes that unpaid care work remains a major barrier to economic participation. The World Economic Forum (2024) highlights how financial exclusion further restrict women's ability to access income and control resources. Women's barriers are both material and social. Addressing credit access, gender norms, and care burdens is critical for sustainable empowerment.

4.6.3. Programs and Initiatives Aimed at Promoting Women's Economic Empowerment

Despite their centrality, programs and initiatives scored low in awareness and accessibility, yet correlation analysis and regression results show that they are the strong determinant of empowerment. The interviews highlight that while training and TVET programs exist, they are fragmented and not well aligned with market needs. Women's cooperatives exist but suffer from poor leadership and limited capital. However, new initiatives show promise. UNDP's Rebuild Her Business program has supported women with grants and training across Tigray, Amhara, and

Afar (UNDP, 2023). Likewise, the Tigray Women Business Resource Center, launched in June 2025 in Mekelle, is fostering entrepreneurship through partnerships with GIZ, UN agencies, and local associations (ACSOT, 2025).

The regression analysis demonstrates that all four factors significantly contribute to women's empowerment, though with varying strength. The economic situation is the most influential determinant, followed by challenges, programs/initiatives, and socio-demographic factors. These findings reinforce the conceptual framework of the study, which posits that women's empowerment in post-war Maichew is shaped by the interaction of personal characteristics, structural conditions, and targeted interventions.

4.6.4. Suggested Strategies that can help boost women's economic opportunities

Based on descriptive statistics, regression analysis, and interviews, policy recommendations emerge to support women's economic empowerment in Maichew. There is a need to scale integrated recovery programs by expanding bundled packages that combine microfinance, vocational training, market linkages, and psychosocial support (UNDP, 2023; Kabeer, 2016). It is crucial to address social norms and care burdens by providing community-based childcare, gender-based violence (GBV) response services, and public awareness campaigns (UN Women, 2024). Recovery efforts must rebuild infrastructure and expand digital access, including investments in feeder roads, markets, electricity, and digital platforms. The World Bank (2025) highlights that Ethiopia's growing digital economy provides women with new opportunities for financial autonomy. Strengthening institutional support is essential through the establishment of women-friendly one-stop centers for licensing, credit, and business support, alongside simplifying collateral requirements (World Bank, 2025; ACSOT, 2025). Women's empowerment in Maichew not result from general economic recovery alone but rather requires intentional, gender-responsive, and multi-sectoral interventions.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1. Summary of the Major Findings

This This study set out to examine the prospects and challenges of women's economic empowerment in post-war Maichew town, focusing on socio-demographic factors, women's post-war economic situation, challenges and barriers, and the role of programs and initiatives. From the total of 302 questionnaires distributed, 294 valid responses were collected, yielding a 97.35% response rate. This high response rate enhances the credibility of the findings and reduces the likelihood of non-response bias.

The analysis of socio-demographic factors revealed that household size and dependency ratios exerted the strongest influence on women's empowerment. Women with larger households and many dependents reported significant limitations in their ability to work productively or save for investment ($M = 4.26$, $SD = 0.764$; $M = 3.91$, $SD = 0.969$). Regression results confirmed this, showing that socio-demographic factors have a positive but modest effect on empowerment ($\beta = 0.088$, $p < 0.05$), suggesting that while they are not the primary determinant, they provide important enabling conditions.

With regard to the post-war economic situation, the descriptive results indicated widespread income decline ($M = 4.35$, $SD = 0.703$), significant asset loss ($M = 4.12$, $SD = 0.850$), and strong perceptions that women have fewer opportunities than men in rebuilding livelihoods ($M = 4.33$, $SD = 0.750$). Women also reported unstable income-generating activities ($M = 1.92$, $SD = 0.801$) and limited decision-making power over household resources ($M = 2.26$, $SD = 0.647$). The regression analysis, however, showed that the post-war economic situation was the strongest predictor of empowerment ($\beta = 0.555$, $p < 0.001$). This finding suggests that restoring women's household-level economic base—through asset recovery, stable livelihoods, and income restoration—is central to enhancing empowerment outcomes in Maichew.

