Indira Gandhi National Open University

Qualitative impact study of Community Self help Saving Group model on the livelihoods of the rural people living with HIV/AIDS

By

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Certificate

This is to certify that Mr Adam Tekeste studying MA (RD) from Indira Gandhi National Open University, New Delhi was working under my supervision and guidance for his project work for the course MRDP-001, his project work entitled

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Acronyms

AIDS - Acquired Immunodeficiency Syndrome

ANC - Antenatal care

ARV - Antiretroviral Therapy

BCC - Behavioral Change Communication

CBE - Commercial Bank of Ethiopia

CBO - Community-Based Organization

CSSG - Community Self help Saving Group

DFID - Department for International Development

ETB - Ethiopian birr

FHI - Family Health International

HAPCO - HIV/AIDS prevention and control office

HBC - Home-based care

HES - Household Economic Strengthening

HHs - Households

HIV - Human immunodeficiency virus

MDGs- Millennium Development Goals

MFIs – Micro Finance Institutions

M o H - Ministry of Health

MTCT - Mother to child transmission

NGO - Non-governmental organization

OSSA - Organization of Social Services for AIDS

OVC - Orphans and other vulnerable children

PASDEP - Plan for Accelerated and Sustainable Development Programme

PLWHA - People living with HIV/AIDS

PMTCT - Prevention of mother-to-child transmission

PNC - Post Natal Care

ROSCA – Rotational Saving and Credit Association

SHG - Self Help Group

SILC - Saving and Internal Lending Communities

TBAs – Traditional birth Attendants

TB - Tuberculosis

VCT - Voluntary counseling and testing

VSLA- Village Saving and Loan Association

Qualitative impact study of Community Self help Saving Group model on livelihoods of rural people living with HIV/AIDS

ABSTRACT

A qualitative impact study was conducted in two impact site of Family Health International Ethiopia (Sodo and Dilla) to assess the impact of Community Self help saving group model on the livelihood of rural people living with HIV/AIDS there by to identify opportunities and constraints for improving access to financial services. A structured questionnaire and participatory impact assessment tools relevant to the livelihoods of the rural people living with HIV/AIDS were used to collect data. Using a stratified random sampling technique, 216 households were included in the survey. The result showed that the main objective of CSSGs was to protect and build the assets of the poor and to improve their access to more affordable financial services. They were organized from a group of households with common interest and more or less similar socio economic background.

The objective of asset protection and building was positive even though the outcome was marginal compared to the control groups. In general, the combined asset indices for farm tools and household durables grew from 7.22 to 14.78 for CSSGs and from 6.15 to 9.16 for non-members in the period with relatively higher growth for the members. In general, while the asset indices for the CSSG sample grew by slightly more than two times, that of the control group grew by 1.5 times.

There was no change in size of land at all in the last five years for both groups of samples. However, land tenure arrangements and access to various land tenure was improving marginally in favor of the CSSG groups. Positive land tenure arrangements such as renting and sharecropping from the second party was increasing among the CSSG groups while renting and sharecropping own land to other person was the highest among the control groups.

There was no significant contribution of CSSGs on agricultural production mainly due to variability of weather conditions, low utilization of inputs and inadequate access to sufficient credit. Livestock was important productive asset of the poor. The proportion of livestock owners increased by about 12.7 percent for members, a net percentage change of about three percent, over control groups. Cash income was increasing for both beneficiaries and control groups both in terms of per capita income, changes in income quartiles and shifts in income sources. The overall changes in cash income for the members were about 19.6% and 45% for non-members. Diversification of income sources however was promising for the beneficiaries. Income for some important sectors such as crop has shown only a one percentage point change for both sample groups consistent with the frequent crop failures in the periods. Cash expenditure for both groups has increased significantly. The investment expenditure for the members have shown a percentage change of about 11 compared to only five percent among the control groups. CSSG members invest more on productive ventures than the control groups even though the amount of income generated from all sources was relatively smaller compared to the non-CSSG sample groups. The result of the survey also showed that overall food security situation have shown no or marginal decline in the period for both groups.

The contribution of CSSG to education and improvement in access to some basic services was also not significant. Gross enrolment rate (the number of students currently in school), dropout rates, and frequency of drop out was in favor of the control groups than the members of CSSG s. However, the CSSG members have developed capacity to finance the educational costs of first cycle primary, second cycle primary and high school education of their children than the pre CSSG period. Changes in primary health care, reproductive health, environmental and personal hygiene and child and maternal care services have shown positive changes for both groups. Utilization and resource control has also improved even though the overall change was not as such significant to differentiate between the two sample groups. Participation in various community activities and collective action was also improving but not with encouraging proportions.

Even though CSSGs are the most preferred semi traditional financial institutions, their overall capacities was inadequate to change the old aged multitudes of social and economic problems which put the livelihood of the poor at odds. Low level of saving and small loans, short repayment periods, weak linkages between the major livelihoods and capacities of the CSSG s, inadequate financial, management, technical and capacity building efforts, lack of legal status and failure to link with other financial sources, inadequate support for the IGAs were some of the reason responsible for low impact of CSSG. However, they are the most promising financial institutions favored by the poor members with adequate ground for sustainability and transformation into viable intermediaries with adequate policy and strategic support from all organizations who endeavor to improve the wellbeing of the majority of the rural poor who suffer from multitudes of Scio –economic problem.

1. Introduction

1.1 Background

Ethiopia is still among the poorest countries in the world. Currently, nearly 40% of the population cannot afford the minimum consumption for survival (the 2200 calories, recommended by the World Health Organization). There are variations in the poverty rate between regions; some have a substantially higher rate than indicated by this average figure.

Over the last two decades, HIV/AIDS has gradually risen and aggravated the poverty situation of the rural poor by eroding the economic resource of the HHs. According to the Ministry of Health (MoH, 2004) report 4.4 per cent of Ethiopian population has been infected by this deadly killer death. Those living with the disease are predominantly in the age group of 15-49 years. HIV/AIDS has impacted the Ethiopian society dramatically; resulting in a large segment of the population living with HIV/AIDS, being chronically ill, or having already died from the disease. As a result Ethiopia has one of the highest numbers of children orphaned by the epidemic in sub-Saharan Africa. The total number of children orphaned due to the AIDS-related death of one or both of their parents as of 2001, has been estimated to be 989,000 and this number is expected to rise over the next decade to as many as 2.5 million by 2014 (MoH, 2002). Notably, research on this topic was carried out in Dilla and Sodo impact sites where the prevalence of HIV/AIDS is significantly high.

1.2 Problem statement

Along with this prevalence, the mitigation efforts related to the care and health facilities administered by the government, NGOs and/or churches are increasingly under stress because of the loss of manpower and lack of financial resources (MoH, 2002). The same document stated that medical expenses, funeral ceremonies increase the financial burdens of households and alternatively, assets are sold and/or money is borrowed from money lenders to supplement financial shortcomings.

The Government has adopted several social and economic measures to address these complex problems in every aspect. Thus, while on the one hand trying to fulfill the basic needs of the people living with HIV/AIDS, it also embarked upon broader economic measures to create conducive environment so that through free market competition and employment creation access for financial services improved to the rural population. These include the promotion of policies that will encourage savings, private investment, increasing income generating opportunities and promotion of micro and small-scale enterprises in the informal sector, among others. The Government's Rural Development Strategy, "Plan for Accelerated and Sustainable Development Programe (PASDEP), including the most recent Five years Growth and Transformational plan, "and other documents emphasis, among other things, microfinance as a good entry point in achieving development objectives in the nation as well as curbing the dangerous trend in HIV, poverty and meeting the United Nation's Millennium Development Goals (MDGs).

Currently, there are three broad types of microfinance institutions operating in Ethiopia. These include: Formal suppliers of microfinance (Credit and Saving Loan share companies); Saving and Credit Cooperatives; Informal suppliers of microfinance (e.g. Iqqubs, idders , moneylenders

, NGO introduced community managed microfinance model such as Self Help Groups(SHGs) , Community Self help Saving Groups (CSSG) , Village Saving Loan Associations (VSLAs) , Saving and Internal Lending Communities (SILC) and other individuals). Unlike the growth and the complexities of the pandemic, research is limited and the response from the country has been mainly focused on program interventions to address the impact of HIV/AIDS by focusing on health aspects. A larger part of the initial conceptualization of HIV/AIDS narrowly defined the disease as a bio-medical condition (Halswimmer, 1994). HIV/AIDS can no longer be confined to the health or social sector. It has also become a socio- economic crisis and a threat to political instability. So far the main responses to HIV/AIDS pandemic have emerged from the biomedical sector, while less attention has been given to the social dimensions encompassing economic, social networks and cultural contexts which the pandemic occurs. Moreover that the HIV/AIDS pandemic has social roots and needs social as well as medical and technical responses. The researcher is interested to focus, indicate and explore this gap and show better alternatives, which will significantly be useful to address the problem. The main purpose of this study is to focus on the qualitative impact assessment of NGO promoted innovative microfinance model on the economic prosperity and life of the rural poor living with HIV/AIDS.

In order to mitigate these impacts, MFIs offer important roles in addressing the shock and stress as result of HIV/AIDS on communities in general and on households living with HIV in particular. While the need to avail MFI services to mitigate the effects of HIV/AIDS is increasingly acknowledged, it is equally important to recognize the role MFI has played in prevention. However, improving access to financial services, especially among the most vulnerable groups in society, in which this study focuses, can provide a concrete way to mitigate

the impact of HIV. Consequently, this research gives opportunity to development practitioner, policy makers to understand the need to devise innovative alternative strategies to improve access to financial services tailored to special needs of people living with HIV/AIDS in rural areas.

1.3 Significance of the study

The main benefit of this study is that it assessed the impact of innovative micro finance models in improving access to financial services for people living with HIV/AIDS and its contribution in effort underway to mitigate the impact of the pandemic.

It is evident that little research has been accomplished compared to the gravity of the problem; in assessing, examining and exploring the overall impacts of different micro finance models prompted by NGOs to improve access to financial service for PLHA. The findings of this methodology is therefore believed to bridge the gaps and underscore the need to examine and document the evidence, trends, status and direction of the impact attributed to other similar methodologies is significantly important to provide a basis for future intervention.

My attention was however, drawn to this current topic and took the initiative in studying the impact of the CSSG Methodology in Dilla and Sodo impact sites of FHI Ethiopia where majority of program staffs were participants of the ToT training facilitated by me on the basics of CSSG methodology when I worked for CARE in Ethiopia on similar programs where little research has been performed. Moreover, that I had gained some experiences during my two years service in CARE Ethiopia to implement the same methodology. Indeed, my previous experience coupled

with increasing uptake of the CSSG methodology by other NGOs such as Save the Children, Plan International, Oxfam and Farm Africa within short period of time of its introduction in Ethiopia has become a push factor to undertake this study.

