

Loans and Training Help Raise Ethiopian Women From Poverty



Members celebrate the first anniversary of the Edeget self-help group in Merssa, Ethiopia, in March 2004.

Overview

In rural Ethiopian regions stricken by drought and food shortages, women who farm to feed families struggle with a lack of access to affordable credit and skills training. WSO creates self-help groups that provide members with small loans, training and support. Hundreds of women will gain capital for business growth, learn entrepreneurial skills and increase farm income, raising the quality of life for hundreds more family members.

Expected Life Change Results

An investment of \$22,618 expands WSO's program providing microloans and training to women and community leaders in two additional rural areas. Expected Life Change:

- ▶ 300 women gain entrepreneurial skills and loans
- ▶ 1,800 women and family members benefit from increased family income
- ▶ 100 community leaders gain understanding of women's rights and HIV prevention
- ▶ 100 women have their rights protected
- ▶ 1,800 people impacted – some in multiple ways – at a cost per life changed of \$12.57

What We Like About This Project

WSO helps combat poverty by strategically empowering rural women with practical skills and opportunities for credit, resulting in increased household food supplies. In an innovative approach, this project joins women's self-help groups into cluster-level associations to further extend best practices and credit availability. A comprehensive training curriculum teaches entrepreneurship and sustainable microcredit practices. This project addresses gender inequity at household and community levels, and helps counter the ignorance and discrimination that breed violence against women. Project leaders have gained community trust, developed strategic alliances with government organizations, healthcare professionals and community groups, and demonstrated successful initiative in improving social and economic conditions

Project Profile

Organization:
Women Support Organization (WSO)

Grant amount:
\$22,618

Geneva Global ID:
1-Z7E7-1106

Project duration:
18 months

Expected Performance

DELTA SCORE

Measures relative grant effectiveness



GRANT PROFILE

Reflects aggregate project risk

CONSERVATIVE ——— AGGRESSIVE

Please refer to the FAQ at the end of this document for an explanation of the Delta Score and Grant Profile.

Project Location



To Fund This Project

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SECTOR
PERSPECTIVE

Income generation

More than 1 billion people currently live in extreme poverty on incomes of less than \$1 a day. Another 2 billion live on only \$2 a day. That number has increased significantly over the last 20 years despite aid totaling tens of billions of dollars.

Reducing poverty involves overcoming barriers, root causes that inhibit poor families from creating wealth. Wealth is created by obtaining land rights that stimulate development or gaining access to water and increasing crop yields. Improving education, increasing access to markets and loan capital and supporting the development of micro- and small- to medium-sized enterprises also increase wealth for the poor, as seen in improved quality of life and the family's ability to support itself.

Geneva Global finds and recommends programs that reach the poorest households in the poorest countries.

“There are many reasons people are poor beyond the simple fact that they don't have enough money. Income generation in these settings begins with identifying what is the barrier that is holding people back and finding an effective way to remove that barrier.”

Robert Morrison
Geneva Global
Sector Manager

Need — *The Problem and Effects*

People in the Habru district of North Wollo zone, Amhara region, suffer from some of Ethiopia's most severe food shortages. Merssa and Wurgessa are rural towns in Habru district, more than 300 miles from the capital city of Addis Ababa. The population in this project's target area is nearly 20,000.

Many female heads of households are barely able to generate enough income for their families' subsistence needs, according to Alemtsehay Yemane, a Geneva Global research analyst based in Addis Ababa. The agricultural sector, the area's primary economic base, is hampered by frequent drought, lack of modern agricultural practices, inadequate agricultural supplies, fragmented farmland holdings and limited availability of credit. The area also suffers from overpopulation, gender inequality and traditional practices such as female genital mutilation. Women in particular suffer from low status, lack of property ownership, oppressive cultural norms and low literacy rates. Existing service providers are severely limited in their abilities to respond on the scale these problems call for.