The assessment of post-war challenges identified limited access to finance and credit as the most severe barrier ($M = 4.26$, $SD = 0.731$), followed by disrupted infrastructure and market access ($M = 4.00$, $SD = 0.621$), restrictive gender norms ($M = 3.81$, $SD = 1.113$), and trauma and health

impacts (M = 3.82, SD = 0.910). Regression results confirmed that challenges significantly predict empowerment ($\beta = 0.187$, $p < 0.001$), while correlation analysis also revealed a strong positive relationship ($r = 0.566$, $p < 0.01$). This implies that women who engage in economic recovery are more exposed to challenges but also demonstrate resilience and adaptive capacity, making the removal of structural barriers essential for sustaining empowerment.

The review of programs and initiatives highlighted that awareness and accessibility of recovery programs remain limited (M = 2.22 for awareness; M = 2.13 for microfinance). However, statistical results confirmed their importance: regression analysis showed that programs and initiatives significantly predict empowerment ($\beta = 0.158$, $p < 0.001$), and correlation analysis confirmed a positive association ($r = 0.447$, $p < 0.01$). These findings indicate that structured interventions such as microfinance services, TVET training, women's cooperatives, and NGO support play a pivotal role in expanding women's economic agency, even though their reach in Maichew remains fragmented.

The study confirms that women's economic empowerment in post-war Maichew is affected strongly by the post-war economic situation, followed by challenges, programs and initiatives, and socio-demographic factors. Together, these variables explained about 57.6% of the variation in empowerment outcomes ($R^2 = 0.576$), confirming the robustness of the model and validating the study's conceptual framework.

5.2. Conclusion

his study examined the economic situation of women in Maichew town after the conflict, identified the barriers that hinder their participation in the economy, evaluated the role of programs and initiatives, and proposed strategies that can enhance their economic opportunities. The findings provide a comprehensive understanding of the multidimensional challenges and potential pathways for women's empowerment in a post-conflict setting.

The results show that women in Maichew have suffered significant livelihood losses, including the destruction of assets, decline in household income, and limited access to productive resources. Their decision-making power remains weak, and opportunities to rebuild their lives are more constrained than those of men. The post-conflict environment has reduced their economic autonomy and exposed them to greater vulnerability.

The study highlights that lack of access to finance is the most severe obstacle. This is compounded by restrictive gender norms, unpaid care burdens, trauma, and inadequate infrastructure. These barriers operate simultaneously, limiting women's ability to engage in meaningful and sustainable economic activities. Without structural changes, these constraints will continue to reinforce cycles of exclusion.

The findings also show that while several programs exist including vocational training, cooperatives, and donor-funded projects—these interventions remain fragmented, underfunded, and poorly aligned with market realities. Despite their limitations, correlation and regression results confirm that such programs, when effectively designed and implemented, have a significant positive effect on women's empowerment. New initiatives like UNDP's *Rebuild Her Business* program and the Tigray Women Business Resource Center demonstrate the potential of targeted, integrated approaches.

The study further points to the need for multi-sectoral and gender-responsive measures. Integrated recovery packages that combine financial services, skills training, psychosocial support, and market linkages are crucial. Addressing social barriers through childcare services, strong GBV response mechanisms, and public awareness campaigns is equally important. Rebuilding infrastructure and expanding digital access will also enable women to participate in new economic opportunities. Strong institutional support, particularly through women-friendly service centers and simplified credit systems, is essential for sustainable empowerment.

The empowerment of women in Maichew town cannot be achieved through general post-war recovery alone. It requires intentional and well-coordinated interventions that address both structural and social barriers. Women are not only among the most affected by the conflict but also hold immense potential as agents of recovery and development. Supporting their economic empowerment is therefore both a matter of justice and a critical pathway to building resilient communities and sustainable peace in the region.