Being passionate on the methodology, I decided to choose the two research sites with only two reasons in mind. It is my fervent intention that this study shall serve as a spring-board to researchers who will venture into the area to make in-depth studies of alternative innovative methodology to improve access to fincial service to rural people in general and for rural poor people living with the HIV/AIDS in specific. Interestingly, the outcome of this study will supplement some of the existing literature in the role of MFI in prevention and mitigating impact of HIV/AIDS crisis and thus contribute to knowledge on impact of the CSSG methodology on the life of people living with HIV/AIDS in Dilla and Sodo. The study can further serve as support to NGOs, the local governments, MFIs and policy makers to formulate/design appropriate model/programs for improving fincial services in rural areas. Hence, this research will have significance to people working in rural development in their effort to improve access to financial services for the rural poor in general and PLHA in particular.

1.4 Purpose of the study

The purpose of this research is to examine how innovative micro finance models such as CSSG improve the life of PLH within the researched communities in accessing better financial services that lead to improvement of their food security, education, health, shelter and participation in different development programs/projects that affect their life directly.

1.5 Scope of the study

The scope of this research focuses on examining the impact of the CSSG methodology in improving the life of the PLHA.

1.6 Objective

Financial services have impact that is more dynamic on all aspects of the livelihoods including economies, social, political and physical aspect of the well-being of the community. Credit schemes whether formal or non-formal have significant impact on agricultural production, food security, diversification of income, social and economic welfare and it is a latent instrument to operationalize policies and development strategies. FHI Ethiopia since the 2003, implemented comprehensive HIV/AIDS prevention, control and impact mitigation programmes with major emphasis on Home Based Care service (HBC) for the destitute and poor households in Ethiopia. Its intervention includes awareness creation, health education through Information Education Communication /Behavioral Change and Communication, voluntary counseling and testing and, treatment of opportunistic infection and anti retroviral virus therapy and avoiding contamination of blood and syringe, impact mitigation through expanding economic opportunities for people living with HIV/AIDS. Parallel to FHI's intervention the government also implemented a wide range of HIV/AIDS prevention control and impact mitigation activities in all sectors. The HBC programme is also financed and implemented by FHI Ethiopia with the financial support of the bilateral organizations. Within the framework of HBC programme, FHI introduced the CSSGs as a major entry point for its HIV/AIDS prevention and control programme. The fundamental hypothesis of the programme design is that CSSGs support the rural poor living with HIV/AIDS

who are denied of access to formal and informal credit services, and enable them to protect and build their assets, diversify their income and livelihoods, empower the communities, and lead to sustainability and self reliance. Consistent with this initial hypothesis, FHI organized a number of CSSGs in its intervention areas and financed initial capacity building efforts. With the emergence of Household Economic Strengthen (HES) program, there is also an objective of linking these CSSGs with micro-finance institutions so that CSSGs grow into sustainable institutions that invest in major development activities on the one hand and support parallel diversification efforts to enhance social support groups after graduation of households from HES assistance. Even though, there are a number of collection of case studies, adhoc assessments, qualitative studies and surveys on the success of CSSGs in Ethiopia, these studies were not grounded on objectively verifiable facts to measure the real impact of CSSGs. The overall objective of CSSGs Impact assessment is to identify the contribution of CSSGs to economic, financial, physical, social and human assets of beneficiaries in Dilla and Sodo impact sites. The impact focuses on detailing the link between varying length of participation and its impact on the original assumption of building and retaining livelihood assets and ensuring food security of the poor households living with HIV/AIDS.

1.7 Specific objectives of the study: - questions to be answered in this research:

- If there is changes, because of CSSG, does this change significant to account for?
- Is there any variation between livelihoods of CSSG members and the non-members?
- How much did CSSG contribute to various livelihood components of the people living with HIV/AIDS?

- What will happen if there is no CSSG at all?

1.8 Operational definition

Community Self Help Saving Groups:

In the present study by the term " *Community Self Help Saving groups methodology*" , it refer to local name given to the innovative community managed micro finance model of CARE international promoted in different parts of the world under the generic name " Village Saving and loan association" and replicated by FHI in Ethiopia HBC program. It is a methodology in which a group of self selected people ranging from 10 to 20 came together and establish a saving and lending group for an agreed upon fixed period of time. The group gets intensive training with close follow up of trained staff and volunteers at the beginning of the program. The support and follow up gradually decrease as the group matures and demonstrate its self governance and liability to perform its function independently without any assistance (Care, 2009).

Microfinance service:

The term "*microfinance* "used in this study means all formal and informal micro credit and saving service providers operating in different part of the country (Care, 2009)..

Formal suppliers of MFIs:

In the present study, the term "*formal microfinance suppliers*" , mean all microfinance service providing institutions operating under the purview of the National bank of Ethiopia directive governed by microfinance law (proclamation No 40/1996) e.g Addis Credit and Saving share company, Amhara Credit and Saving share company , Omo credit and Saving share company , Dedebiet credit and saving share company etc

Informal suppliers of MFIs:

The term "*Informal suppliers of microfinance suppliers* ", mean all other microfinance service providers operating outside the purview of the National Bank of Ethiopia directives. Iquibes, Idders , VSL,SHG,CSSG, SLIC ,local money lenders etc

Impact sites:

In the present study, the term "*impact sites* "means the two target or operation areas of FHI Ethiopia HCBC program (i.e. Dilla and Sodo).

Kifle-ketema:

The term "*Kifle-ketema*" mean administrative unit (equivalent to the district) .

Home Based Care program:

In the present study, the term "*HBC program*" used to refer program of Family Health international in Dilla and *Sodo* impact sites under coordination and management of FHI Hawassa sub office to provide home based care and support service for people living with HIV/AIDS, OVC and other people affected by the pandemic.

1.9 Organization of the Thesis

With the above brief introduction of the research paper, the remaining parts of the thesis are organized as follows: the next main section reviews detailed literature on the profile of micro finance services in Ethiopia and various study made on similar methodology elsewhere in Africa

The successor deals with the research methodology start with description of the study area and end up with explanation of various data collection procedures and analysis methods.

The second from the last section explain result and discussions including data presented on respondents socio economic, characteristics and the before and after scenario analysis of the CSSG methodology impact on selected livelihoods indicators.

The final section obviously summarized the conclusions and important recommendation of the research.

2. Literature Review

The Ethiopian microfinance sector which is predominately characterized by the formal suppliers of microfinance is one of the fastest growing in the world today. As per the end of year 2009 the 29 operational MFIs serviced 2.1 million active borrowers with an aggregated portfolio of 46.2 billion birr. In terms of outreach these figures represent a nearly 300% increase from end of year 2007 (Ethiopian micro finance institutions performance report, June 2007).

The microfinance sector has thrived and evolved into its current state resulting from financial sector policies and programmes, following the liberalization of the financial sector , the micro – finance institutions are regulated by National Bank of Ethiopia , according to proclamation No 40/1996.. The establishment of these microfinance institutions raises question such as; "why there is still low financial intermediation in Ethiopia? Is the microfinance a panacea for poverty-alleviation? What are the prospects, challenges and their implications? Is there any correlation between monetary depth and poverty? Nevertheless, many development practioners felt that formal government affiliated formal microfinance service supplies do not satisfy the credit need

of the rural people. Their experience convinced them that the better off section of the community tended to get most of the benefits of the formal MF service. Therefore, a new type of models geared to fit the credit needs and context of the rural poor living with HIV/AIDS, was thus considered essential.

HIV/AIDS is a health emergency, but it has created a development crisis of devastating scale – for households, communities, countries, and entire regions. Estimates of the economic impacts of HIV/AIDS show that it has reversed many of the gains in development created over the last 30 years (World Bank, 2000). Poor families are among the most vulnerable, as they have few strategies to cope with the economic impacts of the disease. And families who climbed out of poverty are pushed backwards by HIV/AIDS, as they lose productive adults, face crippling health expenditures, and expand household size to take in children left behind.

Microfinance is most useful to households before they are deeply affected by AIDS. At an early stage, households can still make use of loans and can still save money. At this point, microfinance services play an important role in strengthening households' economic safety net to draw upon in the later stages of AIDS. Through its focus on women, microfinance may also play a role in reducing vulnerability to HIV/AIDS by keeping women and their daughters out of high-risk behaviors based on economic empowerment.

Though various development practioners know that the new models have to be taken, very few of them have clarity on various alternatives in this regard. Hence they try out new methods. However, all of them are clear on one point that these are only stepping stone for financial

literacy that has to begin among the poorest of the poor who are denied access to formal financial service. Whatever their approach and entry points, all of them began to realize credit is a catalyst for development. Hence, they try to get resource mobilized for financing local investment opportunities. The kind of innovative financial service model varies according to capacity of the implementing agency.(Allen, H. (2009)

These isolated experiments need to be studied in the largest interest of the country. An in-depth analysis of the approaches of the NGOs innovative microfinance model in addressing the credit demand of the rural people will help us to explore the nature and significance of innovative microfinance models in rural development. To this date, hardly any study has been done to find out the qualitative impact of these models on economic prosperity and quality of life of the rural people. Therefore, it is all the more appropriate for this research to make a study to fill the gap left untouched by other researcher for such long period.

According to the 2006 Population and Housing Census, 30% of the working population is found in the private informal sector. This group is characterized by lack of access to credit, which constrains the development and growth of that sector of the economy. Clearly, access to financial services is imperative for the development of the informal sector and also helps to mop up excess liquidity through savings that can be made available as investment capital for national development.

Microcredit is thus one of the critical dimensions of the broad range of financial tools for the poor, and its increasing role in development has emanated from a number of key factors that

includes; The fact that the poor need access to productive resources, with financial services being a key resource, if they are to be able to improve their conditions of life; The realization that the poor have the capacity to use loans effectively for income-generation and to save and re-pay loans.

According to Simanowitz and Brody (2004, p.1), micro-credit is a key strategy in reaching the MDGs and in building global financial systems that meet the needs of the most poor people." Littlefield, Murduch and Hashemi (2003) state, "…micro-credit is a critical contextual factor with strong impact on the achievements of the MDGs. Micro-credit is unique among development interventions: it can deliver social benefits on an ongoing, permanent basis and on a large scale".

However, some schools of thought remain skeptical about the role of micro-credit in development. For example, while acknowledging the role micro-credit can play in helping to reduce poverty, Hulme and Mosley (1996) concluded from their research on micro-credit that "…most contemporary schemes are less effective than they might be" (1996, p.134). The authors contended that micro-credit is not a panacea for poverty-alleviation and that in some cases the poorest people have been made worse-off.