“Female-headed households are affected economically, socially, emotionally and physically in Merssa and Wurgessa localities. They are engaged in labor work that takes 16 to 18 hours a day, but recurrently are found to be beneficiaries of food aid and food-for-work programs. These women do not have equal access to major services such as credit, technology, skills training and social organizations. For instance, in the project area, the credit services are inaccessible, and from time to time these women borrow money from local moneylenders at 100% to 200% interest [rates]. Female-headed households also have a large number of dependents – children and the aged – to care for with the limited resources. Besides, they are victim of low status and decision-making power in the community. They do not have well-organized institutions which act for their rights or voice their issues. Furthermore, harmful traditional practices, gender- and sexual-based violence worsen the vulnerability of women to food insecurity,” says Fantahun Mehrete, gender mainstreaming specialist for the federal government's Women Affairs Office in Merssa.

Vision — *In Their Own Words*

“I joined WSO in 1994 as an executive director, implementing urban poverty reduction programs. However, in 1997 I went to my birthplace, Merssa locality in North Wollo zone of Amhara region, to visit my mother after I had been away from the area for about 12 years. ... I was shocked with the poverty in the area. Most of all, the farmers whom I considered to be my model in childhood, whom I remember to be strong and well-off, I found ... to be hopeless, poor and without land. I also found many other people just waiting for the food aid for survival. I also saw people leading their life by selling fuel wood, contributing negatively to the already bad environmental condition. In addition, I found out that the traditional support mechanism that had existed in the community is no longer functional. Earlier, since there is no social security system in Ethiopia, the family social system was strong to take care of the social problem of the elderly and orphans. In 1997, left alone to support the elderly and orphans, some people due to their low income were abandoning their own children and migrate to towns. I saw many children and old people suffering from preventable diseases. ... I was compelled to do things in my capacity to teach my people and thus contribute to the improvement of their living condition. ... From 1999, WSO started rural programs empowering poor women and men in education, health, social skills and economic empowerment. ... My vision is seeing this project expand and reaching every home in North Wollo.” says Dr. Mulugeta H. Gebriel, chairman of WSO's Board of Directors.

Reference

“I have visited two times the project of WSO in Habru district. I testify the needs of women in the area to be more visible than the surrounding areas. Through the self-help groups and cluster-level associations, these marginalized women access information, credit, training and other support. I have seen unique commitment and dedication of the WSO staff to address the interests of the community in a timely manner,” says *Ines Gensen, program director in Addis Ababa for the Bonn, Germany-based Deutscher Entwicklungsdienst (German Development Service).*

Strategy — *How to Meet the Need*

Organization background

WSO is an indigenous nongovernmental organization (NGO) established in 1995 to support destitute and displaced women in the Garji area of Addis Ababa. In 1999, WSO extended development programs in the rural North Wollo and North Shewa zones of Amhara region, including food security, primary education, health, reproductive health and environmental protection.

Track record

Self-help groups: Since 2003, WSO has sponsored women’s self-help groups in the Habru, Kewot and Ephrata-Gidem districts of Amhara region. The organization established 56 new groups in 2005. A total of 1,003 women joined groups and developed business plans for increasing family income, with many learning to advocate for women’s rights as well. Groups accumulated savings totaling \$7,336.

Cluster-level associations: Typically, eight self-help groups will join to form a cluster-level association, funded by WSO to provide loans to members. Last year, associations in Habru, Kewot and Ephrata-Gidem helped 1,003 women start or expand businesses, with 973 gaining improved family incomes and 97% repaying loans. WSO’s loan portfolio nearly tripled over the year to \$20,229.

Training women and community leaders: WSO trains self-help group members and community leaders on issues such as women’s rights, leadership, community development, entrepreneurship and HIV and AIDS. A total of 1,003 women in Habru, Kewot and Ephrata-Gidem were trained in reproductive health and microcredit in 2005. In addition, WSO trained 100 community leaders.