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5.3. Recommendations

- Policy makers and Maichew town government institutions should expand gender-sensitive recovery programs that provide financial credit, asset restitution, and targeted livelihood support for women.
- Maichew town government institutions should prioritize infrastructure reconstruction, particularly market access roads and transport facilities, to facilitate women's trade, mobility, and participation in local economies.
- Maichew town government institutions should enforce and strengthen property and inheritance rights for women to reduce inequality in resource ownership and enhance economic security.
- NGOs and development partners should develop comprehensive empowerment programs that integrate economic, psychosocial, and leadership support, rather than focusing solely on income-generation activities.
- NGOs and development partners should establish microfinance initiatives tailored to post-war women, incorporating flexible collateral requirements and repayment systems to improve accessibility.
- NGOs should promote awareness campaigns to challenge restrictive gender norms and foster positive community attitudes toward women's economic participation.
- communities should encourage households to share caregiving responsibilities more equitably, thereby reducing the domestic burden on women.
- Communities should strengthen cooperatives and community-based associations to pool resources, enhance collective resilience, and support women's economic engagement.

5.4. Future Research Direction

While this study has provided valuable insights, several areas merit further investigation. First, future studies could employ longitudinal designs to track how women's empowerment evolves over time in post-war contexts. Broad qualitative research would add depth by exploring women's lived experiences of trauma, resilience, and agency beyond what quantitative surveys can capture, and comparative studies across different towns or regions in Tigray could reveal whether the findings from Maichew reflect broader post-war realities or are locally specific. Finally, examining the role of digital finance, in women's empowerment could provide new policy pathways in an increasingly interconnected world.

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Appendix

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Ethiopian Civil Service University

COLLEGE OF LEADERSHIP
DEPARTMENT OF POLICY STUDIES

Dear Respondents,

This questionnaire is designed to investigate "**Prospects and Challenges of Women Economic Empowerment in Post War Tigray; Case Study in Maichew City**." The researcher kindly reminds the respondents (Women micro-business participants) that the response given by them will be used only as an input for the research work only. In addition, the researcher would like to be grateful to the respondents the sacrifices they paid in completing this questionnaire. The success of this study directly depends up on your honest and genuine response to each question given below. Each data you supply will be used only for the purpose of academic issue and the information you provide me also be treated with utmost confidentiality.

Instructions:

- ✓ No need of writing your name
- ✓ Put a right sign(√) on your choice in the space provided

Part-One: Respondent's Profile

Please tick (√) in the chosen box.

1. Age: 18-20 ☐ 21-30 years ☐ 31 – 40 ☐ above 40 ☐
2. Marital Status: Single ☐ Married ☐ Divorced ☐
3. Educational Background: Illiterate ☐ 12th and below ☐ Certificate to Diploma ☐ First Degree ☐ Master and Above ☐

Part-Two: Socio-Demographic Factors

Please tick a right mark (√) in the chosen box. The ratings are: strongly agree (5), agree (4), Neutral (3), disagree (2), and strongly disagree (1)

S.N	**Indicators**	1	2	3	4	5
1	My education level is sufficient for the work and economic activities I engage in.					
2	My age has no negative impact on my ability to earn an income after the war.					
3	My marital status influences my opportunities for economic participation in the post-war period.					
4	The size of my household affects my ability to engage in productive activities.					
5	Having many dependents limits my ability to save or invest in income-generating activities.					

Part –Three: Women's Current Post-War Economic Situation

S.N	**Indicators**	1	2	3	4	5
1	My household income has declined significantly due to the war.					
2	I have stable income-generating activities despite the post-war challenges.					
3	I lost assets or property during the conflict that still affects my livelihood.					
4	Women have fewer opportunities than men to rebuild their economic activities after the war.					
5	I can make decisions about the use of my income and household resources in the post-war context.					