This notwithstanding, microfinance has emerged globally as a leading and effective strategy for poverty reduction with the potential for far-reaching impact in transforming the lives of poor people. It is argued that microfinance can facilitate the achievement of the Millennium

Development Goals (MDGs) as well as National Policies that target poverty reduction, empowering women, assisting vulnerable groups, and improving standards of living

Evolution of the MFIs Industry in Ethiopia

Initially, micro credit started as a government and non-government organizations motivated scheme. Following the 1984/85 severe drought and famine, many NGOs started to provide micro credit along with their relief activities although this was on a limited scale and not in a sustained manner (Alemayehu 2008, citing IFAD 2001). The Government also sporadically provided loans largely for the purchase of oxen through its Rural finance Department of the Ministry of Agriculture and cooperatives. But these loans were not based on proper needs assessment and no mechanism was in place to monitor their effectiveness. In many cases, these loans were not to be repaid and might have fostered a culture of not repaying loans. (Getachew and Yishak ,2005).

During the command economic system (1974-91), the Development Bank of Ethiopia (DBE) and the commercial Bank of Ethiopia (CBE) were also involved in extending loans to cooperatives largely in response to the government's pressure. A massive default by the cooperatives following the demise of the command economy along with its extensive control systems, however, forced the CBE has continued to provide loans for the purchase of fertilizers and improved seeds on the basis of regional government guarantees. The DBE has also been providing loans to micro and small-scale operators in some selected towns. This scheme was, however, based on donors fund designed in the form of revolving fund, and essentially based on a limited scale in terms of the number of clients covered. Funds were simple been given from the

DBE to clients identified and screened by the Trade and Industry Breaux of regional Gove rally led to a low loan recovery rate cited by Alemayehu (DBE, 1999).

While many NGOs Programmers that emphasizes both credit and savings began in early 1990s. For example, the REST Credit Scheme of Tigray (RCST)now Dedebit Credit and Savings Institution, DECSI) was launched in 1993; Sidama Saving and Credit scheme (now Sidama Microfinance Institution) was established in 1994; Oromia Credit and Saving Scheme (Now Oromia Credit and Saving S.C.) started in 1996 cited by Alemayehu (2000, Gebrehiwot , 1998). The formulization of the Micro finance institutions, micro credit used to be provided in a fragmented and unplanned manner even during the early 1990s. The micro credit scheme was donor driven rather than an outcome stemming from a clear policy direction and development strategy. Their outreach and impact also remained Limited (IFAD ,2001).

Another feature of these credit schemes is that all was trying to address the credit delivery service alone. The provision of savings facilities, which is essential for a sustained credit service delivery, was completely ignored. The failure of the formal banks to provide banking facilities, on the one hand, led the un-sustainability of the NGO's credit scheme on the other hand, led the government to issue out a legal framework for the establishment and operation of micro finance institutions. Currently there are 29 microfinance institutions in Ethiopia, licensed and registered by NBE, following the issuance of proclamation No. 40/1994 (Dr.Wolday, 2007)

Traditional banking sector cannot reach millions of poor for whom small loans could make huge differences. There are several reasons for this. Most of the poor are rural, and they are much

dispersed. They have low education levels, if at all. As a result, administrative cost of supplying loans to the poor population is extremely high. Another issue that makes it difficult to serve these customers through traditional banking is that the poor does not have any assets to use as collateral. As a result, the poor had access to loans only through local moneylenders at exorbitantly high interest rates.

Micro-credit financing starts with the assumption that the poor is willing to pay high interest rates to have access to finance. In general, the system uses the social trust as the collateral.

Although there are different micro-credit financing models, the borrowers in the pioneering models are usually members of small groups. Loans are given to individuals, but an entire group is responsible for the repayment. Hence, the borrower who does not fulfill his commitment to repay back will lose his/her social capital. Micro-credit institutions report that their repayment rates are above the commercial repayment rates, sometimes as high as 9.7%. Today, there are millions of poor people around the world who turn to be entrepreneurs through the micro-credit sector (Alemayehu, 2008)

However, even the most established micro lending programs have yet to prove that micro lending is more successful than welfare-style programs in lifting people permanently out of poverty. According to studies by anthropologist Aminur Rahman and reporter Helen Todd (both of whom studied the Grameen Bank in Bangladesh) and a world-wide study of micro lenders sponsored by Oxfam, micro lenders regularly fail to help people attain permanent self-employment, often because they fail to ensure that the loans are actually used by their borrowers

to start small businesses. Most disappointing, as these studies of the Grameen Bank and studies of similar programs (such as one by development experts David Hulme and Paul Moseley) show, such programs have been unsuccessful in reaching the poorest individuals who are the purported targets of their efforts. Meanwhile, as development experts such as Jude Fernando and Philip Nichols have acknowledged, even the most successful microfinance programs are unable to sustain themselves without additional aid. Like any other development strategy, micro lending for the purpose of developing small businesses is a complicated endeavor that requires a localized understanding of the particular economic, cultural, and social factors affecting entrepreneurial success (Chris, 2009).

Today there is some debate over how active microfinance institutions (MFIs) should be in the fight against HIV/AIDS. Most observers and practitioners agree that the most important role of microfinance is to continue to serve those households that can make use of financial resources. Even in countries with the highest HIV-prevalence rates among adults, the majority of adults are still able to undertake productive activities.

Some argue that MFIs can go further than their traditional role, offering a range of additional services to their clientele. Because microfinance often uses a “group methodology” that brings groups of poor people - predominantly women - together on a regular basis, it is seen as an effective avenue for distributing health services, such as prevention information about HIV/AIDS. When provided through a partnership with a health organization, health services may be added to basic microfinance transactions at a minimal cost to both the MFI and its clients.

The same argument may extend to other services that are important in an HIV/AIDS context: legal advice to women on inheritance and children's rights; counseling; or training on the care of sick family members. If provided through a strategic partnership, these services may be channeled to MFI clients at little or no additional burden to the MFI.

Microfinance institutions can also innovate in their core practice area: improving the fit of financial products to better meet the needs of HIV/AIDS-affected households. This may mean reducing compulsory savings requirements – often required as collateral for microcredit – which may be out of reach of HIV/AIDS-affected households' new financial status. It may mean loosening the conditions under which clients may make withdrawals from their compulsory savings accounts for health emergencies; or may imply greater flexibility on loan sizes and payment schedules. Finally, as clients become sick, MFIs may consider allowing healthy teenage or adult children to take over the business and the loan for a sick parent – perhaps with mentoring from others.

The poverty of rural households in the developing world particularly that of sub Saharan Africa not only linked with poor infrastructure, vulnerability to various shocks, population explosion and resource depletion, but also fundamentally lack of access of the rural poor to adequate and suitable financial resources. The rural poor, as very well indicated in various development literatures were not dependent only on agriculture and related economic activities. Natural shocks often eroded the natural and physical resource bases, which supports the primary sector and livelihoods. Coping and adaptive strategies to such multitudes of shocks and their resultant impacts reinforced the very survival of the poor, which mainly developed into a number of and

varying degrees of portfolios of household micro enterprises. A rural poor in vulnerable areas thus molded its livelihoods with a multitude of small activities, which often are effective to move households from bad to more stable seasonal wellbeing. However, most of these small and effective businesses are not stable, expanding, and generate substantial monetary and in kind incomes as investments are low, savings are none existent and/or support services are not in place. Much of the developing world development strategies and polices until recently are blind towards the viability and potential of small scale, invisible but effective livelihood strategies of the rural poor. Even though there are multitudes of casual links to demonstrate the constraints towards lack of expansion and development of the invisible effective livelihood strategies of the rural poor, lack of access to affordable credit in rural areas retarded the development of alternative livelihood strategies and diversification of rural incomes in general. As a rule, developing rural areas have no access to formal financial services to improve and diversify their livelihoods. The poverty trap further reinforced by increasing vulnerability, declining human and natural resource productivity, low saving and investment. Micro finances since the 1970s have moved many of the rural poor to materialize their potential. Yet they were inadequate and in many cases unable to reach the majority of the rural poor. The stringent conditionality, lack of financial resources, institutional and structural rigidities facing the micro finance institutions resulted in poor outreach services, inadequate attention for diversification of livelihoods and reduction of the vulnerability of the rural poor.

Faced with formal micro finance and banking institutions and the increasing vulnerability of the majority of the rural poor, some development and humanitarian institutions have adopted more manageable and achievable strategies to support the rural poor in diversification of livelihoods

through facilitating their access to more viable and affordable financial services. These new institutions are either formal or informal but varying in substantial forms from place to place. Most of them are organized on the principles of traditional saving and credit association particularly ROSCAs, which are an invention of traditional social and economic institutions of the developing world societies. Among the many of these institutions the village saving and loan associations are one of the developments of the CARE particularly in the early 1990s in many developing countries particularly Africa. CARE Ethiopia promoted Village saving and credit association by re-naming it as Community based Self Help Saving Group (CSSG), in 2004, in some vulnerable areas of Ethiopia. The original aim of the introduction of VSLAs at the time was to improve the access of the poor to financial services and to diversify livelihoods. In early periods, the VSLA activities were introduced with the food security programme implemented by CARE ETHIOPIA. Currently however, many NGOs, local government institutions adopted the CSSG methodology in different program set up including safety nets. The aim is to protect household assets from depletion in stress and build household assets in normal periods. It is also aimed at diversification of livelihoods particularly promoting income generating activities by improving access of the poor to more affordable loan funds. (Allen H, Staehle M and Waterfield, H ((2007).)

The Community Self help Saving and loan Group/CSSG methodology is one of the livelihoods interventions that has the primary aim of bolstering household livelihood security by increasing vulnerable communities' access to financial services. Developing countries in general, and in particular those in Africa are facing the enormous challenge of the HIV/AIDS pandemic. The

impact it has had on families, communities and nations at large cannot be underestimated. The pandemic has resulted in unprecedented numbers of orphans and vulnerable children.

In recent years, development professionals in the fields of both micro finance and HIV/AIDS have become aware of the important link between these two genres of programming. Micro finance practitioners operating in geographic areas with high rates of HIV/AIDS prevalence have begun to realize that they cannot ignore the epidemic. Conversely, practitioners working in HIV/AIDS programming have become aware of the importance of bolstering household economic resources in combating and coping with HIV/AIDS. Increased awareness of these issues has resulted in significant study of the synergistic relationship between HIV/AIDS and micro finance activities.

The CSSG methodology promotes local participants' savings and credit groups that build on the traditional Rotating Savings and Credit Associations (ROSCAs) known in Ethiopia as Iqqubs. While Iqqubs are rigid in their structure and provide limited and inflexible access to accumulated savings, CSSG adds innovative twists that make them more flexible and potentially attractive to participants. The periodic contributions to the group are accumulated with an end date in mind for distribution of all or part of the funds to the individual members. This lump sum distribution provides a large amount of money that each member can then apply to his/her own needs. From this perspective it is primarily a savings club.

However, the members make use of the funds for short-term credit needs on a continual basis so the funds are constantly working for them, earning interest and not just sitting idle in the group

or the bank. These loans allow the members to meet their small, short-term financial needs for income generating activities, social obligations and emergencies without having to borrow from a money lender, take an expensive supplier advance, or rely on their relatives. This adds a limited credit perspective to the group (Allen, H et al., 2007).