Proposed Action — *What This Project Will Do*

In this project, WSO will form 16 self-help groups comprising 300 female members in the rural towns of Merssa and Wurgessa in Habru district, North Wollo zone, Amhara region. Members will contribute to accumulate a group fund, giving small loans to members with viable business plans. After six months’ experience, the groups will form two cluster-level associations, which will be funded by this grant to provide larger business loans to group members. Through these loans, an estimated 50 women will expand farming businesses, 100 will expand livestock and dairy businesses and 150 will invest in nonfarm businesses to produce additional household income. In addition, WSO will train women and community leaders on gender issues, women’s rights, family planning, leadership, business development, entrepreneurship and HIV and AIDS.

Self-help groups: WSO will conduct awareness and orientation workshops for villagers, describing the experiences and results of previous self-help groups’ empowerment programs for women. In follow-up meetings after the orientation, WSO will identify women willing to be organized into self-help groups and be trained on the basics of working in a group, saving, credit and entrepreneurship. Beneficiaries selected will be poor, unemployed community members who pay a membership fee of \$0.10 and commit to meeting savings criteria as determined by the members. WSO community development facilitators oversee training of members.

Each self-help group will meet weekly, and each member will contribute savings of \$0.10 to \$0.25 weekly. Each group will select a chairwoman, a treasurer, a facilitator and a secretary. Each member will receive a passbook recording individual savings and loans. Members will discuss their business plans, and encourage and counsel each other. After meetings, members will volunteer to teach reading and writing to others as part of a literacy program facilitated and monitored by WSO.

References

“WSO has a strong tradition of working in the rural areas, targeting the most vulnerable through equipping and making available microcredit facilities and other social services. I also have noticed community self-employment opportunity increased as the result of this program. ... During my visit [with] the self-help groups, I have seen the level of self-confidence that the women in self-help groups have, and the influence they have on the community. I am also impressed with the way the project leaders facilitate discussion [at] the self-help group meetings. ... Through this program awareness has been created, on the part of both the community leaders and other men, how harmful traditional practice and gender violation has had staggering [effects] on the economy of the district,” says *Seble Demeke, gender fund director in Addis Ababa, Ethiopia for the Canadian International Development Agency (CIDA), Gatineau, Canada. WSO received CIDA funds in 2003 and 2004; Demeke visited the Merssa self-help groups in 2005.*

“WSO leaders and staff are considered as part of the community. They are with the community, work with the community and empower the community. They have integrity, respect and good follow-up mechanisms [to] their work. I have personally witnessed their integrity. ... We have seen other women groups initiated out of their own interest and the personal motivation. ... We have seen other 20 self-help groups formed and experiences shared,” says *Mahmud Mohammed, food-security disaster prevention team leader for the Ambara region’s Rural Development Office, Dessie, Ethiopia. Mohammed’s team monitors programs such as WSO’s to determine their impact on communities.*

Loans will be provided to members who present viable business plans, beginning four weeks after a group is established. The group of four elected leaders will make loan decisions, but the process will be transparent to members. Typically, members borrow money to start businesses selling produce. Initially, loans average \$5 with a maximum of \$10, giving members an opportunity to demonstrate repayment ability as they learn the principles of savings and credit. Initial loans are for a period of four to five weeks, with subsequent loans at periods of up to six months for larger amounts. Interest of 5 % annually is paid into the loan fund. Repayment rates have averaged 97%.

For six months, WSO community development facilitators will closely monitor weekly savings, business plans, loans and loan payments, while providing technical assistance and follow-up. After six months, WSO will meet monthly with self-help groups to review activities and to update plans and strategies as needed.

In 2005, WSO increased staff to help extend its program, and is now adding a project coordinator position. As part of this project, WSO will add two new community development facilitators; this grant will cover part of their salaries for 12 months.

