

The Impact of Self Help Association

**Exploring the Contributions of Self help Association in the  
Case of Keber Laregawiyen Organization**

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## **Chapter One**

### **1. Introduction**

According to Tungdim et.al (2002) old age is generally the chronological age, a universal phenomenon and a challenge to everyone, who reaches it irrespective of occupation, skill or learning. According to (World bank2000) studies report elderly as one of the groups experiencing deprivation because of their stage in the lifecycle. Hence, this research is done having an objective of exploring the role of self help associations in improving the lives of elderly women in the case of Keber Laregawiyen organization in Addis Ababa. Accordingly, the researcher has used a qualitative research methods and tools that can yield the needed data.

The research has revealed that elderly women have got substantial psychosocial and economic benefits from IGA. Beyond this, it was found that involving in the IGA paved the way to increase their participation in the scheme and helped to build their self steam to accept and support each other. Apart from this it was found that elderly women have great interest to engage in IGA but have limited interest to access loan from MFI due to various reasons.

The paper is organized in a way that can enable readers to have a clear understanding on the overall themes and issues addressed in the paper. Accordingly, the first part of the paper addresses the background followed by statement of the problem. The second chapter presents reviewed literature. The third chapter of the paper discusses the methodology utilized in this research. This is followed by the fourth chapter that deals with the findings of the research. The final chapter provides the discussion that the researcher presented in light of the findings that informed the conclusion and forwarded recommendations for further research.

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### **2. Background**

The traditional extended family is characterized by being extended in its composition where three generations family members live together have a defined role and responsibility to run the healthy family life. In this family structure, the gender role is clearly defined and the grandparents are also involved in certain domestic activities like child raising, housekeeping and some other tasks.

According to Cheston &Kuhn(2007) study with regard to the social aspect the family members are strongly connected and every member has an obligation to participate in the house hold chores helping the weak and provide social and emotional support to the disabled, elders and children. The same study reported in the contemporary world due to the evolved social reality the family have gained different structure where some of the role of the family has been shifted to institutions established to perform social welfare activities

Furthermore, the research conducted by Teferi and Endeshaw (2006). Research revealed the change in family role demand the members to involve in outdoor low wag activities which is in adequate to cover basic house hold needs and to secure finance for emergency and social affiliation.Thus the prevailing socio economic condition deteriorates the socio cultural values and support system to support elders and disabled family members which predispose vulnerability for various ssocio-economic and psychological vulnerability.With regard to elderly poverty women elders are severely affected when compared with their male counterpart and according to Assefa Baleher & Frehiwot Yirsaw (2003). Study As the result of low income the socio-cultural norm towards helping elders get weakened and because of the elders limited resource they become poor neglected and helpless. Thus, the aged poor women are migrated to the nearer town and city to find means of living in which most of them end up living on the street and involve in begging.

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Addis Ababa is the city where many poor people particularly aged women and men are migrating from different corner of the country to find life security and shelter. The government pension service is inadequate to cover the need of all poor elders. Thus Ethiopia endorsed National Social Welfare Policy in 1994 and adopted to Development Social Welfare Policy (DSWP) in November 1996 which has three main policy strategies including Developmental, prevention and rehabilitation and has a goal to create social condition conducive to the healthy life and sustainable development. The policy mainly aim to provide main basic welfare service for all Ethiopians particularly targeting the disadvantaged and marginalized (disabled, women youth elderly and those emotionally an psychological deprived people) Since the policy is at the infant stage there is no sound government welfare program Assefa Baleher & Frehiwot Yirsaw( 2003). There are over five welfare organizations working in elderly support.

Keber Laregawiyen Megbare Senay Derejit (KAMSD) is a charity welfare endogenous organization established by national visionary philanthropists. The organization is providing three major services institutional support, community based service and reintegration for the destitute and poor elders. According to KAMSD strategic document (2011-2015) report the organization is operating in Addis Ababa city of 5 Woredas (Yeka Woredas 6&2, Lideta 1, Gulale and Cherkose).

### **3. Statement of the problem**

According to the report indicated by the (Center of Social Justice, 2001).The situation of aging and the cause of poverty is associated with inter generational by its origin. Some other studies also have been indicated one of the occurrences will be due to the reduced working capacity of generating income for the family.he study finding conducted by -Sherlock (2000) also asserted that a reduced capacity of income generating and the experience of chronic illness are likely to increase the vulnerability of elders to fall in to poverty especially in

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developing countries. The qualitative evidence gathered by Help Age International (2008) reported that the existence of severe and long term poverty is considered as a major risk factor for older people in the developing world like Ethiopia.

In the case of Ethiopia the aged and seniors are culturally respected in which family and community support system is relatively strong. However, a significant number of older people are lowly due to displacement, separation, famine, war, disaster and others factors (Baleher & Yirsaw, 2003). This problem is worse especially on elderly women. And there is an increased mobility from the habitation to the nearer city to get livelihood security by engaging in a low wage daily labour, in begging and through support from the relatives. In the family setting older people are often neglected and denied to access adequate food and health services when compared to other family members. Adding to that they are also disproportionately affected at the time of drought and the coping mechanism to avert the situation is very limited. They may sacrifice to save the life of other family members by refusing food, eating last or preferring to be left behind when family migrate Help Age International (2008).

Furthermore, this situation is not critically identified by the government and aid agencies in Ethiopia. Vulnerable old women particularly the bed ridden or itinerant beggars are not visible and are rarely prioritized for different social development interventions Baleher & Yirsaw (2003). Besides, the capacity and initiatives of the government and other stakeholders to integrate the issue of elders in comprehensive manner is very limited. For instance, there are very few welfare schemes in the country that specifically address elders. In most cases, elders are overlooked from sustainable economic empowerment programs when compared with young. Also in Addis Ababa, the extent of the problem is very huge where people are migrated from different corner for search of job and livelihood security. Comparatively the magnitude of the problem is very severe in old age people where engaging in low wage activity to secure life is very challenging. Therefore,



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the only option they have is to involve in begging activities to sustain life (Baleher & Yirsaw 2003).

According to Help Age International [HAI], (2004), Elderly women in Addis Ababa are socially and economically neglected and the government pension policy is not able to address multiple problems. Some humanitarian organization have been committed to work in the area of elderly support to reduce the degree of poverty by providing rehabilitation services and community based supports through the initiation of self help IGAs.

This study aims to provide overview information about the social and economic realities of elderly women and the role and efforts of KAMSD that employed a strategy to tackle old-age poverty and promotes social inclusion through self help association. The study also highlights the achievement and challenges of the association encountered in the process of income generating activity implementation.

### **4. OBJECTIVE OF THE STUDY**

#### **4.1 General Objective**

The general objective of the study is to explore the role of self-help association in improving the lives of elderly women in the case of Keber Laregawiyen Megbare Senay Derejit in Addis Ababa.

#### **4.2 Specific Objectives**

- To explore the contributions of self help association in improving the situation of elderly women
- To explore the changes observed in the lives of elderly women and to identify the challenges encountered.
- To depict recommendations for further social work research in the areas of elderly women.

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### **5. Research Question**

The general objective of this research is to explore the role of self help Association in improving the lives of elderly women in the case of KAMSD organization in Addis Ababa. Accordingly, the research has taken the following questions as a benchmark

- What is the contribution of self help association in improving the lives of elderly women?
- What significant changes have been observed in the lives of elderly women prove the lives of elderly women?
- How do the elderly women recognize the change in their lives and explain challenges?