Description of Community Self Help Saving Group/CSSG Methodology

The Creation of a Group

Conformity to the CSSG system requires the creation of a saving and credit group probably people with similar interests and backgrounds. More than one group can be created in a community if the need exists and pre-existing groups that are larger than this number can sub-divide for the purposes of savings and credit activities. To be successful, the group will need a management committee of five members as well as internal regulations which the community development workers will help the group themselves develop and elaborate (Allen, H et al., 2007).

Group's Activities

The group's main activity is savings and credit. Members' deposits create savings; it is this fund that then allows the disbursement of short-term loans, which are paid back with interest. This allows the fund to grow and allows for loans that are provided when they are needed and

matched to the borrower's needs. Groups may choose to create a social fund to assist members in times of serious need. Money from the social fund is loaned interest free.

Group Size

CSSG groups are recommended to be made up of 10 - 20 members, all of whom must be 14 years or older. The members are self-selected. Membership is open both to women and to men, but at least half of the 5-committee members elected must be female in the case of mixed groups. Local authority members are not eligible for committee positions, but their advice may be sought. If groups are larger than 20 members, they are encouraged to divide into smaller sub-groups. This is because larger groups need longer meetings and the burden of work for the Management Committee can become onerous (Allen, H et al., 2007).

Group Characteristics

Micro-entrepreneurs: Each of the members must be engaged in an income generating activity. If the group has an additional group business, this is okay – but still every member must also be active on an individual basis.

Working members: Can be accepted as an exception (especially with single mothers), if the income is relatively low and the micro - business constitutes a major part of the total income.

Predominantly female: Groups should be predominantly female and all the committee members must be female. Men are welcome, if they can identify with the principles below. This is because:

- It is mostly women who are very committed in micro-business,
- They are often left out,
- They are very hard working and reliable in most cases,
- They are willing to start small and grow consistently, and
- They will make sure their families benefit from improvements in their business

Family consent: It is advisable to get consent to attend meetings, from one's family from the onset, in order to avoid problems later on. Spouse or supporting next of kin must be informed about the purpose of the group and one's involvement in the project to prevent future social and household problems. Ideally members could meet with spouse and kin to discuss the group purpose before joining.

It is encouraged that before joining a group each member conducts self-analysis and self-screening. One should join the saving groups not merely because a neighbor is in the group but because one realizes its benefits and the importance of the group to one's life and that of the household. It is the personal determination and commitment, which in a group helps to build group cohesion and success.

Management Committee: CSSG groups elect a management committee consisting of a Chairperson, Secretary and Treasurer and two Money Counters/Key holders. The mandate is the

period for which the committee members can serve in their positions before being subject to re-election or replacement. The mandate is for a period determined by the General Assembly, during which time the Assembly holds the management committee responsible for the efficient organization and running of the funds and activities***(****Allen, H et al., 2007****)*****.**.

The goal of the mandate is to encourage the members of the management committee to perform the duties entrusted to them well. It also assists in limiting certain office bearers' feelings of indispensability and omnipotence, and puts a definite time limit on a term of office.

Committee members are subject to re-election at the end of the operating cycle, and may be removed at extraordinary meetings with the consent of more than 2/3 of the members. Constitution CSSG groups agree on a set of internal regulations to guide their activities. The regulations are written into the groups' constitutions and are intended to provide authority to the committee members: a framework for regulation, fund management and dispute resolution. Each member is assigned one rule to remember, and at every meeting all members are asked to repeat to the group the rule that they have been required to memories. If they fail to remember this rule they must pay a fine. This has the effect of reinforcing the rules so that after some months every member is aware of the regulations. After the end of the operating cycle this procedure can be reduced in frequency to a fortnightly basis. It is also possible for the Chairperson to switch the rule that each member must remember every few months.

Group Meeting: CSSG groups meet on a regular basis, at intervals that are convenient to them. It is recommended that these meetings take place on a weekly basis. Groups may decide to meet on

a fortnightly basis as they gain experience. For the whole of the first operational cycle groups meet weekly, and for subsequent cycles on a basis that is convenient to them. In no case, however, does a group meet less frequently than once every two weeks.

Group Operating Cycle : CSSG groups agree on an operating cycle. The group agrees before starting to save or to lend, for how long it will operate before terminating its savings and lending activities and sharing out all or part of the accumulated funds. The length of this cycle depends on when the group believes that there is a need for a majority of members to have access to large amounts of money (for example, New Year, Easter, Id il Fitr or at the start of the school year). At this time, members have the right to withdraw from group membership, without penalty, and to take with them their share of group assets at the end of the cycle. New members may also be admitted at this time.

Savings Amount: CSSG groups allow members to contribute to the loan fund in the form of weekly contributions of a fixed amount. The savings amounts are set at a level determined by the group, and are such as to allow the poorest group members reliably to meet the weekly contribution requirements. Members who wish to save more can contribute double or triple the amount of the agreed upon sum, but must be able to continue making this level of contribution throughout the entire cycle. In such cases these people will have double or triple "personalities" and will hold double or triple savings books. Some members may have the need to save more because they have higher incomes or they have realized. A shares based system can be used whereby the member interested in savings more can be entered twice. This means that by the end of the sharing period she will get two shares after dividing the fund. Some enter the names of their children. In both cases it is important to ensure that issues to do with value of loans, voting

rights and power and decision-making are shared equally no matter how much one contributes periodically. The groups are also aware that inconsistent savings distorts the sharing process as it affects interest earnings of the group. Therefore a person decides to contribute two or three shares at the beginning of the savings cycle, s(he) would continue with the same value of savings contribution periodically until sharing. There is no linkage of savings amounts to voting rights. Each member, regardless of savings contributions will have only one vote.

Safety and Investment of Group Funds For ensuring safety and high return of the group funds the following considered:

- Issuing of loans on available savings and demand,
- Banking,
- Having a cash box and keys,
- Sharing, and
- Buying group assets.

Issuing of loans on available savings and demand: Whenever savings are made members who need loans immediately given the loans. There is no need for a group to keep the money when there is still demand for loans. The earlier lending commences with whatever amount is available the earlier and faster the group fund grows,

Banking: Excess savings can be deposited in a bank. Keeping the money in a bank has the advantage of safety and a return in the form of interest. Groups know investments that yield high interest returns before investing. Groups who decided to use the banking system has to pass a

resolution in the group meeting signed by all members, indicating their decision to open saving bank account and with the bank authorize at least two members to jointly open the account in the name of the group. The chairperson and the secretary are potential candidates of signatories. The savings bank account passbook would be at the disposal of a third person preferably by the treasurer. In other words it would not be at the hands of the signatories for safety purposes.

Having a cash box and keys: when there is excess cash this can also be kept in a cash box with more than one key. Different members within the group can keep the unlocking keys while the treasurer keeps the box. Cash boxes may be made from wood, metal or concrete depending on what the group can afford. When the meeting commences, a cash box is opened by the Key-Holders and the amount of cash is counted by the Secretary, and verified by the Money Counters/Key holders. Each group is provided with a cash box, fitted with two/three locks. The Key Holders also have duties as Money Counters and they must bring their keys to each meeting and each unlocks his/her particular lock. The Treasurer, who keeps the cash box in her/his house, does not have a key. This ensures security of the cash. The money in the box is counted by the Secretary and the amount verified by the Money Counters/Key holders. In the subsequent meeting members of the group are asked if the amount of money in the box is the same as at the last meeting when the box was closed.

Sharing: Members may share savings after some time when there is no further need for loans and when the banking facilities are not easily accessible.

Buying group assets/investing into group IGAs: Cash may be easier to steal than a group sawing machine or cattle or merchandise. Groups may however buy assets that have value to

them. Group IGAs may yield high rate of return and thus the group could consider this before deciding to deposit excess funds to a bank (Allen, H, *et al.,* 2007).

Authors who are prominent so far in impact assessment of VSLAs/CSSG in Africa adopted a mix of qualitative and quantitative impact Assessments. Allen and Hobane adopted descriptive statistics, case studies, archive reviews and focus group discussion to investigate the impacts of VSLAs/CSSGs in Uganda, Zimbabwe and Niger. Similarly, Anyango, Esipisu, and others in the assessment of VSLAs/CSSGs in Zanzibar adopted similar methods even though their findings are relatively based on more of descriptive statistics generated from sample surveys. There are also other good examples in the survey methods of VSLAs/CSSGs in other parts Africa, for example Zimbabwe, Mali and others. Impacts are changes that will occur between two points in time due to a single or multiple factors regardless of the scale of their contributions and degree of change. Such changes could be captured through longitudinal or retrospective approaches. Approaches can vary in their level of complexity. Complex approaches, for example, may involve econometric models that require rigorous assumptions about behaviors and relationships to obtain accurate parameter estimates. They may involve large scale sample surveys based on a quasi-experimental design that compares the outcomes of an intervention with a simulation of what the outcomes would have been had there been no intervention. A large sample allows the researcher to use sophisticated analytical techniques, test a larger number of variables, and measure magnitude of changes attributed to each impact variable with a high degree of confidence. Qualitative impact assessment methods are rich in descriptive and poor in testing significance. It is also difficult to net out the contribution of a single factor from multitudes of factors contributing to changes. They are however effective in analysis of perceptions, processes

and phenomena and the causal linkages between variables and their interaction (Allen, H, *et al.,* 2007).

This research with the information from the above contentions and postulations of the various researchers will explore the gaps in their submission as it investigates the correlation between monetary depth and poverty and moreover find out the impact and the essence of these MFIs vis-à-vis poverty alleviation in the study areas.

3. METHODS

3.1 Description of the study area

This study was conducted in the impact sites of Dilla and Sodo which are found in the Southern Nations Nationalities People Regional state of Federal Democratic Republic of Ethiopia.