Part Four: Post-War Challenges and Barriers

S.N	**Indicators**	1	2	3	4	5
1	Lack of access to finance/credit has worsened after the conflict.					
2	Gender norms and cultural expectations restrict women's ability to rebuild economically.					
3	Increased household responsibilities since the war prevent me from working productively.					
4	Trauma and health impacts of the conflict affect women's participation in economic activities.					

5	Limited access to markets and disrupted infrastructure restrict women's opportunities.					

Part five : Post-War Programs and Initiatives

S.N	**Indicators**	1	2	3	4	5
1	I am aware of post-war programs aimed at supporting women's economic recovery.					
2	Microfinance or credit services have been made available to women since the conflict ended.					
3	Training and vocational programs are helping women rebuild their livelihoods.					
4	Women's cooperatives and associations play a significant role in supporting post-war recovery.					
5	Government and NGOs have been effective in addressing women's post-war economic challenges.					

Part Six Women's Economic Empowerment of Post war

S.N	**Indicators**	1	2	3	4	5
1	I have experienced an improvement in my income and economic activities after the war.					
2	I actively participate in household and community decision-making processes.					
3	I feel confident and capable of sustaining or rebuilding my livelihood after economic challenges.					
4	I have access to financial resources and programs that support women's economic activities.					
5	I benefit from strategies such as skills training, women's associations, or gender-sensitive policies that enhance my economic empowerment.					

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COLLEGE OF LEADERSHIP
DEPARTMENT OF POLICY STUDIES
Interview Questions with MSE office higher experts

This interview is designed to investigate "prospects and challenges of women economic empowerment in post war Tigray; case study in Maichew city". The success of this study directly depends up on your honest and genuine response to each question given below. Each data you supply will be used only for the purpose of academic issue and the information you provide me also be treated with utmost confidentiality.

1. What problems did you face while running MSEs in relation to?
   A) **Attitude towards the Behavior**
   B) **Subjective Norms** and
   C) **women perceived behavioral control**
2. Do you have cooperation with Micro finance institutions and TVETs to support women business owners? In what way?
3. What are the prospects to empowering women economically?
4. What challenges did you face on empowering women economically?
5. What measures did you take to solve the problems you faced?
6. Other comments (if any) _____.
7. What kinds of support would make the biggest difference for women's economic empowerment in post-war Maichew?
8. What role can women's cooperatives, associations, or networks play in recovery and empowerment?

Thanks very much for your time and cooperation!

Interview Questions with micro-finance institutions higher experts

This interview is designed to investigate "prospects and challenges of women economic empowerment in post war Tigray; case study in Maichew city". The success of this study directly depends up on your honest and genuine response to each question given below. Each data you supply will be used only for the purpose of academic issue and the information you provide me also be treated with utmost confidentiality.

1. Is there a special financial support that you give for women business owners in your city?
2. What challenges did you face is relation to borrowing and lending collaterals for women business owners in Maichew city?
3. What measure did you take to solve the problem you faced?
4. Do you have cooperation with TVET and MSEs?
5. How should policies be improved to reflect women's post-war needs?
6. Other comments (if any)_____.

Thanks very much for your time and cooperation!

Interview Questions with TVET Leaders

This interview is designed to investigate "prospects and challenges of women economic empowerment in post war Tigray; case study in Maichew city". The success of this study directly depends up on your honest and genuine response to each question given below. Each data you supply will be used only for the purpose of academic issue and the information you provide me also be treated with utmost confidentiality.

1. How do you explain the relationship you have with SMEs?
2. Do you have regular training periods for women business owners?
3. What are the areas of support you have with SMEs leaders in terms of:
   Finance ,Training , Technology ,,Raw materials , and others
4. What problem did you face to work jointly with SMEs and MFIs?
5. What measures did you take to solve the problems you faced?
6. Other Comments (if any) _____.

Thanks very much for your time and cooperation!