Cluster-level associations. After its first six months, each self-help group will have saved about \$100 and join a cluster-level association of eight groups, forming two associations from the 16 groups. This grant will provide loan funds for the associations. The cluster-level associations will manage microcredit plans under close WSO supervision, offering credit to group members who have sound repayment histories and viable business plans. Six-month interest rates on association loans will average 5%, ranging from 3% for small loans to as much as 10%. Interest collected is used to build the loan portfolio of the cluster-level association. Loans will range from \$50 to \$350, averaging \$200. The maximum loan period will be one year, with an average of six months. Beneficiaries will use loans for farming and livestock businesses, as well as nonfarm businesses.

Beneficiaries must meet membership, savings and credit criteria for self-help groups, show a sound history of savings and loan repayment, present a viable business plan and pay a fee of \$0.50 to obtain a loan. Members’ savings will be held as collateral, and group members hold their peers accountable and encourage them peers to repay loans. WSO will monitor the impact of individual large loans, and meet with associations monthly to review activities and to update plans and strategies as needed.

Training women and community leaders: WSO and its partners will hold two-day workshops for 100 community leaders and 80 self-help group leaders covering gender issues, women’s rights, family planning, leadership, business development, entrepreneurship and HIV and AIDS. Trainees will be encouraged to practice premarital sexual abstinence and marital fidelity to avoid HIV infection, and to seek voluntary HIV counseling and testing. After the initial workshops, WSO staff will continue to discuss these issues during weekly self-help group meetings.

Community leaders will gain awareness of the self-help groups and how to support them. Leaders will encouraged to establish networks and increase communities’ engagement in issues of women’s rights, such as preventing female genital mutilation and providing access to credit and equal pay.

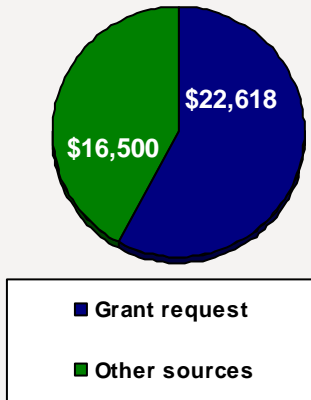
WSO will conduct three days of intensive training for all members of self-help groups, covering savings, credit, record-keeping, business development and entrepreneurship skills. Each week thereafter, WSO community development facilitators will train self-help group members on HIV prevention, reproductive health and microcredit. Facilitators will also make themselves available as needed for individual counseling.

Finally, WGO will facilitate community forums to raise awareness of gender issues, reproductive health and harmful traditional practices.

Budget: \$39,118

Total budget for this project is \$39,118, of which this grant will cover \$22,618. WSO has secured the remaining \$16,500 from other sources.

Project Budget



Item	Budget request (\$)	Other sources	Total
Microcredit loan fund	12,000	2,100	14,100
Initial self-help group training	2,768	130	2,898
Two community development facilitators	3,812	12,500	16,312
Weekly self-help group training	2,189		2,189
Office supplies, photocopies	1,849		1,849
Awareness training to establish self-help groups		1,770	1,770
Total	22,618	16,500	39,118

Evaluation Metrics

Geneva Global’s forecast of results is located on the first page of this report. At the conclusion of the project, Geneva Global will issue a report comparing actual results with:

- 300 women gaining entrepreneurial skills and loans, as indicated by a WSO survey of self-help group members before and after training and a report on savings, repayments and numbers of women starting or expanding businesses
- 1,800 women and family members benefiting from increased family income of 30% or more, as indicated by a WSO survey of self-help group members’ incomes, a report on the numbers of new self-help groups and members and testimonies from 30 beneficiaries
- 100 community leaders gaining understanding of women’s rights and HIV prevention, as indicated by a WSO report based on training attendance records and attendee surveys before and after training
- 100 women having rights protected as a result of increased awareness of gender issues, as indicated by a WSO report tallying cases in which trained community leaders successfully defend women’s rights, as well as testimonies from 15 women protected in such cases
- A WSO report on numbers of self-help group members committing to premarital sexual abstinence or marital fidelity, or seeking HIV counseling and testing