Dilla is the administrative & trading center of Gedo zone with the total population 99,067 of which 52,034 Male and 47,033 female located at a distance of 359 km south of Addis Ababa & it lies at an altitude of 1800 m.a.s.1. The mean annual temperature of the town is 30.2°C, and the mean annual rainfall is 1333.1 mm. The main highway that stretches from Addis Ababa to Moyale Town (which borders the country with the northern Kenya) passes across Dilla town. It has basic infrastructure services such as a telephone line, road access, and electricity and water supply system. In general the town fulfills all infrastructure services that are of great importance for the efficient operation of the private sector and the integration in to the domestic as well as the global market (SNNPRS 2011 Draft Regional Abstract)

Sodo town is the administrative center of Wolyta zone with the total population 127,372 of which 67,228 Male and 60,144 female. It is among the 18 growth- pole town selected in the region. It is located at a distance of 383 km. south of Addis Ababa and 157 km away from Awassa town. Enjoying a woyna-dega climate topographically, the town lies on an altitude of 1483 meters above sea level and has a sloppy topography. Sodo town is among the few tows in the region endowed with good infrastructure access, for instance, road net work, hydro- electric power & cleaned pipe water supply, modern telephone, Banking, educational and health facilities. The town has a graveled road network connection with its neighboring towns, fundamental for transportation access. The main high, way that stretches from Addis to Jinka town passes across Sodo town. The shortest tarmac road path up to Sodo town, has a total length of about 330 km.(SNNPRS 2011 Draft Regional Abstract)

3.2 Sampling method and data collection

3.2.1 Sampling

A stratified random sampling technique was used to stratify the impact sites. Dilla town represented the first impact site and Sodo town represented the second impact site. The numbers of CSSGs kifleketema surveyed were randomly selected from each stratum or town proportional to the size of the town. According to the CSSG database of FHI Ethiopia Hwassa branch office, there are 12 CSSGs Kifele Ketema in Dilla and Sodo impact sites (5 in Dilla and 6 in Sodo). The number of sample CSSGs Kifle Ketema for the impact assessment was adjusted at three in each impact sites based on the number of their members, years of establishment and other purposive criteria. Therefore, 6 kifle ketemas were randomly selected from both impact sites using a

sample interval of about three. The third stage was selection of CSSG following similar procedures and accordingly 30 CSSGs were selected from the sample impact sites and Kifle ketemas. The fourth stage was selection of members using sample intervals established from the number of members in each kifle ketema and CSSGs. In total, about 120 sample members (treatment groups) were selected randomly from both impact sites and 6 kifle ketema. CSSGs are relatively homogeneous groups with minor variations in asset possessions, age and sex distribution patterns. The majority are poor households who subsists on home based care and support programs and IGAs, their savings is less than 8 birr per month, land holding is less than or equal to a quarter of a hectare . The variation within the sample and the CSSG member population is almost similar. Therefore, the sample size taken in this study is sufficient, unbiased, credible and representative of the study population. However, for selection of quasi control group a slightly different approach was used to come up with the most representative households which fit into both the before and after scenarios. As in treatment groups the retrospective data collection method was used for there is no baseline information and other credible method for this case in point. The control groups were selected based on the similarity of socio-economic status. The same questionnaires were administered for both treatment and quasi control groups except those related to CSSG saving and loan schemes. The selection of the quasi control groups is also purposive and in most areas at a ratio of one to one (treatment vs control groups) and 100 non-CSSG members were selected accordingly. The following table justifies the reliability and representativeness of the quasi control groups and depicts the list of sample kifleketema, number of CSSGs and sample size for both sample units. The list of 30 CSSGs selected for this study is also attached to the annex.

Table 1: Total Design and Actual Sample Size and Response Rate

Dilla impact site									
Kifleketema	proposed sample size				success sample				
	CSSG	members	controls	total	CSSG	members	controls	total	success %
Kitabel	5	20	16	36	5	20	16	36	100
Berenda	5	20	16	36	5	19	16	35	97.20%
Golla	5	20	18	38	5	19	18	37	97.40%
sub total	15	60	50	110	15	58	50	108	98.18%
Sodo impact site									
Kifleketema	proposed sample size				success sample				
	CSSG	members	controls	total	CSSG	members	controls	total	success %
Gamo	5	20	16	36	5	20	16	36	100
Andenet	5	20	16	38	5	19	16	35	92.10%
Stadium	5	20	18	36	5	19	18	37	97.30%
sub total	15	60	50	110	15	58	50	108	98.2
Grand total	30	120	100	220	30	116	100	216	98.1

Even though, the proposed sample size of the study was about 120 treatment and 100 quasi control groups, the study managed to cover 116 treatment households and 100 non-treatment groups and 100 percent of the proposed kifle ketema. Overall response rate was 96.6 percent for treatment and 100 percent for non-treatment groups.

3.2.2 *The Study Instruments*

Four types of study instruments are prepared and used in the impact assessment of CSSGs. First, the household sample structured questionnaires were used to collect data from sample households. This questionnaire incorporated seven major parts, questionnaires are both qualitative and quantitative and also open and closed ended.

1. The household bio data or demographic characteristics: This section includes a number of variables used to distinguish a sample from others including sex, age, marital status, residence and the demographic characteristics of their household members.

2. The household productive and unproductive asset possessions including land, livestock resources, farm tools and non-productive (household durable) assets. The asset possession refers to two separate and definite time periods, i.e., asset possession and values before and after membership in CSSG.

3. Agricultural production (land, production), household income and expenditure disaggregated into before and after project scenarios

4. Social capital which includes major indicators of education, health, and food security,

5. Income generating activities, typology, participation, income and constraints

6. Social perception and participation to evaluate the degree of empowerment, discrimination, and self esteem

7. Gender issues mainly on decision making, resource control and utilization

In each section broad indicators, both direct and proxies were included to facilitate the analysis and to investigate significance of the contribution of each indicator.

The second instrument was focus group discussion semi structured questionnaire consisting of similar variables indicated above mainly, profile of CSSG (membership, saving and borrowing schemes and regulations), wealth characteristics and changes, indicators of food security and poverty, health and education, qualitative ratings of impacts of various programmes and natural indicators.

The third group of instruments was KI semi structured questionnaire used for interviewing key personnel with acquaintance to CSSG performances, potential and constraints. This instrument also includes a wide range of issues such as sustainability, adequacy, reliability, impacts and long and short-term goals and objectives of the CSSG.

The fourth instrument includes small business profiles, or case studies of small enterprises started and implemented by CSSG members. The instrument contains indicators of income, costs, profitability, current working and startup capital.

Different participatory impact assessment tools were used across four study instruments to gather and triangulate information gathered during the study. Pair wise ranking, spider diagram, proportionate pilling and Venn diagram were the major participatory impact assessment tools utilized in the study.

3.2.3 *Data Analysis*

a) Qualitative data

The analysis of qualitative data began by organizing the data based on the data collection techniques. The researcher described the various pertinent aspects of the study based on the data. The viewpoints of respondents and the effects of any external activities pertaining to the respondents were discussed. In addition the researcher reviewed hand written notes for accuracy to capture his first impressions and themes during the interview.

The interview results were gathered in Amharic. The data was transcribed and translated into English by the researcher. The written notes from observation were coded and reorganized. After organizing and describing the data, the researcher proceeded to the interpretation process. The specific methods of data processing included transcription, translation, coding of important phrases of the respondents own words and a summary of data using a summary sheet and the categorization of similar themes. Notably, the method identified factors for households' socio-economic status of age, education, marital status, religious aspects and household situations. The field notes were first checked for accuracy and completeness, and were then recorded and coded according to the themes of the respondents. The data was typed using the word processor and was then sorted and categorized into major themes for content analysis. The findings of this study are explained very carefully and data collected from these case studies were analyzed in accordance with the conceptual framework of sustainable livelihood, the research objectives, and relationships among the cases.

b) Quantitative analysis

This study also adopted quantitative approaches of impact assessment. The qualitative data analysis methods used to verify the data gathered using qualitative methods. The data analysis is made using the user-friendly SPSS software. Two approaches of analysis is adopted

B.1 Descriptive Analysis

This method utilizes descriptive statistics such as mean, median, coefficient of variation, standard deviations, presented in bi-variant and multi variant tables. The impact of CSSGs are assessed using the before and after as well as treatment and non-treatment groups.

b.1 .1 the before and After Scenarios

The before and after scenario assumes, the variation between two distinct periods, is an impact regardless of the channel and source of the impact. Mathematically, this change is expressed as follows **Yf = Ya-Yb**, where Yf is net change, Ya is the value after intervention and Yb is value of indicator before CSSG. The values could be indices, percentages, mean median or absolute numbers and/or ratios.

B.1.2 The treatment and quasi-experimental control groups

This approach is vital in this study to identify the net change attributed to CSSG. As described above, control groups are members of the society with similar socio economic characteristics (with that of treatment groups) except their difference in access to benefits from CSSG. Other things being constant, the control groups are disadvantaged and the treatment groups are better - off for they benefit from saving and loan schemes and investments that boost their productivity and improve their livelihoods. Exposure to other programs is non-discriminatory for both whether the government, an NGO or a private sector implemented program. Thus, the difference between changes in both groups is therefore the net contribution attributed to CSSG. The simple mathematical representation of this approach is as follows: Let **Yt** be the net change of outcome Y of CSSG members, **Xt** the net change of indicator for control groups. **Yf = Ya-Yb**, changes in the treatment group; and **Xc = Xa-Xb**, changes in the control groups and where **Ya** and **Xa** are value of the indicator of treatment and non-treatment groups after intervention and **Yb** and **Xb** are values of indicators before intervention for treatment and non-treatment groups respectively and **Xc** is the net change of indicator of the control group. The net contribution attributed to CSSG is therefore calculated as **YtXc = (Ya-Yb) – (Xa- Xb**), where YtXc is the net benefit due to CSSG intervention.

In general, the following indicators were selected for this impact assessment.

	Indicators	Specific measureable variables
1	Agricultural production	Changes in land tenure systems Production/household Agricultural practices (utilization of inputs)
2	Productive assets	Changes in number and value of farm tools, livestock
3	Non productive assets	Changes in number of household durables, value of assets

4	IGA	Percent changes in participation, changes in income from IGAs, changes in duration of participation, number of IGAs
5	Income	Changes in source, amount of income and income quartiles
6	Expenditure	Changes in amount, typology, ratios of investment to consumption expenditures
7	Food security	Self sufficiency period, changes in patterns of source, engagement in relief , seasonality of food demands, meals
8	Gender	Changes in indices of decision making, ownership, control and utilization
9	Financial services	Changes in saving behaviors, amount of saving and borrowing, purpose and utilization of loan funds
10	Social perception	Changes in self confidence, participation

3.2.4 *Field Data Gathering and Organization*

The household survey data was collected between March –April 2011 in Dilla and Sodo impact sites of the Southern Nations Nationalities people regional state (SNNPRS). The data was collected by trained enumerators with a long year experience in conducting surveys sponsored by the government. The enumerators were oriented for half day on basic principles of data collection and the subjects of the questionnaire prepared for the impact assessment. A total of 6 enumerators, one supervisor and a survey coordinator were deployed for the survey. The

enumerators are proficient in local language, culture and living conditions. This facilitates communication easier and to administer the survey tool.

4. RESULTS & Discussion

The result and discussion part of this thesis is classified into six major sections narrating the contribution of CSSG in: Asset accumulation and protection, HH income and expenditure, food security, health and education, IGA promotion, participation in local Development and social status.