### **6. Scope of the Study**

This research seeks to build on the growing body of research on the topic, blend academic and practitioner perspectives and experiences, and encourage further exploration and dialogue on the subject. Methodologically; the researcher solely relied on qualitative approaches with correlated data collection methods and tools. Specifically, FGD, ID and Observation. This was preferred primarily due to its appropriateness to capturing all the necessary information pertinent to the objectives of the research. At the outset of this research, the researcher had hoped to find more literature that would allow differentiating between the types of impact that can be expected from different types of self help income generating activities and methodologies, but it was very scanty. Apart from the relationship between participation in self help programs and empowerment of elderly women, a number of other areas related to the empowerment of elderly women are not addressed in this study. Thus the paper was not exhaustive presentation of all that is known about the subject of self help initiative and empowerment of elderly women in Addis Ababa. But, it was focused on the case of KLMSD organization.

## **7. Significance of the Study**

It is hoped that this research will add to the limited knowledge available in Ethiopia on the social, cultural, and economic situation of urban poor elderly women. Moreover, this research will provide information on the socio-economic constraints facing such people and the need of collaboration among different actors. The outcome of the study also contributes towards informing policy review and the development of realistic socio economic intervention for elderly. Furthermore, the study result also provides an insight for social work education and research.

## **8. Operational definition**

The following acronyms were operationally defined for the sake of this research in order to help the readers to understand the definitions throughout the study.

### **Elder**

According to the Organization an elder is a person whose age is 55 and above and who doesn't have any means of living and destitute. Thus, the same definition will be utilized for this study.

### **Income generating Activity (IGA)**

A scheme established for poor elderly women who are in similar socio economic status to improve their income.

### **Self – Help Group (SHG)**

A voluntary association established for poor people, who have similar socioeconomic background organized for support.

### **Micro Finance Institute (MFI)**

Government initiated poverty reduction program which provide saving and credit facility to run micro business

## **CHAPTER. 2**

### **2.1 Literature Review**

Old age is the last stage of the normal life span in human beings. However, the definition of old age is controversial and varies greatly from one culture to another as it lies in biological, psychological and social frameworks (Keith, 1980: 175; Beaubier, 1980: 21; Homes, 1980: 277-278; Orwoll and Perlmutter, 1990: 145; Fray, 1991 (b): 82). However, The most commonly accepted definition of elderly people in both developed and developing countries is found in social policy documents that define retirement ages (Abera, 1996). For statistical and public administration purposes, however, age of eligibility for retirement (chronological age), which is 60 or 65 for developed countries and 55 for some developing countries of Africa including Ethiopia (Teshome, 1996), is a mark of old age.

Nowadays, the world's population is aging due to improved public health services in both rich and poor countries, which results in significant growth of life expectancy at birth. Evidences show that there were about 200 million people over 60 in the world in the 1950s. In the year 2000 this number has already reached 550 million, and by 2025 it will be about 1.2 billion (Randel et al., 1999). In Ethiopia, this cohort group has a significant number. According to Ethiopia's population and housing census report, the proportion of population aged 65 years, over was 3.4 percent in 1984, and remained constant at 3.2 percent both in 1994 and 2007 Censuses (CSA, 2007). This shows that there was no significant change percentage-wise in the population of elder persons between 1984, 1994 and 2007. Specifically, there are 2.33 million elders (1.3 million are male and 1.03 million are female) throughout the country. When we come to Addis Ababa there are close to 92,000 elders of both sexes where 52% are female and the remaining 48% are male(CSA,2007).

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### **2.2 Challenges Of old Age**

Maintaining good psychosocial wellbeing enables older people to remain independent, stay socially engaged, and enjoy a good quality of life. The study conducted by Kristen,(2007), asserted that older women, however, face distinctly different challenges in maintaining their health as compared to their older men counterparts ,Moreover the same study (Kristen,2007) evidenced that in terms of longevity older women live longer, develop different chronic conditions, and experience a higher prevalence of functional limitations than older men. Awareness of these differences may enable the needs of older women to be addressed more effectively.

Unlike other age cohort, elderly women have special needs and problems since they face different challenges that are detrimental for their physical and psychosocial wellbeing. The study conducted by Cox (1988:36), asserted age stratification theoretical paradigm for example assumes that persons of different age categories are viewed and treated differently in all societies that evidenced the forms of services available to the elderly. In most developed countries elders are supported through institutional care. However, the support mechanism of older developing countries like Ethiopia is embedded in the kinship institution. In Ethiopia, family structure has been and still an important source of support in terms of provision of food, shelter, financing health expenditure, and etc, to elder members. The following are some of the challenges that elders face.

### **2.3 Chronic Old Age Poverty**

Poverty, narrowly defined as lack of material means has an impact on older people. However, According to (WHO, 2000), old age poverty is a consequent inability to participate effectively in economic, social, and political life. Existing data on the level of poverty among elderly women in Addis Ababa is extremely sparse to understand the impact of poverty on their wellbeing. However, Lloyd Sherlock (2000), have been evidenced a reduced capacity of income

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generating and the experience of chronic illness are likely to increase the vulnerability of elders to fall into poverty. This holds true for our case since there is no sufficient data on level of poverty among elders of Addis Ababa but it is highly observable that elderly women are vulnerable for economic problems.

According to, World Bank (1995), participatory poverty research gender, poverty and social exclusion were identified as potential factors on associated with vulnerability. These factors are also profoundly interconnected with age. In many communities age, marital status, and gender are factors in local definition of poverty. Older people especially widowed women are amongst the poorest as defined by poor people themselves. The World Bank funded participatory assessment in Ghana for example, found that the combination of women of age, widowhood and lack of adult children were frequently associated with chronic vulnerability (Nortometal, 1995). According to Help Age International and Cord aid (2011,P6,7) research indicates that Ethiopian older women are often unable to achieve household security as a result of unreliable sources of income, instability in their livelihood, and lack of diversified livelihood.

### **2.4 Health Challenges Of old Age women**

Because women live longer and experience more functional limitations than men, health care services specifically a long-term care is vital for their wellbeing. Older women, however, face distinctly different challenges to maintaining their health compared with older men (Kristen, 2007) .Health in old age is greatly determined by the pattern of living, exposure and opportunities for health protection over the life course (Kalache, Sen. 1990). Available data on the extent to which Ethiopian older women access health service is limited (WHO/HAI, 2000). The fact that Ethiopia is not a welfare state, the elderly are not obtaining comprehensive health care and support.

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### **2.5 Losing social integration**

According to Rowe & Kahn (1998). The most important aspects of individual's age and wellness is related to their ability to develop and maintain strong relationships and social support systems. It is also important to mention that loneliness or a lack of social interaction is considered a major health risk factor (Unger, McAvay, Bruce, et al, 1999). Activity theory view that normal aging involves maintaining the activities and attitudes and suggested the importance of more activities for an elderly people to engage in for a better and life satisfaction (Evers, 1980).

According to Rowe and Kahn (1997) research religious beliefs, social relationship, perceived health, self efficacy, socio economic status and coping skill have a positive correlation among others to their ability to age more successfully. The 'theory of disengagement' states that retirement or a gradual withdrawal from social roles and a decreased involvement with others is typical of old people. Consequently, the theory argues with Comminmg and Henery, 1961: 14, Richard et al., 1962; Madox, 1966; Havigurst & Tobin, 1968; Streib and Schneider, 1971: 87; Vatuk, 1980: 137; Atchley, 1991:294). in that, at the time of their demise, society will not suffer from any breakdown as the young would fill the social s. However, research has shown that people in traditional societies the majority do not have formal employment and the elderly do not withdraw from social relationships.

network on the risk of physical decline in elderly are greater in women than men. This is partly explained that women generally tend to marry older men have relatively lower average life expectancies, women aged 65 years and over are more likely to be widowed than older men. Consequently, there are older women living alone than older men and the percentage of older women living alone increases with age.