Changed Lives

“Before joining the WSO program I used to involve myself in petty trade ... but I struggled to generate income to cover the cost of my daily expenses for my family. It was a real struggle, to work the whole day and not be able to buy food for the day. However, the WSO self-help group was a great comfort to me and my family. After I joined the self-help group my first loan was \$30. After three months I paid that back and borrowed \$40, which helped me expand the small fruit business I had started earlier. My family started to eat at least food once a day. After six months, I borrowed \$300 from the cluster-level association. My life started to change totally, and now I do not worry about food. I am able to send my daughter to school. I am able to get advice and counsel from my friends [in the self-help group] on my day-to-day challenges,” says *Tigist Alemu of Merssa, secretary of the Dimeket self-help group.*

“Before joining the Biruh Tesfa self-help group, I was involved in domestic work and earned less than \$4 a month. I struggled a lot because I could not support myself and my orphan brother with that money. However, now all my struggles became history. I started to sell tea and bread in a small cafeteria with the \$300 I borrowed from the cluster-level association. My life is different. I am able to send my brother to school. We are able to rent a good house and have comfortable beds. I also opened job opportunities for two other people who assist me in my cafeteria,” says *Yeshe Kebede of Merssa.*

Geneva Global Services

Project discovery. In consultation with field experts, Geneva Global finds superior programs that correct situations of the greatest human need.

Field investigation. References are checked with independent sources who know the organization.

Site visit. Before recommending a project, a Geneva Global staff person or Geneva Global Network member visits the site to verify the information we gather.

Desk research. Best practices and other reference information are used as yardsticks to measure the project.

Peer review. During research, information gathered and the description prepared must pass three quality control checks.

Expert review. A Geneva Global sector manager checks findings and recommendations.

Deal structure. A Geneva Global researcher confers with the implementer to reach agreement on expected results, timetable and criteria for evaluation, use of funds and budget.

When you fund this project, Geneva Global will:

Document the agreement. Before money is sent to the project, a Memorandum of Understanding is signed that details expected results, timelines and acceptable uses of funds.

Assist with international funds transfers. As you require, Geneva Global will simply provide wire transfer instructions or will handle the entire process on your behalf.

Obtain receipt of funds. Geneva Global confirms when grant funds arrive with the implementer.

Check progress. Early in the project, usually about 90 days, Geneva Global confirms that the program is proceeding according to plan. The lead analyst is available to the implementer for advice and consultation throughout the project.

Measure results. Shortly after conclusion of the project, Geneva Global collects data from the implementer and compiles a concise analysis of project outcomes and lessons learned. For every project you fund, you will receive a Geneva Global Results Report.

Concept — *Approach to Addressing the Need*

Key strengths

- Women’s participation and support play a significant role in breaking the cycle of poverty. Establishment of support groups has been a successful approach to empowering women without creating dependency. The implementer’s provision of credit facilities to poor women has had a significant impact on communities.
- This project plays an important role in improving household food security through increasing involvement of women.

Key risks – low

Design — *Effective and Proven Methods*

Key strengths

- This project is consistent with past design. The project will improve women’s status in the community in addition to addressing household food shortages. In 2005, WSO reached 690 women with a similar program.
- WSO staff are available in weekly self-help group meetings for training, advice and encouragement.
- Loan criteria require women to prepare viable business plans and save on a weekly basis.
- WSO clearly states requirements for the program to the community through its orientation workshops, and considers applicants based on eligibility under those criteria.
- Needs assessment and baseline data gathered by WSO with its government partners, as well as information collected through community meetings, confirm the need for this intervention.
- WSO organizes workshops in which local leaders discuss community problems and help develop solutions.

Key risks – medium low

- Unlike many microloan programs, WSO offers loans with a wide range of repayment periods. However, group leaders determine loan periods according to members’ explanations of their needs.