4.1 Contribution of CSSG for asset accumulation and protection - Changes in Livelihood Indicators

4.1.1 Household characteristics

Household size and age structure of the study households' is presented in Table 2. The overall mean family size of sample households was 4.09 and ranged from 2- 5 persons. This value was lower than the national average 5.2 persons and that of SNNPRS 5.1 persons per household (CSA, 2003). Average family size of Dilla and Sodo woreda were 2.8 and 3.85 persons, respectively and did not differ significantly. This finding was more or less similar to the report of Asefa,(2007) for the adjacent wereda Awassa Zuria that was reported as 7.0 persons per household. The age composition of households typically resembled population pyramid in most developing countries, with the majority of household members being children under 14 years of age. Similarly, in the study area children (<15) accounted for 47.8% while that of youth male and female (age class of 16-30) accounted for 19.4% of the total household size. Husband, wife and other members of the family above 30 years old

covered the remaining proportions. In the study areas, the households' age group (16-30) covers 19.4%, showing that the productive labor necessary for care, marketing and management of chicken production was dominant in the family.(Table 2)

Table 2: Socio-demographic characteristics of respondents

Indicators	Treatment		Control group	
	Mean	Std Deviation	Mean	Std Deviation
Age of the respondents	34.32	4.7	34.22	4.65
Family size	4.09	1.227	3.67	1.07
Land size (ha)	0.5625	0.338	0.5575	0.3275
Farm hand tools	70.84	37.21	69.28	37.72
Livestock	0.5	0.536	0.5	0.541

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Table 3: Numbers of respondents per duration of membership

	Dilla		Sodo	
Duration	Treatment	Control	Treatment	Control
2008	**26**	**10**	**20**	**15**
2009	**10**	**13**	**18**	**10**
2010	**22**	**26**	**20**	**26**
Total	**58**	**49**	**58**	**51**

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Table 4 : Educational status of respondents

Indicators	Treatment		Control group	
	Male	Female	Male	Female
Illiterate	6	3	2	39
Read and write	52	21	19	3
First cycle completed	5	16	5	5
Second cycle completed	2	11	6	2

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

4.1.2 Agriculture

In the studied sites, majority of the rural population follow extensive mixed farming system rearing of livestock and crop production. The major crops grown in the surveyed area include Enset (*Ensete ventricosum*), maize (*Zea mays*), coffee (C*offea arabica*) and haricot bean. However, there is considerable variation in abundance and importance of crops across the two sites. Enset, coffee and maize were rated as important crops in Dilla impact site. While maize, Enset, haricot beans and coffee were the major crops in Sodo impact site, listed in order of their importance (Table 5).

There are two cropping seasons in the area the short rainy season (Belg) from March to April and long rainy season (Meher) from June to September. The Belg rains are mainly used for land preparation and planting long cycle crops such as maize and seedbed preparation for Meher crops. The Meher rains are used for planting cereal crops like barley, teff, wheat and vegetable crops.

Table 5: Average land holding and production

Characteristic	Impact site		membership			
	Sodo	Dilla	new	Long-term	Ex-member	never member
Average land ha/HH	1.005	0.625	0.77	0.8375	0.61	0.8425
Per capita production (kg)	166.25	133.17	142.92	155.2	114.84	139.56
Average production of food (kg/HHs)	8.4	6.93	7.57	7.52	6.39	8.39

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

The average crop production of a sample treatment household before intervention was about 150 kg per head (which was 133 kg for new members, 155 for long-term members and 140 kg for the control groups in the base period. This has shown declining trends over the period and during

this survey average production were only 145 kg per capita (122 kg for new, 153 kg for long-term members and 109 kg for control groups). The average change for CSSG members in general is about five kg (decline of 3 %) in the period while for the control group a decline of 31 kg (21 %). In general, per capita production declined for both sample groups with no apparent contribution of CSSG. Changing weather conditions and crop failure during the last three years, the degree of FFW support, incidence of crop pests, access to inputs and other numerous production constraints have more impact on the level of per capita production. However, since the proportional decline for CSSG members is smaller than that of the control groups, it is assumed that CSSGs has contribution in sustaining crop production. The proportion of households who produce crops however have shown change between both control and treatment groups. The net change in proportion of households who produce maize, sorghum, root crops and fruits have shown a downward change of 2.4 percent, 12.2 percent, 15 percent and 16 percent respectively for all samples. In all sample groups, the changes are negative for most of the crops and therefore there is no significant difference in net percentage changes between the members and non-members. Change in the cropping pattern is another way of tracking the CSSG contribution. Similar to the above findings cropping pattern has shown marginal change and for main crops, it is declining from the baseline year. Therefore, nothing can be said about the contribution of CSSG with regard to changes in cropping pattern. If membership in CSSG has any advantage in improving crop production, this contribution must be observed in relation to its contribution in improving farm practices and introduction of the new systems that improve household productivity. (Table 5 &Table 6).

This finding is close to Buli *et al*. (2006) in the study of CSSG in East and West Hararge in Ethiopia who reported that there is no significant contribution of CSSG with regard to changes in cropping pattern.

Table 6 : Average changes in various impact Indicators

	Before						After					
	Impact site						Impact site					
	Sodo	Dilla	New	Long	ex	never member	Sodo	Dilla	New	Long	Ex-members	never member
Average landholding(ha/HHs)	1.005	0.643	0.77	0.8875	0.61	0.843	0.9925	0.745	0.78	0.83	0.61	0.833
Per capita production	166.23	133.2	142.92	155.2	115	139.5	147.06	132.66	123.2	153.24	95.71	108.6
Average price of food grain (qts/HHs)	8.4	6.93	7.57	7.52	6.39	8.39	7.42	6.73	6.79	7.33	5.63	6.46
Areas under grains (ha/HHs)	1.07	0.625	0.77	0.8875	0.61	0.843	0.9925	0.745	0.78	0.83	0.61	0.833
Total Cash income (birr/HHs)	2280.1	2345	1889.4	2407.8	2134	2427	3292.93	2482.8	1900.2	2957	2523	3661

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Accordingly, changes in the proportion of households using fertilizer are positive for both groups. Within the specific reference groups, the long term members are still have shown significant change over new and control groups. The change in utilization of selected seeds for all group is very small. Utilization of other farm practices such as on farm soil and water conservation, adoption of improved livestock species, tree planting; cropping intensity, water harvesting practices have shown some improvements. The other indicator of changes due to CSSG is changes in perception of households about their productivity over time and participation

in household farm package programs. Change in participation in package program is positive for CSSG members (12.5%) than the control groups (only 2.3% change). In addition, the proportion of households who observed their production deteriorated over years declined from 22 to 18 percent for the CSSG and increased from 23 to 64 percent for the control sample households with a clear advantage of CSSG schemes.

This is more or less similar with Buli (2006) who reported crop production deteriorated over years declined from 16 to 12 percent for CSSG and increased from 14 to 55 percent for the control. However, it was contrasting to findings of Ezemenari,K., A.Rudqvist, K.Subbarao(1999) in Zanzibar which reported insignificant advantage of VSLAs schemes for crop productivity .

4.1.3 Land Holding and Tenure Patterns

Land holdings are very small and fragmented. The average farmland holding was 0 .56 ha ranged from 0.13 to 3 hectares (Table 2). However, 52.4 % of the respondents have a farmland below one hectare. The average farmland for the treatment group was 0.5625ha, which is little greater than the average farm land of control group 0.5575 ha .

The contribution of CSSG is described in changes in tenure pattern than changes in size of farm plots. The perceptions of the respondents on contribution of the CSSG methodology on land tenure pattern change are presented on the table 7. , In terms of size of plots, there is no significant change between two periods and between the treatments CSSG members and the control groups. However average farm size for the control group is slightly more than that of the CSSG participants. The changes in farm size even though negligible is also more for the control

sample households (net down ward changes of half a percent compared to 0.2% for CSSG samples). This marginal change is attributed only to demographic patterns than CSSG intervention or other determinants of traditional agriculture. However, there are significant changes in land tenure arrangements in the period, with clear variations among the study groups (Table 7).

Table 7 : Percentage changes of engagements in different tenure arrangements

Indicators (%)	Treatment (%)			Control (%)		
	Before	After	Change	Before	After	Change
Have you farmland?	95.1	96.1	1	92.6	92.6	0
Have you ever rented your land to somebody?	6.1	5.1	-1	5.7	5.9	0.2
Have you ever rented land from somebody?	8.8	14	5.2	16	12.8	-3.2
Have you sharecropped your land to somebody?	2.3	1.5	-0.8	2.3	4.7	2.4
Have you sharecrop land from some body?	5.9	5.9	0	7.4	4.3	-3.1

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

The change in farm size in this study is higher than the value reported in Zanzibar (10%) by Enyango,k,Esipisu,E., *et al. (2004) for village Savings and Loan Associations but* lower than the value reported (15%) for CSSGs in the East and West Hararge of Ethiopia by Buli,E (2006).

The study also revealed that exploitative land tenure arrangements (such as renting out and share cropping to somebody) are significantly reduced for the CSSG members while there is marginal upward positive change for the control groups. The upward positive changes, as a reality in most of the Ethiopian subsistence farming, is mostly attributed to lack of seeds, farm oxen and labor particularly among the poor households. This perhaps partially attributed to CSSG contribution in sustaining self-reliance in agricultural production and to exercise full ownership rights over own land. In addition, positive land tenure arrangements (renting and share cropping from) is

increasing among the CSSG members than the control groups. The net percentage change among the control groups with regard to renting additional land declined by slightly more than three percent while sharecropping additional land increased by about 4.3 percent (Table 7).

As part of income diversification, CSSG raised money for renting land. Ato Worku , member to Warka CSSG which has twenty two members (18F) at Dilla impact site , Kiable kifle ketema tells the following story:

Box 9. From Landlessness to Land Renting Capacity:

Our CSSG was formed with the aim of saving money. This has enabled the group to buy two sheep. Last January (2010), we disbursed our total savings since we had already achieved our goal. Later, by continuing our saving we have 660 birr total. Prior to introduction of CSSG in our village , I did not have my own farmland. I was share cropping with very old farmers who couldn't plough by themselves or for female-headed household who were not in a position to till their plots. . In doing so, I used to have a share of produce. The story has changed now!!!

Thanks to the CSSG I'm renting farmland by borrowing money from our CSSG. Today, I am able to diversify my income generating opportunities to a more arable and animal farming. I took loan two times with the amount of 200 and 250 birr respectively, and I used the money only for paying land rent.

For CSSG samples, renting additional land increased by percentage point of 5.2 while sharecropping has shown no change over the period. The net contribution in all land tenure

system is positive and more than the control group in each category of land tenure arrangements. Thus, controlling for other variables the contribution of CSSG in land renting arrangements was positive even though the degree of change is marginal. Similarly, renting land to somebody is a common characteristic of the resource poor households who have no/ or limited farm labor, money to purchase inputs (fertilizer and seeds), female headed households and who lack farm tools and farm animals(Table 7).

In general, even though there are some positive changes in land tenure arrangement among the CSSG groups (relative to the control groups) the overall contribution of CSSG is statistically insignificant. It is also difficult to account the small changes occurred in the period to CSSG due to multitudes of factors that shape and interact with the social and economic condition in the area. Thus, even if the treatment groups have shown some changes over the period, the contribution of CSSG is very small or difficult to account for. For detail, refer to table below and in the next chapter Table 3: Percentage changes of engagements in different tenure arrangements CSSG sample.