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Several researches (Bovbjerg & McCann, et al, 1995; Krause & Borawski-Clarke,1994.have been evidenced that social relationships and social support systems are serving as protective and supportive factors by providing tangible assistance such as food, clothing, shelter and others in which this type of assistance enable elderly person to remain socially active even though they may not have the means to do on their own. Moreover, social relationship and support systems benefit individuals by enhancing self-esteem, providing encouragement, and promoting healthy behaviors.

Social exclusion on the other hand has the potential to separate the elderly from their society, which has an impact of poor housing, low income , ill health and personal in security (Maltby, 1997). However, studies in developing countries revealed that the informal network of the families and community members buffers the elderly from social exclusion. But social inferiority, isolation, physical weakness and vulnerability make old age people to social dysfunctional.

According to, Leonard Breen, (Cited in Macionis 1991:386) older people have a clear social identity based on the ascribed status of being old, and are typically subject to discrimination and prejudice. Therefore, this leads them to have low income, low status and unequal opportunity and generally being viewed as inferior (Cox, 1988 Macionis, 1991). In addition, Symbolic interactions theory signifies the importance of social inclusion for elderly women in a sense that the behavior of older people may depend largely on the reaction of significant others in their immediate social milieu (Cox, 1998:P41-42).

### **2.6 Women Empowerment**

According to Keller and Mbwewe (1991).women's empowerment is a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination.



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Women's empowerment is a multidimensional and it is very difficult to measure. It comprises the entire complex of interactions, roles, rights and statuses that surround being male versus being female in a given society or culture (Mason, 1997). There are a lot of approaches that aims to empower women in Ethiopia, though; most of them are narrow in their approach, content and dimension.

### **2.7 The Concept of Self Help**

In most of sub-Saharan African countries the traditional family structure play a pivotal role in providing support for elders in which family and the community are the primary responsible unit where the basic source of support is household. However, the traditional sense of duty and obligation of the younger generation towards the old is being eroded, in which the traditional values are declined. Furthermore, urbanization affected the demographic nature of the family according to (APT, 1995, P.156) the ability of modern family to support elderly is impaired by employment of women who are the main care givers of the elderly. To mitigate the effect of poverty several attempts have been initiated. In sub-Saharan Africa different efforts have been taken to reduce the situation.

Self- help initiative is one of the potential poor women empowerment strategies designed to alleviate poverty. Self helps is a Self-governing groups, whose members share a common social and economic concern and give each other emotional support and material aid, charge either no fee or only a small fee for membership. And place high value on experiential knowledge in the belief that it provides a special understanding of a situation.

According to Activity theory, activities that substitute the role of elders should be found for those activities and roles that had been given up by elders (Atchley, 1985: 200-201; Cox, 1988:30-31). Engaging in self help groups, thus, pave the way for elderly women to be satisfied for having something to do and

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providing mutual support for their members. However, self help can be used as a strategy for self sustaining economic empowerment especially for poor women to improve life. Thus, very poor members of the community are organized to form self Help group which is informal association established voluntarily with small size (15-20) poor and homogenous people in terms of similar socio economic condition and social status.

### **2.8 Self help Association and Micro finance program**

According to (Swain et al., 2008, P.1), Micro finance programmers are initiatives focusing on small loan provided to the poor self help association and have been promoted “to address the concerns and needs of poor households that marks and government fail to adequately meet” MFI is also currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment.

The Social processes of micro financing programmers strengthens women’s self esteem and self worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro-finance programmers enable women to contribute to the household economy, increasing their intra-household bargaining power. Thus, micro financing through Self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men

### **2.9 Impacts of IGA on Women’s life**

Several microfinance and microenterprise support programs have observed improvements in women’s status in their communities. Contributing financial resources to the family or community confers greater legitimacy and value to women’s views. And gives them more entitlements than they would otherwise have. According to, Help Age International( 2008) Studies of microfinance

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showed that the women themselves very often perceive that they receive more respect from their families and their communities-particularly from the male members than they did before joining microfinance program. Financial empowerment or as commonly regarded, engagement in IGA has impact on decision making capacity of elderly women. Self-confidence is one of the most crucial areas of change for empowerment, yet it is also one of the most difficult to measure or assess. Self-confidence is a complex concept relating to both elderly women's perception of their capabilities and their actual level of skills and capabilities (Begum, 2010).

Accesses to credit and participation in income-generating activities (IGA) also have an impact on women's status and gender relations in the house hold. It is assumed to strengthen women's bargaining position within the household, thereby allowing her to influence a greater number of strategic decisions. Particularly in poor communities, men's domination of women is strongest within the household. Although there have been a few studies that have asserted that women's participation in microfinance leads to an increase in domestic violence, most practitioners have reported the opposite experience. The concerns arise over a "backlash effect" that may occur as a result of women challenging gender norms and asserting their rights. Microfinance programs can strengthen women's economic autonomy and give them the means to pursue nontraditional activities. In some cases, women who begin to assert themselves and their opinions in their households incur the wrath of angry husbands who feel their authority and sometimes their reputations are being threatened by their wives' behavior (UNFPA, 2008).

### **2.10 Developmental Social welfare policy of Ethiopia**

Ethiopia is facing a history of wider range of social and economic poverty highly associated with factors like un controlled population growth, and food

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insecurity for a decayed .Since the government is not a welfare state till 1994 there was no such a welfare policy formulated to address the socio economic problem of the poor.

The Federal Democratic Republic of Ethiopia being aware of the negative implication brought about by the non-existence of social welfare policy in Ethiopia, and based on the umbrella National social policy of 1994 adopted the Developmental Social Welfare Policy (DSWP) in November 1996. The three main features of the policy include Developmental, Preventive, and Rehabilitative and have the goal to create social condition conducive to a healthy life and sustainable development. Although the policy aimed at promoting basic social welfare services to all Ethiopians, the elderly, especially in need of care and support are one of the prime targets. However, even if the policy is in place there are a lot of implementation gaps that need revisions. Issues around social security, reducing poverty, improving rural livelihood of elderly, awareness raising work to change the attitude of organizations (MFI).

In addition activities stated under separate objective that need special attention are like activities enabling elderly to be engaged in production work through IGA, raising awareness of organization engaged in encouraging investment and expanding of micro and small enterprise to take into account in the delivery of their service activity, equitable access to credit facility and income generating resources and others. However the policy have also some gaps in the area of implementation of the formulated policy and regulations .

## **2.11 Theoretical and Conceptual framework**

### **2.11.1 Theoretical framework**

There are a number of different theories of aging, which strive to explain aging in light of biological, psychological and social discipline (Hoyer, et.al.,

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1999). Among the major psychosocial theories that focus on elders, this research has taken the two common psychosocial theories of aging such as theory of continuity and activity theory as a central point of emphasis in conceptualizing and analyzing the issue IGA and elders psychosocial wellbeing.

Continuity theory of normal aging states that older adults will usually need to maintain the same activities, behavior, personality and relationship as they did in their earlier years of life. According to this theory, older adults need and strive to maintain this continuity of lifestyle by adapting strategies that are connected to their past experiences (Hoyer et al., 1999). This is an important notion this research since it assumes that elderly women need to maintain their past experiences and engagement they used to have. Different literatures show that one of the benefits of community base organizations in Ethiopia like Idir is their importance to assure social cohesiveness and bondage through mutual support (HAI, 2004).

Activity theory is another theory taken in this research that proposes successful aging as it occurs when older adults stay active and maintain social interactions describes the psychosocial aging process (Lemon, Bengtson, and Peterson, 1972). This theory suggests that a person's self-concept is related to the roles held by that person in terms of maintaining other roles, such as familial roles, recreational roles, volunteer & community roles (Neugarten, 1964). This theory is taken in this research primarily because it focuses on issues that the research prioritized such as engagement in IGA as a substitute role for elders in the community.