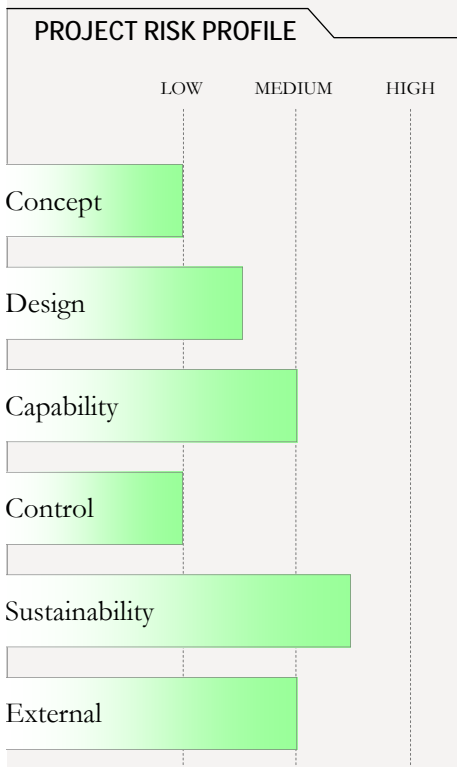
Capability — *Leadership Depth and Expertise*

Key strengths

- Qualified leadership has proven track record, demonstrated integrity and acceptance by the community.
- Leadership responsibilities are distributed among several leaders, helping to ensure the project’s continuance if one or two leaders become unable to serve.
- Implementer works closely with local government.
- Leadership has adequate capacity to meet regularly with the staff and volunteers for supervision. Staff are provided appropriate training, and monitored and evaluated regularly.

Key risks – medium

- Staff’s cultural background may vary from that of beneficiaries, but trained and experienced WSO staff have shown the ability to develop productive relationships with beneficiaries.
- Two leaders are new, but WSO has plans for their training and preparation.



Control — *Transparency, Governance and Financial Oversight*

Key strengths

- WSO has stable management, independent governance, externally audited financial statements and secure fund transfer measures.

Key risks – low

Sustainability — *Lasting Impact*

Key strengths

- WSO has a significant base in the community through continued strong relationships with self-help group members. Community-based strategy fits well with Ethiopian culture. After two years, self-help groups and cluster-level associations will be operated by communities independently of WSO. Cluster-level organizations will help cover their costs by retaining 2% of interest payments.
- Group members have demonstrated commitment to timely repayment of loans.

Key risks – medium high

- Ethiopian law prohibits NGOs from using income-generating projects to fund organizational costs; revenue must directly support beneficiaries. WSO relies on external funds, although it receives consistent, long-term support from local and international donors.

External — *Factors Outside the Implementer's Control*

Key strengths

- WSO has already secured additional funds for this project.
- Implementer has solid relationships with local communities and government.

Key risks – medium

- Economic or civil instability could affect project.
- Area suffers from occasional drought or heavy storms.



Ethiopia

Population: 70.0 million
Population younger than 15: 45%
Average annual population growth rate: 2.2% (compared with 1.2% in the U.S.)
Urban population: 16%
Languages: Amharic, Tigrinya, Oromigna, Guaragigna, Somali, Arabic, other local languages, English (major foreign language taught in schools) (CIA World Factbook)
Life expectancy: female 43, male 42
Maternal mortality (deaths per 100,000 live births): 850 (compared with 17 in the U.S.)
Infant mortality (deaths per 1,000 live births): 110 (compared with 7 in the U.S.)
Under-5 mortality (deaths per 1,000 live births): 166 (compared with 8 in the U.S.)
HIV prevalence (ages 15-49): 4.4% in 2001
People with HIV: 1.5 million in 2001
HIV-infected children (0-14): 120,000 in 2001
AIDS orphans: 720,000 in 2001
HIV-related deaths (annual): 120,000 in 2001
Literacy (15 and older): female 34%, male 49%
Gross national income per capita: \$110
Population living on less than \$1 daily: 23%
Population living on less than \$2 daily: 79%
Malnutrition among children under 5: 47% (compared with 2% in the U.S.)
Mothers ages 15-19 (births per 1,000 females): 90 (compared with 50 in the U.S.)
Children in the labor force: 57% (2001, compared to 0% in the United States)
Religions: Christian 55%, Muslim 35%, traditional ethnic 10% (World Christian Database)
2005 U.N. Human Development Index rank: 170 of 177 countries