Lack of adequate income /finance is one of the constraining factors for acquiring adequate farm land among the rural poor in Ethiopia (CSA,2009) . However, in this study the net change in the number of respondents who reports renting land after they joined the CSSG is positive. Similarly, Buli, E. (2006) reported that renting and sharecropped land to somebody significantly decreased among the VSLA members than non –members for similar study conducted in East and West Hararge.

4.1.4 **Changes in Type, Quantity and Value of Farm Tools**

The type, quality and value of the farm tools also determine the wealth status, resilience, coping and productive capability. Table 8 captured the perception of the respondents on the change in types and quantity of selected farm tools.

There is no significant change in the average number of various farm tools owned by both sample households. Except for very few farm tools, the proportion of households who owned one or more of these tools have shown no change or declined by marginal proportion compared to the base year. Overall change between the two groups is negative an indicator of deteriorating trend in possession of these assets particularly among the control groups. For participants of CSSGs, the change was positive except for very few farm tools and other productive assets. The absence of any significant changes and variation in farm tools possessions between the two groups is attributed probably to the possibility of same farm tools being used for many years without replacement (Table 8).

Table 8: Changes in the Number of Various Farm Tools and Other Productive Assets

Indicators (%)	Treatment			Control		
	Before	After	Change	Before	After	Change
plow	78.9	78.4	-0.5	78.7	74.5	-4.2
sickle	90.4	94.5	4.1	77.7	85.1	7.4
axes	86.2	89.5	3.3	71.5	73.4	1.9
hoes	91.2	60.3	-30.9	55.3	55.3	0
beehives	6.9	1.2	-5.7	14.9	23.4	8.5
Digging hoe	0.5	4.7	4.2	9.4	1.1	-8.3

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

The findings of focus groups discussion also indicated that Changes in the proportion of households who owned different farm tools is also not significant than in the base year even

though the percentage change for some tools is positive. The net change between the two groups, (which could be attributed to the contribution CSSG), is therefore very small.Net percentage change for some tools is even better for the control groups than the participants in CSSG as indicated in table 8.

Except plough and digging hoe the number of other farm tools was improved for control groups. For the CSSG participants the stock of all farm tools has shown positive change. Within the group of samples, changes are relatively significant among the CSSG long-term groups than the new members.

The change in the proportion of HHs who owned different kinds of farm tools was in positive direction as reported by Buli, E . (2006) for the East and West Hararge in Ethiopia. The value is also similar to the one reported by Allen, H and P. Hobane (2004) for Village Saving and Loan Association in Zimbabwe .

4.1.5 Changes in Household Durables

The most dominate HH durables in the study area regardless of their quality and their monetary value **were** cooking utensils, lighting materials, clothing and foot wears, storage and transportation items, personal gadgets (earrings, necklaces and rings), communication equipments (radio, television, mobile phone) and others .

The proportion of households with one or more of these assets prior to the establishment of CSSG was also significantly increasing by marginal proportion per year. Over the last three

years, the proportion of households with one or more of these durables grew from 96 to 100 percent. This change is almost similar among all sample groups. Many HHs economic survey indicated that variations in possession of household durables could be a function of seasonal income fluctuation, changes in production patterns, family size, changes in market prices and tastes, and probably engagement in saving and credit schemes. The same is true for respondents participating in this study. Hence, the contribution of the CSSG in accumulation and retention of these assets is assumed by controlling these factors for CSSG and non-CSSG members. With such assumption, the survey result indicated that the changes within the CSSG groups' members are more than that of the non-CSSG. Controlling for other attributes the potential contribution of CSSG will be about 21 percentage points.

Figure 1: Change in possession of HHs durable for treatment

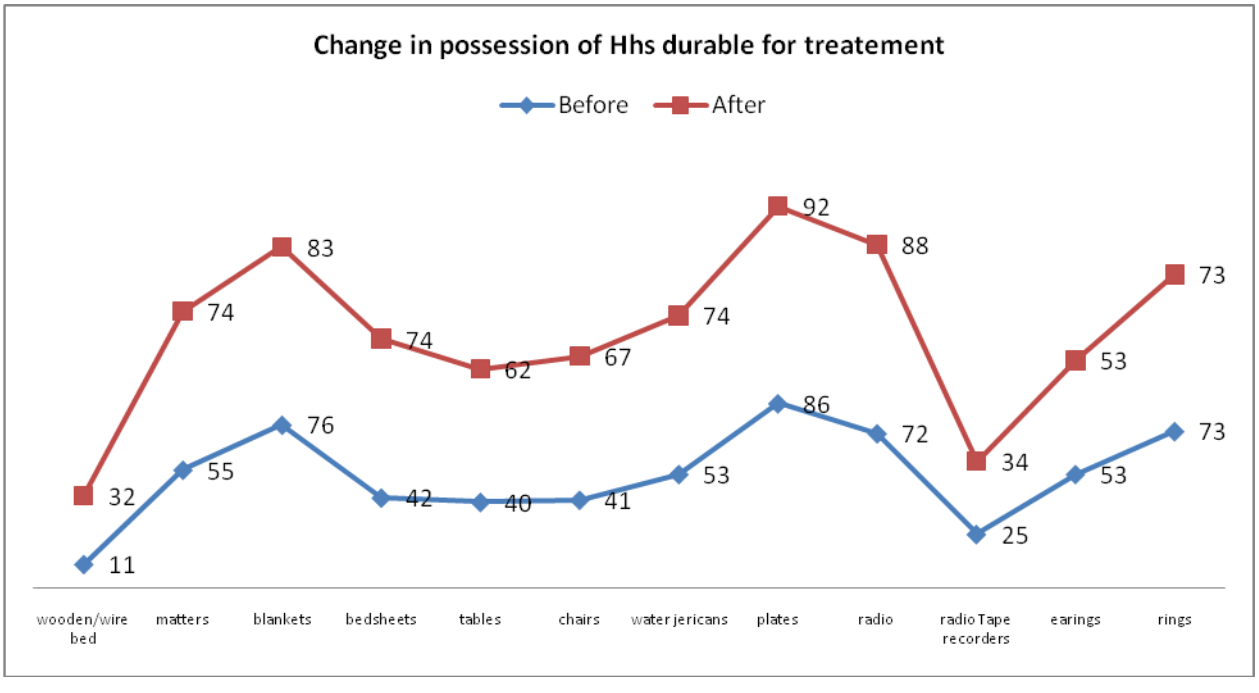
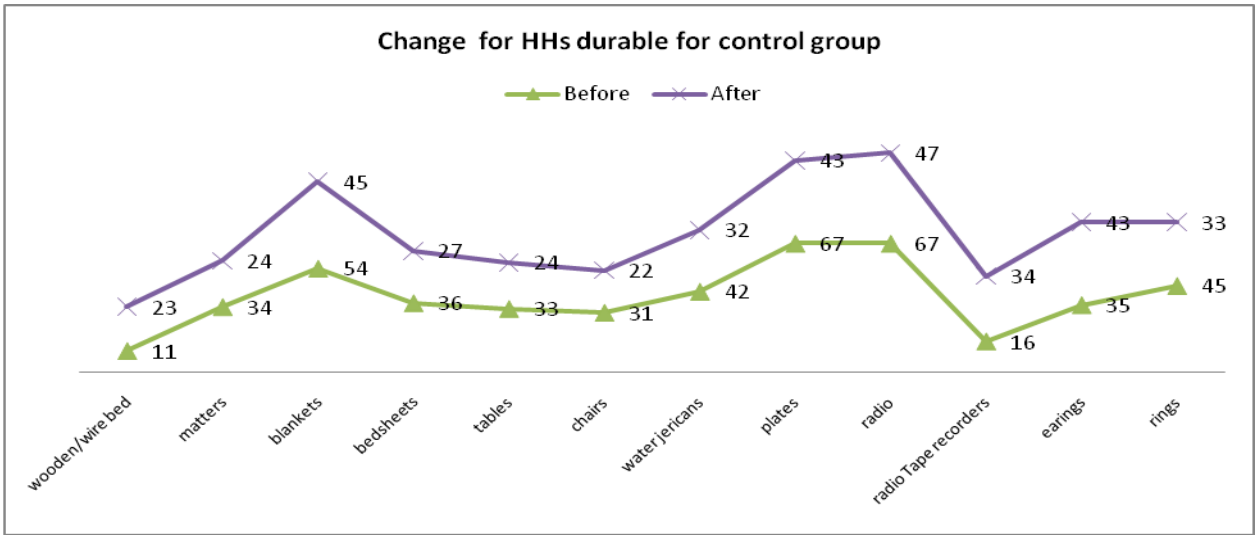


Fig 2: Change for HHs durable for control group



A study on HHs economic profile in Zanzibar showed that variation in possession of households durables could be a function of seasonal income fluctuation, change in production pattern, family size , changes in market prices and tastes ,and engagement in saving and credit scheme (Enyango, E, Esipisu, E., and others (1998)) . Though this study did not attempt to cover all aspects of the prevailing HHs economic profile , discussion made with the CSSG and non-CSSG members indicated that the change within the CSSG group members for HHs durables are more than that of the non-CSSG assuming other things are constant .

4.1.6 Livestock Production

The impact of CSSG in relation to livestock resources of the respondents is described in terms of its supports for members in building their livestock assets through fattening of small ruminants

and cattle, breeding of small ruminants and dairy animals, production of chickens and equines. Changes in the number of these animals are therefore an indicator of impact of CSSG on livestock production. The major indicators of impact of CSSG on animal production are changes in the number of livestock population per household, and the proportion of households who owned any type of animal , the average livestock holding increased from 2.5 to 2.8 TLU with significant growth among the CSSG groups (29%) than the control groups (a decline of 3.4%). Between the groups changes among the long-term members is substantially larger than the control and the new members of the CSSG. Changes in pattern of livestock holding also showed significant shift between the two periods. The proportion of households who have any type of animal has shown a percentage change of about 12.7 percent among the long-term CSSG groups and 9.6 percent among the control groups. Net change that can be potentially attributed to CSSG was about 3.1 percent. The largest change in the number of animals is observed among bulls, heifers, calves and shoats. The number of shoats and heifers has shown about 177 and 83 percent growth among the CSSG members (Table 9) .

Table 9: Percentage of HHs with various animal before and after CSSG

	Treatment			Control		
Indicators (%)	Before	After	Change	Before	After	Change
Cow	63.7	71.3	7.6	56.4	61.7	5.3
farm ox	30.9	40.4	9.5	33	27.7	-5.3
bull	6.4	15.2	8.8	11.7	10.6	-1.1
heifer	12.3	24	11.7	11.7	22.3	10.6
calves	22.2	48.5	26.3	20.3	42.6	22.3
shoats	34.1	57.4	23.3	33	46.2	13.2
Pack animal	13	22.1	9.1	22.5	27.1	4.6
Chicken	34.8	62.5	27.7	24.5	38.3	13.8

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Research work in some African countries such as Zanzibar (Enyango, *et al.*, 1998), Zimbabwe (Allen H,*et al.*2007) reported that average livestock holding increased with significant growth within Village saving and Loan Association. The average livestock holding increased with significant growth within CSSG members reported in the study area was similar with the previous findings that were reported 10 years back.