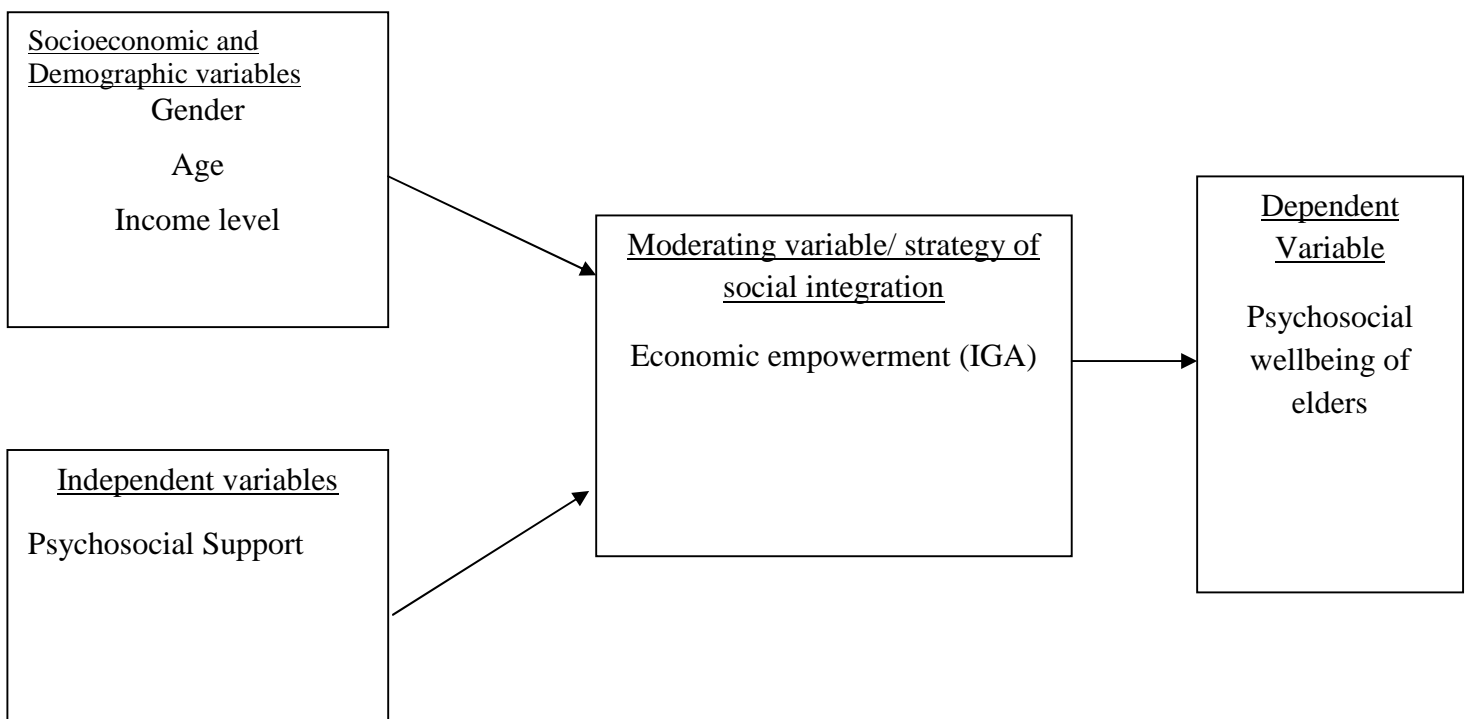
The study conducted by Bernice Neugarten (1964) asserted that satisfaction in old age depends on active maintenance of personal relationships and endeavors. Available literatures on support to the elderly women indicates the importance of financial and social support as an end by themselves (HAI, 2008,

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WHO, 2004) .study in contrary asserted that financial and social support systems are a means to an end to social inclusion and re-integration. This conceptual understanding is based on the work of Activity theory that states the necessity of engagement of elders in social interaction for their psychosocial wellbeing. In addition, it was based on the notion of continuity theory that states the importance of adaptive strategy that sustains elder's social engagement.

The researcher has assumed that one of the major challenges of the elderly women is losing engagement from social networks such as Idir that occurs due to socio-economic disadvantages. If so, providing specifically tailored financial and psychosocial support can enable elderly women to regain their social integration and brings back their self-confidence that laid the foundation beyond the commonly held assumption of having economic benefits

**Fig. 1 Conceptual model of the research**



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### 2.1 Conceptual framework

Erik Erikson has characterized old age as a period of "Integrity vs. Despair", during which a person focuses on reflecting back on their life (Pamella, 2004) It can also be social where expectations shape perceptions of how people of a certain age are supposed to behave, and influence how they are positioned in relation to gender, social class and ethnicity. This has let the concept of old age without general agreement on its conceptual definition (Roebuck, 1979).

On the other hand, Gorman (2000) have put old age as interrelated result of the aforementioned dimensions. He has stated the issue as ageing process is of course a biological reality which has its own dynamic. However, it is also subject to the constructions by which each society makes sense of old age. In many parts of the developing world, chronological time has little or no importance in the meaning of old age. Other socially constructed meanings of age are more significant such as the roles assigned to older people (Gorman, 2000).

This shows the challenge of incorporating all dimensions and set a workable definition for all cases. According to (UN,2001) report there is no a standard criteria adopted , but generally uses 60+ years to refer to the older population while being focused on numerical aspects. Wikipedia (visited at 2012) states Old age as “ages nearing or surpassing the average life span of human beings”. On the other hand, WHO define it as those people who are at the age of 55. For this study, the researcher has used 55 and above years of age and older as the general definition of an older person. In doing so, it was assumed that this would implicitly reflect the psychosocial and biological dimensions of aging.

## **CHAPTER 3.**

### **Research Design and Methodology**

#### **3.1 Study Design**

An exploratory approach was chosen to carry out the research to understand the psychosocial and the economic needs of elderly women involved the IGA in KASMD organization. The researcher was interested to study in the was chosen primarily to fill the gaps in academic and operational research on the areas of elders and their psychosocial and economic needs through collecting and analyzing their live experience.

#### **3.2. Study Participant**

The study participants of this research were elderly women age range from 55 to 70 organized in the self help association and fully engaged in the IGA initiated by KAMSD organization .The Woreds were purposively selected to include different IGAs found in different development stages. For the purpose of celerity and understanding the researcher briefly summarized all course of actions taken in a tabulated form .The major area described in the table was method of data collection, the total number of study participant, the sample of data collection and the sample area including the IGA categories.



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**Description of Respondents for the Study**

Area description	IGA category	Method of data collection	No of FGDs	No of interviews	No of participant
Lideta W	Bread baking	FGD and in-depth interview	1 FGD having 6 participant	3	3
Yeka W 6	Meal flour	FGD and in-depth interview	1 FGD having 6 participant	3	3
Yeka W 2	Bread baking	FGD and in-depth interview	1 FGD having 6 participant	3	3
KAMS D	Social worker Admin and finances	Key informant interview		2	1
Total			18		10

**3. 4 Sampling**

The study was predominantly focused on elderly women engaged in bread baking and meal flour IGA. In order to get adequate information and experience purposive sampling method was used to include different schemes and development stage. Thus, three IGAs (Yeka Woreda 2,& 6.and Lideta Woreda 1), two bread baking and one meal flour were selected . With regard to participant selection similar method was applied in which elders who are active participant and able to communicate were targeted.

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### **3.5 Inclusion Criteria**

The researcher considered the organization inclusion criteria in which elderly are operationally defined age between 55 to 70 to maintain consistency. The main reason for the standard was to accommodate elders who don't exactly remember their birth date and. Thus, this research uses similar age category and who are actively involved in the IGA and able to share their experience.