HIV and AIDS data are from UNAIDS. All other data are from the World Bank unless otherwise noted.

Organization

Women Support Organization (WSO)

Addis Ababa, Ethiopia

Founded

WSO was founded in September 1995 and registered with the Ethiopian government in April 1997.

Mission statement

“To bring sustainable development through the community[’s] active participation and empowerment.”

Affiliations

- Canada International Development Agency, Gatineau, Canada
- Deutscher Entwicklungsdienst (German Development Service), Bonn, Germany
- Danish International Development Assistance, Copenhagen, Denmark
- Christian Relief and Development Association, Addis Ababa
- Pact Ethiopia, Addis Ababa
- Ipas Ethiopia, Addis Ababa

Active programs

Description	Inception	People helped, 2005	Number of full time, part time, volunteer staff
Gender and sexual violence prevention	2006	13,000	Five full-time
Economic empowerment and education groups	2006	750	Four full-time
HIV prevention education	2005	7,000	One full-time, 18 volunteers
Alternative basic education	2005	700	13 full-time
Adolescent reproductive health promotion	2003	18,000	Three full-time

Overall organization revenue sources (income) and spending (expenditure) in U.S. dollars

Income	2003	%	2004	%	2005	%
U.S. donor	57,892	43	10,474	9	51,887	35
U.K. donor	36,431	27	2,954	2	48,658	32
Other donations	41,364	30	109,671	89	49,264	33
Total	135,687	100	123,099	100	149,809	100
Expenditures	2003	%	2004	%	2005	%
Women's programs	67,139	68	59,047	62	85,321	66
Salaries	17,632	18	23,768	25	22,681	17
Administration	13,852	14	12,777	13	21,743	17
Total	98,623	100	95,592	100	129,745	100
Surplus/(deficit)	37,064		27,507		20,064	

*Exchange rates were 8.2780 Ethiopian birr (ETB) to \$1 in 2003, 8.3551 ETB to \$1 in 2004 and 8.6802 ETB to \$1 in 2005.

Financial statements

Prepared: Monthly
 Reviewed by: Board of Directors
 Externally audited: Yes, year ending Dec. 31, 2005

Complete bank wire transfer
 on file at Geneva Global: Yes

Profiles

Aman Wabe, executive director, holds a bachelor’s degree in agricultural economics from Alemaya University of Agriculture, Alemaya, Ethiopia. He worked with the Adama district Ministry of Agriculture planning and programming department in East Shoa, Ethiopia, and with the African Development Aid Association, Addis Ababa, as food security project senior expert and program officer.

Nigussie Hailu, project officer, has a bachelor’s degree in agricultural economics from Alemaya University.

Asfaw Tefera, field office coordinator, has a degree in forestry from the Wondo Genet College of Forestry, Wondo Genet, Ethiopia. He worked as a natural resource manager in Addis Ababa with the Waverly, Iowa-based Self-Help International, responsible for gender mainstreaming and community mobilization.