### **3.6 Method of Data Collection**

The main data collection techniques employed in this study were observation, Focus group discussion (FGD) and In-depth interview .The data collection was carried out at three targeted IGAs (in Lideta and Yeka bread baking and one in Yeka meal flour). Meal flour and Yeka braad baking centers. 18 FGD was carried out in these centers with elderly people.

### **3.7 Focus Group Discussion**

Each FGD group constitutes 7 -9 elderly women who are actively involved in the IGAs. To lead the discussion the researcher utilized a discussion guide throughout the process. The guide comprises respect participant, dignity and maintain ethical values in order to continuously follow data's related to changes before and after engaging in the IGA.

### **3.8 Individual Interview**

The research utilized a total of 11 interviews in which nine with elderly and two with key informant, drawn from KAMSD organization (social worker and admin and finance head). The researcher used open-ended questions for FGD data collections which are directly associated with the research questions and used interview checklist as a tool to grasp the participant opinions, experiences and perspectives. In addition for simplicity and clarity all data collection tools are translated in to Amharic language prior the data collection.

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### **3.9 Observation**

Observation was also utilized in order to capture information and to visualize who does what, how do people relate to peers, to learn about the level of group interaction and the overall group dynamics. Before the actual data collection process the researcher visited each study site with the organization social worker and carried out informal meeting with the IGA participant.

From the field observation it was understood the groups have shared role and responsibilities to run the daily routine activities .With regard to the group cohesion in some sites they have been started social support system to help each other in the case of sickness and death. In addition the researcher observed the innovative marginal scheme selling coffee established to generate income and sustain their business. The researcher also captured data's related to the participant feeling, emotions and different expression during FGD and interview which have an adding value for triangulation and ensure data credibility.

### **3.10 Data Quality Assurance**

Data quality was the core issue during questionnaire development, data collection, coding and the reporting stages of the research. In order to assure data quality and to reduce the chance of systematic bias, the researcher used different data collection method (individual interview, focus group discussion & observation). Subsequently, the researcher selected active and communicative people from FGD participant and interviewed to further explore in-depth information about the specific event and situation under the study. Thematic data analysis method was utilized to assure the trust worthiness of data. Creditability check was strictly undertaken by checking data's from one source with other. And data credibility was assured by using a multiple of data collection method (focus group discussion, In depth interview and observation) and then data triangulation was made. In sum, the researcher has assumed the findings are more credible, dependable and confirmable.

### **3.11 Data Collection Procedure**

As mentioned earlier this study is aimed to understand the contribution of self help association in the case of KAMSD to improve the life of elders Thus, Prior to the actual data collection the following processes were carried out.

- Identification and selection of three study sites (Yeka 2, Yeke 6. and Lideta 1)
- Preparation and reviewing data collection tools and procedures
- Field plan and pre arrangement to conduct the study

Subsequently, face to face verbal consent was carried out to obtain the participant approval to involve and to use tape recorder for data collection. During each group discussion and interview, the researcher briefly explained about the purpose, and benefit of the research. And self introduction was performed with different groups and individuals and finally a warm appreciation for their participation was provided. The researcher had exclusively conducted the study with the assistance of an experienced note taker.

### **3.12 Data analysis**

The data analysis and interpretation was carried out by the researcher and the results were carefully organized. The researcher utilized different data analysis procedure. A separate raw data file is prepared for each interview and focus group discussion for data cleaning purpose and went through common formatting process and printed. Then raw texts were prepared and the researcher read and internalized the content and obtained a clear understanding to identify theme in the text. After the texts have been clearly understood the researcher identified categories of themes and a continuous revision and reinforcement of category was made and sub topics were identified. Themes where coded to pertain logically consistent and reflective data that provide a picture of the phenomenon under the study. The audio tape information of in depth interview and FGD were transcribed verbatim

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and translated into the major findings. Tapes transcriptions, FGD report notes and summary notes were the sources for this. Using an editing approach, the major findings were categorized into different major themes and sub themes and summarized (triangulated) manually.

### **3.13 Ethical consideration**

Approval of the research proposal was obtained from the advisor and from KAMSD organization.. In addition, all the data collection tools were reviewed for cultural sensitivity and appropriateness for the age of the study participant .No harm principle was utilized throughout the data collection process and the right of the respondent to involve, refuse or to respond for few or all question was fully respected. Subsequently, face to face verbal consent was carried out to obtain the participant approval to involve and to use tape recorder for data collection. During each group discussion and interview, the researcher briefly explained about the purpose, and benefit of the research. Self introduction was performed with different groups and individuals and finally a warm appreciation for their participation was provided. The researcher had exclusively conducted the study with the assistance of an experienced note taker.

## **CHAPTER 4.**

### **Finding**

#### **4.1. Causes of Elderly Poverty**

During the study the participants were asked about the major cause of poverty and majority of the respondent said, the risk of being vulnerability was profoundly associated with having large family size and insufficient resource linked with low house hold income, lack of education and unemployment. From the FGD discussion it was understood the cause of large family size was due to lack of adequate information and knowledge about family planning services. The

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data captured from both FGD and Interview revealed that the average family size was range from 7-11. With regard to employment the majority of the participants were not having the experience of formal employment but, the potential means of income was based on road side small pity trade business (selling injera, vegetables, charcoal and other food items) with this regard one participant said

*“We have 11 children I am illiterate and don’t know about family planning. To sustain life I was involved in different small pity trade business. But life was still awful. As the result, our three child where passed away and the reaming were dropped out of school and involved in a daily labour activities”*

Some respondents were also reported that the cause of elderly poverty was associated with the limited involvement of women in organized sector .The reason was because of cultural consternate in which husbands are assumed as the major source of house hold income and illiteracy.

*“I am unemployed and the mother of 10 children my husband was a military my role was child care and baking injera for sell in my home .After my husband was passed away our income was dropped down and life become difficult to continue with small pension . Then all of my children were dropped out and involved in different low wage daily work to sustain the family life.”*

### **4.2 The contribution of Self help Association**

The data captured from focus group discussion and in-depth interview revealed the majority of the discussants were very happy and excited about being the member of the association .The advantage was recognized in terms of creating good opportunity for elders to restart their business terminated because of market inflation and lack of resource, besides the association was highly recognized as a means to strengthen the weakened social fabric loosen as a result of poor economy.

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Also the advantage of the association was profoundly helped to join similar group to improve emotional instability. One woman reflected in individual interview

*“W/r Alemitu, It was a life saving time for me. I am a widow and have no children previously I was engaged in road side business selling vegetables and food items’ I bring food stuffs from “Merkatoo” and re sell in front of my house. Because of the inflation my business was collapsed. And always I am asking myself do I have to go out for begging the job that I hate in my life .The Keble they enrolled me in the association and saved my life. And now as you see me I am very happy to be her with the group members I don’t want to be lonely at all. “*

The data captured from focus group discussion and in depth interview revealed that bringing poor elders together with similar socio economic background in to the IGA has a tremendous contribution to raise their hope to support each other and create emotional attachment. Again the majority of the respondent where recognized the advantage beyond economic benefit which has a contribution to social and good health outcomes. The case study captured during FGD

*“W/r Negasa, said whenever I came here all my sickness and depression will disappear. It is not the economic benefit I am inspired for you know our IGA is very infant. We are in the preliminary stage every one of the member is happy, and highly motivated to work hard .We have hope and encouragement .I am now a person who have a job and my neighbours are started respecting me .I have the motivation to come every day to the IGA”.*

With regard to social support the study finding revealed that Income generating activity was helped them to share various experience to solve problem collectively and plan to establish sustainable income. Moreover, involving poor elder women in social and economic activity will increase participation in development programs and contribute towards poverty reduction. Adding to that

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the IGA helped them to reduce frustration and to value themselves as part of productive community groups and to create future hope. Generally it was understood that the association brought a tremendous advantage for elderly women as a safe space for encouragement and sharing ideas with peers.

*“I was very proud of being the member of the IGA .Previously I have strong connection with traditional social network and with my neighbour we share a lot of things we support in difficult situation .But after my income is deteriorated they marginalized me and they stopped calling me for coffee in regular time and during holyday. But now they started asking about my current job and they even encouraged me. ”*

### **4.3 The contribution of MFI to change the lives of elderly women**

The majority of the study participants were familiar with MFI function and purpose .The participants clearly know the benefit of self help association but they showed very limited interest on MFI .The major reason was fear of uncertainty and inability to save the obligatory amount of money to access a loan. The major problems identified during FGD discussion was

*“We have to save around 2000 birr prior to access a loan .But we don’t have such amount of money we have the revolving fund which is actually getting deteriorated because of price rise. Therefore, we are not expecting profit we are working to maintain the scheme thus we want to start mini business by side to support our IGA ”*

Generally it was learned that saving and loan arrangement was not well reviewed in a way to serve all categories of poor people particularly for elderly .Thus, the major challenges identified by the majority of the participants was fear of taking legal responsibility to take credit which must be repaid in a given time, , lack of confidence and fear of death. The FGD participants reflected



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*“We know there is credit and loan facility in our Keble. A lot of time the Keble administration informed us to save and access loan .However how do we borrow we are week we don’t have confidence to involve in lone. As an option we want to contribute some money to start small business to generate income. The reason behind not to involve is you know it is lone you have to return it back including the interest in a given time how do we become confident to take such commitment who will pay if we are passed away.”*

The participants have mentioned that they have initiated support system through individual contribution to be used during sickness and at the time of death . But they don't know how to generate income out of this system. The inception of this IGA resembled as an ice breaker that paved the way to make money so that they support each other in a better way.

### **4.4 Changes observed in the lives of elderly**

During the study the participants were reported incredible improvements since they started the IGAs the most significant observable changes are associated with psychosocial and economic.

#### **Psychosocial change**

Respondents have stated that before their involvement they fill dependent on their children. However, after being involved in the IGA their self-esteem is getting better and feel happy and emotionally satisfied .Thus, as they have stated, their perception was dramatically changed and convinced that they are productive and contribute in the family

During the study the contribution of IGA helped to improve their life particularly in psychological and emotional perspective. And also they said working in the group create safe space for the members to share different issues, encouragement and the majority of the respondent agreed it is the place of happiness and joy. As it was explained, emotional health and social recognition.

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Data's captured from individual interview described involving in the IGA helped to increase visibility and reduced the community negative perception and helped to get acceptance .

Yeka wereda 6 FGD participant

*“After being involved in the group we experienced a lot of emotional support and psychological stability. Previously we simply spend our time on bed and we are highly discouraged after we engaged in the IGA we obtained recognition from family and the community and considered as a productive human being.*

### **Economic change**

The data's captured through FGD and interview revealed that IGA helped the elders to contribute in the house hold income and to improve their self esteem. Some of them mentioned that previously we are dependant but now people come to benefit from our services. Thus our status was completely changed . Generally, they testified that they are productive and considered us valuable for the community

*“Now we have a job and monthly salary of 120 birr (Yeka woreda 6 meal flour IGA) .At this age this is unbelievable to get a business and earn monthly income . .Even if the money is small it will cover some house hold expense like baying (shero and salt).Therefore, we are so happy for getting a retirement job.”*

### **4.5. The contribution of KAMSD in changing the life's of elderly women**

KAMSD is an endogenous elder's support organization established in 2007 by visionary philanthropic person. The organization is targeting destitute elders age 55 and above. The organization is operating in Addis Ababa in five selected Wordas, There are three program components (institution, community based, reintegration ) however, under community based support there are different activities provided for the elders. The study identified a lot of contributions the

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organization provided for the elders. The base line report asserted that the magnitude of the problem was so serious and poor elders were living in the devastated government owned houses rent range from 2-6 birr per month. Generally, it was understood the organization was significantly impacted their life. And they are very thankful for getting a wonderful opportunity to be involved in development activities.

*“We want to thank W/ro Werknesh the founder who collected us from different corner and established IGA to improve our life all what you see her is her contribution we appreciate the organization starting its naming we are happy to be her “*

### **Success Factors**

#### **Institutional factors**

*This is the blessing from God we want to Thank Mis Worknesh the executive director of the agency. She collected us from different corner and established us. Now we are emotionally supported and recognized by the community and the Keble. Every single person in the Keble is benefited from our service in which at least five to ten people will visit our IGA in a day these is miracle previously we are forgotten and dawn thrown but know we are recognized*

#### **Client’s factor**

The data’s collected from focus group discussion and individual interview clearly explained that working in a group helped them to reduce fear of future and frustration and considered as beyond financial benefit. As the majority of the study participant noted that there is a good understanding among and they have a hope for change. Moreover, it was indicated that the major success factor of income generating activity can be also analysed in terms of demographic factor and socio-economic similarities of women which helped them to understand and help each other and also share individual life experience to complement each other. They

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have also affirmed that working with similar group (sex, age and social economic status) was the major factor that helped to work together.

### **4.6. Political support environment**

The federal government of Ethiopia has given attention for elders and initiated a national plan of action through ministry of Labour and social affair and The plan of action was developed (1998-2007EC) .Which is a good opportunity for agencies & Nongovernmental organizations working in the area of elderly support to access the required support and assistance .The plane of action is focusing on elderly established a good coordination mechanism for civil societies, privet interest groups, NGOs in the implementation of the national action plan of elders. The major focus of the action plan is community mobilization for social support and involving the elders in development activity through economic empowerment.

Adding to that the government is committed and facilitated MFI and developed Microfinance police and guideline for the poor to access lone and saving system. At these end KLMSD organization program activities and strategies are aligned with the national guideline and the agency also extremely considered the coordination effort of different organizations, civil societies, privet and interested individuals to improve the lives of elders and contribute towards poverty reduction objective

### **4.7. Challenges**

The study also identified potential challenges encountered the IGA. Both group discussion and individual interview participant reported decreasing number of members, lack of accountability and financial management and in sufficient start up capital are the major areas.

#### **Reduced number of group**

As the group discussants explained every IGA member is expected to work in the IGA in a rotation bases. The role is shared among the members. The major

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reason for withdrawal was misunderstanding in which they expected to be paid in a daily bases when they work in the IGA. The assumption was a daily share out procedure .Thus they end up in frustration to go back to home with empty hand. As it was reported most of the member's livelihood is depend on support from the relatives, domestic business and begging. Thus it was found very challenging for some of the participant to continue the association without payment or kind benefit.

### **In sufficient start up capital**

The data's analysis revealed the group members have clear information about the organization aim with regard to IGA. As the group discussant and the interviewers explained the organization established IGA for poor elders as a means of social and economic empowerment. Besides, developed a clearly defined role and responsibilities to facilitate legal procedures to support for self help initiatives and to recognize as legal entity .And to facilitate access for saving and credit facility and market networking.

With regard to the start up capital the organization provided small scale input based on the objective by assuming the members will use as a revolving fund which is not returnable and to access lone from small micro finance facility. The ideas is to provide a self sustaining income generating scheme by providing hardware material support and skill training pertinent to the scheme and link with micro finance institution to involve in saving and lone for sustainability and to ensure ownership. As the study respondents said, it was a wonderful opportunity to involve in the IGA to work with similar age and socio economic groups.

However because of the price rises the IGA was stacked to purchase adequate input to revolve the business regularly. With regard to MFI the IGA is required to save 2000 birr in order to access lone. Which is still challenging to get such amount for saving and continue revolving the business .Thus currently the fund is

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not grown rather it is getting low adding to that sometimes the scheme experience challenges to maintain the initial start up capital.