Leadership

Governance

A Board of Directors meets quarterly to oversee strategy and program implementation and to review finances. Members are:

- Dr. Mulugeta H. Gebriel, chairman (director, health department, Concern Ethiopia, Addis Ababa)
- Elizabeth Gulma, deputy chairwoman (National Oil Co., Addis Ababa)
- Nemera Woyyesa (program officer, Addis Ababa-based partnership of Maynooth, U.K.-based Trócaire and London, U.K.-based Catholic Agency for Overseas Development – CAFOD)
- Mesfin Messele (lecturer, Addis Ababa University)
- Demeke Argaw (manager, Ethiopian Human Rights Council, Addis Ababa)
- Dr. Tsegaye Awano (physician, Black Lion Hospital, Addis Ababa)
- Zalalem Defar (Shola Private Co., Addis Ababa)

Policies

Related parties in management or governance:	No
Staff and/or Board reflect the spectrum of ethnic groups or tribes:	Yes
Women in supervision or management:	Yes

Leaders

Responsibility	Name	Title	Years of related experience	Years with organization	Years in current role
Overall project management and organization	Aman Wabe	Executive director	16	1	1
Program coordination	Asfaw Tefera	Field office coordinator	4	1 month	2 months
Project and program coordination and management	Nigussie Hailu	Project officer	12	2 months	3 months
Project coordination	Beneberu Ayele	Project coordinator	4	1 month	2 months
Project management	Mohammed Hus-sien	Assistant project officer	3	3	2
Project implementation	Mohammed Ali	Community development facilitator	17	3	3
Project implementation	Shewaye Abebe	Community development facilitator	6	4	4

Who is Geneva Global?

Geneva Global works for donors. We are not fund-raisers for charities. We do not promote our own projects. Rather, we are a service for thoughtful donors who want measurable results from the money they give. Geneva Global provides independent research, insightful analysis and grant management so our clients can invest where their giving changes the most lives. In short, we help you accomplish more with the money you give.

What is a *Delta Score* and how is it calculated?

The Delta Score is a universal measurement that makes it possible to compare projects, regardless of type or location. The Delta Score calculates the depth and breadth of Life Change from a project and compares it to the most common form of international giving, child sponsorship. The scoring system is calibrated so a Delta Score of 1 equals successful sponsorship of one child. This means a project with a Delta Score of 7 is expected to produce seven times more Life Change than if an equivalent amount of money were spent on child sponsorships.

What do you mean by *Life Change*?

One of the most serious flaws in traditional philanthropy is the lack of ways to measure success. How do you know whether your contribution did any good? Geneva Global uses Life Change to measure success in giving. We define Life Change as a direct, material and measurable difference in the quality of a person's life. A life is changed when an AIDS orphan is integrated into a loving family, when a mother achieves economic security by starting a small business, when an infant's life is saved by a vaccine, when a girl completes her education or when a slave becomes free from bondage.

What is the *Risk Adjusted Range*?

The comparable term in investing is "volatility." Every project involves risk. We assess up to seven categories of risk. The Risk Adjusted Range shows the range of likely Delta Scores for the project based on the combined risk. A project with low total risk will have a very narrow Risk Adjusted Range (for example, 7 to 9 with a Delta Score of 8), while a project with high total risk will have a broader Risk Adjusted Range (for example, 4 to 12 with a Delta Score of 8).

What is the *Grant Profile* and how is it determined?

We only recommend projects that, based on Geneva Global's extensive experience, have acceptable levels of risk. However, tolerance for risk varies among donors. The Grant Profile is a simple way of summarizing the total risk associated with a project. What is your personal giving style? Do you have an appetite for courageous projects that operate in difficult and even dangerous situations? Or do you value stability? Geneva Global finds, researches and recommends projects that range from daring to stalwart. The Grant Profile is an at-a-glance indicator of which giving style best matches the amount of risk for a particular project.

Who pays for Geneva Global's research?

Investigating projects in foreign countries is difficult and costly. The benefits, however, are tremendous. Geneva Global clients discover they are able to obtain 10 and sometimes as much as 30 times the results compared to traditional methods of giving. The increased results far outweigh the modest professional fees Geneva Global charges. Contact your Geneva Global advisor for fee details and information about all the services you receive.

Whom do I contact to fund this project or ask questions?

Contact your Geneva Global advisor.
If you don't have an advisor, please contact
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