However, different mechanisms like selling coffee and tea, baking injera was initiated by the members (Yeka woreda bread baking) to improve the business. Which is a good start to run self sustaining activities..

### **Lack of financial management and accountability**

The other challenge reported was lack of commitment to properly manage the finance to run the IGA. All the study respondents were affirmed that the agency was provided entrepreneurship training for all members and in addition technical skill training for 15 day in the area of bread baking and meal flour production. However the groups lack adequate knowledge and accountability leadership.

During the study it was learned that the agency was deliberately included one potential woman who is able to write and read and age younger then the group member .The purpose was to take the role of leadership and control the business and manage the group. However, the management is very centralized in which individual group members don't have a say to bring new ideas into the scheme to improve the IGA (*Yeka wereda, bread baking*). There is no transparency and the members are not aware of the detail information about the saving and the status of the cash flow. The group leader is the only person who holds the finance to purchase and authorize all kinds of expenses. Generally the financial system is very traditional.

*9 Now our IGA has one year age it is the oldest comparing with others. But we have a lot of problems with the previous leadership and our saving was corrupted and the remaining was shared out and the majority of the group members were leaved the scheme. And know we tried to reorganize and to involve more elders after we finalize the issue we hope we will have chance to grow.*

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### **4.8. Discussion**

In most of the developing countries social network system has a tremendous value for older people that is considered as life security where people get support and security from the family and the community (Charles D., et al., 2004). It is considered as an assured place where people have a clear social obligation and role. However, the elders might be excluded from the system during the time their income is deprived. Their social position will be affected and they feel inferior, isolated, physically weak and vulnerable and become social dysfunctional (Charles D., et al., 2004).

This study has found that elders are economically and socially destitute and they are isolated and marginalized to access basic need and social services as of the young. In addition, they are pushed away from the social fabric where they are not recognized as productive and valuable community asset. The study also identified the contribution of economic empowerment through income generating activity and the majority of the participant agreed about the psychological and emotional benefit which is beyond economic contribution.

During the focus group discussion most of the discussant mentioned that after they have been involved in the IGA the community recognition and neighbourhood acceptance was dramatically improved. And some participant involved in in-depth interview said the benefit of IGA was creating a good opportunity to share experience and to encourage and support each other. Activity theory, on the other hand indicates that continued involvement in social roles, relationships and activities can enhance well-being in later life (Havighurst and Albrecht 1953).

### **4.9 The contributions of the micro-financial institutions**

Self-help and support groups have become an integral part of mainstream culture, expressing a social philosophy that heralds individual empowerment and citizen involvement (Denise T. & John H, 2008). Such groups are available for

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almost any situation or concern and are accessible to a growing number of people in Ethiopia and around the world (HAI, 2004).

The advantage of Self Help group (SHGs) approach towards poverty alleviation was evidenced by the IGA groups where poor old women who are in the same socio economic status come together to initiate income generating activity in which each individual is involved in the decision making, and implementation of the program for common benefit (Karmakar, 1999).

The research has identified that elderly women has positive impression for the IGA and limited interest for the MFI. Concerning accessing loan from micro finance institution the group discussant said that they understand the advantage of saving but they do not want to take loan as primary option to strengthen their IGA. From the study, it was understood the procedure of saving and lone system is not well reviewed to make suitable for old people and recognize the status and the nature of the IGA.

The majority of the respondents were not in need to involve in loan. The main reason identified were fear of taking legal responsibility to take credit which must be repaid in a given time. Because of old age, lack of confidence and fear of uncertainty, their physical weakness, poverty and old age they are not convinced to access credit that has interest. This study also came up with some major problems the elder face to link their business with formal micro finance institution which is the back bone for expansion and running micro business through saving and lone facility. During the focus group discussion and in depth interview the majority of the participant were reported even if their IGA require financial support they don't have the capacity to the save the obligatory amount to access lone. Adding to that they said we don't want to take credit to our family who will pay if we passed away. Considering this, we can deduce that the cost of engaging in MFI is taken as higher among elderly women than its benefit it can yield for them. Social exchange theory (Blau, 1964) is based on the premise that all human interaction is based on



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exchange of rewards and costs. It assumes that individuals establish and continue social relations based on the expectation of mutual advantage (Nye, 1979). This mutual advantage is framed in concepts such as reward and punishment, pleasure and pain, cost and benefit (Bruce A. Thyer, 2008).

This study is supported by the findings of a study of older people's livelihoods in Ethiopia conducted by Help Age International (2004). Based on the research finding lack of capital for saving, lack of adequate capital for small business expansion and/or development, lack of understanding of how these institutions could be economically helpful to them including access to information on specific services and inaccessibility of the institutions as major impediments for elderly people.

### **4.10 Changes observed in the lives of elderly women**

Social support is a significant element of successful aging. Participants have mentioned that their psychological wellbeing is improving due to their engagement in the IGA. This is primarily because it paved the way for them to reintegrate themselves to their social network so that get social support from their peers. Studies have shown that older people who maintain meaningful ties with others are likely to be in better physical and mental health than those who do not (Krause, 2001).

In most cases participants have mentioned that they were always expecting assistance from their children and grand children, though their response is very limited. However, after they have engaged in the IGA their expectation for assistance is very low. This can be correlated from the social fabric of the society that promotes such kinds of intergenerational support. Social exchange theorists view this as a type of exchange in which the younger generation reciprocates for earlier care and support (Bruce A. Thyer, 2008).

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### **4.11 The contribution of KAMSD**

One of the focusing points of the research is identifying the success and challenges of the IGA groups in the process of supporting the elderly people. Accordingly, they have asserted that group cohesion is a critical element in putting their efforts on the spring boards that came from members that are in the same psychosocial and economic situations. Literatures show that group cohesion is the sum of all the forces that are exerted on members to remain in the group (Festinger, 1950).

Interpersonal attraction is the other building blocks of group cohesion mentioned by the participants. Studies shows that factors that boost group cohesion include satisfaction of members' needs for affiliation, recognition, and security; resources and prestige that members believe will be garnered through group participation; expectations about the beneficial consequences of the work of the group; and positive comparison of the group with previous group experiences (Cartwright, 1968).

Their primary challenge emanates from lack of competent and professional leadership to run their IGA in standardized way. They have mentioned that sometimes the group diverges from the leaders when the leaders took advantage of the elderly women in the process of decision making and related issue. Leadership and Professional leadership has some advantages over indigenous leadership because these groups are usually linked to social agencies and thus to the resources possessed by those agencies (Shepherd et al., 1999; Wituk, Shepherd, Warren, & Meissen, 2002).The finding also indicates that the IGA group members as well as leaders doesn't have common understanding on the purpose of the group since some of them consider it only as source of income, other took it as a place of social support. Bruce A. Thyer, (2008) distinguished small groups as task-oriented, where the purpose is to achieve a goal that may or may not address the needs of the group but rather affects a broader collection of people; they can be treatment-

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oriented, where the purpose is to meet the socio-emotional needs of group members. A unique characteristic of small groups is that the success of the group is connected to the success of its participants (Bruce A. Thyer, 2008).

### **4.12 Conclusion**

This research has strived to explore the contribution of self help association in changing the lives of elderly women through income generating activity in the case of KLAMSD. Accordingly, the following points have been drawn as a conclusion.

- Organizing elders in economic empowerment has an immense advantage to improve the lives in different dimension. In the study area it was understood elders IGA has brought a significant social contribution and market networking in which the dwellers are able to access bread and meal flour service near to their door.
- The change most commonly observed by the clients and their family members was the shift that occurred in their social mobility or in their interactions with other people. They have begun to interact more with other people, especially women, in both formal matters of business and more informal social interactions.
- In regard to emotional and psychological contribution the study acknowledged bringing elders with similar socio economic and demographic status in the IGA created free space and helped as a supportive environment to share experience, encourage each other and build solidarity and social support among the members.
- During the study the psychological contribution of the IGA was given away to establish friendship, cohesive relationship, mutual understanding and social support. Furthermore it was strongly reported in the study as the result of being engaged in the IGA the members are empowered and able to feel independent and consider as a valuable person by their families and the community as well.

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- The study also identified the contribution of economic empowerment through income generating activity as important to their life since it has obviously improved their economic circumstances. In doing so, these women had generally used their income as a means of engagement for their social fabric.
- Many of the women interviewed in the study didn't have some degree of power in their family as well as their community prior to taking part in the IGA program. Participation in the IGA gave them the resources needed to act on this power and able them to be considered as a stakeholder in issues that are pertinent to themselves.
- In contrary to their participation in self help association elderly women are found as resistant to take the loan from the MFI primarily due to various reasons. Women's reasons for not taking part in the loan program varied from being inhibited by family members, fear of not being able to make repayments, fear of uncertainty and its inconvenient system and the interest rate.
- Thus, the above finding report reinforce the need of social and of economic empowerment for elders through the involvement of income generating activities to bring them out of social detachment and emotional problem. Furthermore, initiating family and community focused intervention is found a powerful strategy to mobilize social support and provide recognition for elders

### **4.13 Recommendation**

The following are some of the recommendations that worth to be forwarded for different actors to take steps in order to increase productivity and to positively influence the life of the targets and their families.

- Empowerment cannot be imparted upon others; instead it must come from individuals themselves. Nevertheless, endeavors to support a person's own efforts at empowerment should be encouraged. Microfinance and IGA offers one means

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of doing this. However, it is important for microfinance programs to be well-designed, by considering specific context, and have to create a conducive environment in order to best meet the real needs of the poor women they aim to serve.

- It was learned that elderly women have a multidimensional problems which need a holistic program intervention .Thus implementing agencies have to design a comprehensive programs and to establish integration and social networking among others to reduce resource limitation and build synergy to provide adequate welfare services for the poor.
- It is important to emphasis the role of family for the elderly women since support from family members was crucial in determining both whether elderly women took part in the program in the first place, and how they handled their loans once they had done so. Without the active support of their families, the elderly women clients would have experienced stress in all aspects of their lives. Families have to be indirectly addressed by the programs in order to effectively change the life of elders.
- As identified in the research, the contribution of the IGA in terms of its economic benefit was not capitalized by the respondents because of different challenges related to small start up capital, mismanagement of financial resource, lack of accountability, lack of regular follow up, problem related to saving and lone. All the challenges show the necessity of providing additional skill along with the financial support for the group so that measurable result can be achieved.
- The research has found that the elderly women have very low interest for MFI due to its accessibility, affordability and above all, wrong perception. Thus, to be effective in this regard, MFI has to do a lot in promoting the business and raise the awareness of the community. Furthermore, credit must be accompanied by some kind of marketable skill development, which the poor seriously lack. Credit alone

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can only increase the scale of existing activities rather than enabling the poor to move into new or higher value activities.

### **Added reference**

#### **Annex 1.**

#### **Guide for data collection**

The researchers will briefly provide orientation for the assigned person from the agency to assist the data collection process.

#### **Things required**

- The data collector have to speak, write and listen the research population language
- Good rapport building & listening skill
- Have ethically accepted physical presentation
- Assume respect and accept the discussant in regardless of age and status
- The raw data's should be captured naturally

#### **Guiding principles**

- Explain the purpose of the study for the respondent
- Explain how long the interviewee and the FGD will take
- Inform about the risk and benefit of the study
- Inform as their participation is voluntary and ensure the issue of confidentiality
- Obtain verbal consent

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**Annex 2**

**Questions for focus group discussion**

1. How do you become the member of the group
2. How many members are they in a group
3. From where did you get the funding
4. What was the previous economic means
5. How do you compare life before and after being involved in the IGA
6. What is the contribution of self help association?
7. What are the success and challen

**Annex 3**

**In depth Interview questions**

- 1 How do you become the member of Income generating activity?
- 2 What was your economic means before being enrolled in the scheme?
- 3 How do you compare your life before and after being targeted for IGA?
- 4 What major changes have been observed after being involved in the IGA?
- 5 What kind of support does Keber Laregawiyan Megbare Senay Derejet provide for elderly women

**አባሪ 1**

**የመረጃ መስብሰቢያ መመሪያ**

ምርመሩን የሚያካሂደው ሰው ከኤጀንሲው ለተመደበው ሰው ስለ መረጃ አሰባሰቡ ሂደት በግልፅና በተብራራ መልኩ ያስቀምጣል።

**የሚያስፈልጉ ነገሮች**

- መረጃ ሰብሳቢው የህብረተሰቡን ቋንቋ መናግር፣ መጻፍ እና መስማት አለብት
- ጥሩ የመስማትና ዘገባ የማጠናከር

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- ተፈጥሮዊና ስርዓቱን የጠበቀ ተቀባይነት ያለው
- እድሜንና ደረጃን ያገናዘበ አክብሮትና ተቀባይነት
- ጥሬ መረጃው ቀጥተኛ ተፈጥሮዊ መሆን

**መሪ መመሪያዎች**

- ለመላሾቹ ስለጥናቱ ዓላማና ምክንያት ማብራራት
- ውይይቱ ለምን ያህል ሰዓት እንደሚቆይ ለተጠያቂዎቹ ማብራራት
- ስለጥናቱ ጥቅምና ጉዳት ማሳወቅ
- ተሳትፎው በፍቃደኝነት መሆኑንና ጉዳዩም ሚስጥረኝነቱን ማረጋገጥ
- የፍቃደኝነት መግለጫ ስምምነትን መያዝ



**አባሪ 2**

**የጋራ ውይይቱን ያተኮረ ጥያቄ**

- 1 እንዴት የጋራ ውይይቱ አባል ሆንክ/ሆንሽ
  - 2 በውይይቱ ምን ያህል የጋራ አባላት ናቸው ያሉት
  - 3 ድጋፉን ከየት ነው ያገኛችሁት
  - 4 የመጀመሪያው የገቢ ምንጫችሁ ምክንያት ምን ነበር
  - 5 ከገቢ ማስገኛ እንቅስቃሴ በፊትና በኋላ ህይወትን እንዴት አመዛዘናችሁት
  - 6 የገቢ ማስገኛ እንቅስቃሴ አባል መሆን ምንድነው ጥቅሙ
  - 7 የአነስተኛና ጥቃቅን የገቢ ተቋም ድርሻ ምንድነ
  - 8 የገቢ ማስገኛ ዘዴ ስኬቱና ተግዳሮቱ ምንድነው
  - 9 ከገቢ ማስገኛው በተለየ ሁኔታ የታየው ለውጥ ምንድነው
- ፊት ለፊት ነፍስ ወከፍ ቃለ መጠይቅ**

- 1 እንዴት የገቢ ማስገኛ እንቅስቃሴ አባል ሆንክ/ሆንሽ?
- 2 የዚህ እንቅስቃሴ አባል ከመሆንህ/ንሽ በፊት የገቢ ምንጭህ/ሽ ምን ነበር?
- 3 ይህን የገቢ ማስገኛ እንቅስቃሴ ከመጀመሪሽ በፊትና በኋላ ያለው የኑሮ ሁንታ ምን ይመስላል?
- 4 ከዚህ ግቢ ማስገኛ እንቅስቃሴ በኋላ ምን ጎለቶ የሚታይ ለውጥ ታየ?
- 5 ይህ የገቢ ማስገኛ እንቅስቃሴ ምን ተግዳሮቶች አጋጥመውታል?