4.2 Impact of CSSGs on Household Income and Expenditure

4.2.1 Cash Income

Household income is a function of the quality and quantity of assets, size of the farm plots, size of households in the family, number of livestock resources and products produced each year, the availability of perennial cash crops, access to credit services and investment on productive assets (such as animals), participation in FFW/relief and IGA activities.

As captured during focus group discussion the major sources of cash income of the sample households are seasonal crop sales, a variety of income generating schemes and transfers. The sources of cash income are numerous and very difficult to capture through one way survey. CSSG supports households to engage in different income generating schemes, micro enterprises (such as petty trade, village shops), livestock production and fattening, and other activities through its loan schemes. Thus, the impact of CSSG in household income should be seen in the framework of multitude of factors, accounting for percentage changes between CSSG and non-CSSG households.

With regard to income obtained from various sources, positive changes were observed in CSSG members than the control groups. About 43 and 42 percent of the income of the CSSG households is obtained from crop production in the two reference periods. While the income from the same source for the control group was 28 and 27 percent respectively. The proportion of income generated from crop production for CSSG members has shown a percentage change of only 1 percent almost similar with the changes in control samples. Therefore, controlling for other factors, the net contribution of CSSG participation was about less than a percent. Similarly, within the CSSG groups changes among the long term members is not significant compared both to the new and control groups. On the other hand, changes in proportion of cash income generated from income generation schemes are still significant among the control group than the CSSG samples. The net percentage change in income from IGAs was 13.6 percent for the long term, 13.3 percent new members and 36.7 percent for the control groups.

As indicated elsewhere in this research, the sources of cash income are numerous and very difficult to capture through one way survey. Nevertheless, many economic researches in developing country indicated that the VSLAs methodology as a viable and promising alternative financial service for rural households (Allen, H and P. Hobane (2004).). The impact of CSSG for this research is therefore still positive even though change among the control group is almost three times larger.

Table 10: proportion of change in income for new members, old members and control group

Samples and Income Sources	SCENARIO			Change	
	BEFORE	After	Total	% growth	Net change%
New Members					
Crop sales	1159.04	1162	1160.49	100.3	0.3
IGA	884.8	1002.06	948.76	113.3	13.3
Other sources	901.63	1347.86	1101.98	149.5	49.5

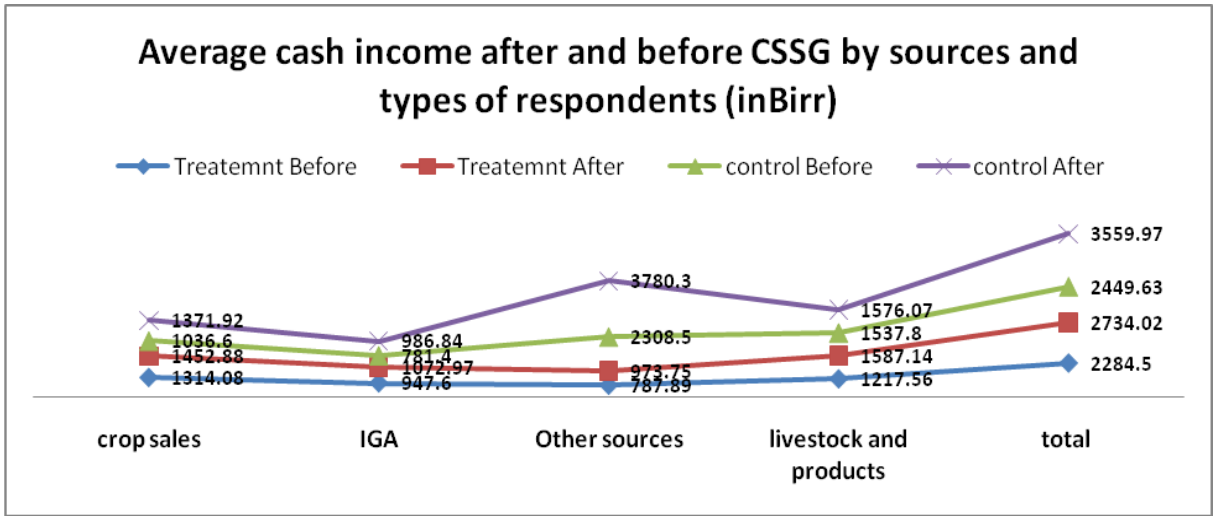
Livestock	988.28	744.25	888.67	75.3	-24.7
Long term Members					
Crop sales	1368.96	1522.2	1448.1	111.2	11.2
IGA	959.65	1090.33	1027.08	113.6	13.6
Other sources	755.58	895.46	830.95	118.5	18.5
Livestock	1257.44	1733.73	1493.53	137.9	37.9
Ex Members					
Crop sales	547.14	1488.57	1017.86	272.1	172.1
IGA	1375	1697.5	1492.27	123.5	23.5
Other sources	200	696.67	498	348.3	248.3
Livestock	2675	440	1557.5	16.4	-83.6
Control groups					
Crop sales	1059.77	1342.98	1206.04	126.7	26.7
IGA	660.97	903.24	787.69	136.7	36.7
Other sources	2310.12	3979.92	3145.02	172.3	72.3
Livestock	1513.4	1986.54	1754.61	131.3	31.3

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Within the CSSG groups changes among the long term members is not significant compared both to the new and control groups (Table 10).

Between the two major study groups (the treatment and control groups), the changes for the former group was about 19.6 percent and for the latter about 45 percent with a net change of 25 percent in favor of the control groups. Within the sample households, pattern of change is substantial and significant. The changes in the number of income sources or diversification of income are relatively better for the CSSG than the control groups(table 10).

Fig 3 : Average cash income after and before CSSG by sources and types of respondents



Participation in income generating schemes is more for CSSG members than the control groups. The control groups mainly depended on crop and livestock sales for annual cash income needs. With regard to income obtained from various sources, positive changes were observed in CSSG members than the control groups. About 43 and 42 percent of the income of the CSSG households is obtained from crop production in the two reference periods. While the income from the same source for the control group was 28 and 27 percent respectively. The proportion of income generated from crop production for CSSG members has shown a percentage change of only 1 percent almost similar with the changes in control samples. Therefore, controlling for other factors, the net contribution of CSSG participation was about less than a percent. On the other hand, changes in proportion of cash income generated from income generation schemes are still significant among the control group than the CSSG samples. The net percentage change in income from IGAs was 13.6 percent for the long term, 13.3 percent new members and 36.7 percent for the control groups. The impact of CSSG is therefore still positive even though change among the control group is almost three times large. This result is consistent with the findings of the focus group discussion using counters as indicated below in Box 1.

Box: 1

CSSG members were asked to show if there had been any increase or decrease in actual income since their membership. This was done by placing ten counters in one basket which represented their income before the project. The participants were then given another ten counters and asked to show any relative changes in household income, by either adding counters to the original basket of ten or removing them. For example if someone were added four counters to the original basket of ten this would represent a forty percent increase in income. Alternatively if they were to remove four counters it would represent a forty percent decrease in income. The participants were then asked to account for these changes. The table below shows the aggregated results indicating between 155 to16% average increases in income in the two impact sites.

Location	*Variable*	*Mean score (increase)95%CI*
Dilla impact site (n=43)	*Change in HH income*	*16.3(15.9,16.8)*
Sodo Impact site(n=43)	*Change in HH income*	*15(14.3,15.7)*

4.2.2 Cash Expenditure

The amount of household expenditure is a function of income, family size, seasons, level of production and other social and economic attributes. In rural food insecure areas, the major family cash expenditure is on food because of the subsistence nature of the agricultural sector. Investment and expenditures on health, education and others are very small. In general, three major types of family cash expenditures can be recognized in the study areas. Food expenditure

includes expenditure on purchase of staple and non-staple food commodities. This expenditure in general is very high among the low-income families with small plots of land, other productive assets, and those who depend on petty trade and daily labor. Investment expenditure varies from one to two to a number of items that can be produced on farm and purchased from the market. Investment expenditure unlike food expenses is the highest among the middle income and better off households. It includes purchase of inputs, animals, construction of houses, purchase of drugs, land and animal renting and others, which have production boosting values or can generate income in the short to long run. The third expenditure category is consumption expenditure, or outlays on education, health, clothing, transportation, taxes and duties, wages, fuel, voluntary and involuntary social contributions and other (Table 11).

The same is true in the current study, expenditure on food commodities accounted for about 42 percent of the total family cash expenditure for CSSG samples and 43 percent for the control groups at the beginning of their membership. The average expenditure, in other words is about 1036 and 900 birr per household for CSSG and control groups respectively. However, for 23 percent of CSSG and control groups food expenditure was over 60 percent of their annual cash expenditure. Considering the current situation, the proportion of food expenditure declined to about 31 and 39 percent of total expenditure for both groups, respectively. The common observation from this information is net decline of about seven percent against the CSSG sample groups- an indicator of deteriorating food security situation for CSSGs than the control group.

Average cash expenditure in pre CSSG period was about 2313 birr or almost 100 percent of the total cash income of the households. Current average household cash expenditure is estimated at about 2879 birr a growth of about 24.4 percent consistent (Table 11)..

Investment expenditure is also in favor of the CSSG than the control sample groups. The average expenditure for sample CSSG households grew from 18 to 29 percent (a percentage change of about 11 percent) while for the control groups from 18 to 23 percent in the same period. Even though it is very difficult to conclude from this comparison, the contribution of CSSG participation could be approximated roughly to about four percent. Most of the sample households in the same group have observed a percentage change of on average three between the two periods. Negative growth of investment expenditure was observed among few households. In general, it seems that CSSG has some contribution in promoting productive investments in the study areas than the control groups (Table 11)..

Consumption expenditure and participation in CSSG can be related through improved capacity to finance health and education, clothing and other necessities. It is also clear that general inflation and rising costs of services have also significant effect on consumption expenditure, which was a major socio economic problem for the majority in the last five years. Despite these irregularities, the average consumption expenditure of the households (both sample groups) was about 39 percent of the total cash expenditure without any significant change between the periods. The consumption expenditure of the CSSG members also has shown no significant change but there were two percentage point positive increments for the control groups. It is difficult to arrive at definitive conclusion from this figure however (Table 11)..

Table 11: HH cash expenditure

	Treatment			Control		
	Before	After	Change	Before	After	Change
Average HH income	2285	2734	120	2450	3560	145
Average HH total cash expenditure	2586	2731	106	2438	2485	102
Average food expenditure	1278	1031	81	1225	1049	86
Average investment expenditure	866	1486	172	839	1239	148
Average consumption expenditure	1023	1063	104	951	1019	107
% of food expenditure as % of total expenditure	42.2	31.7	(10.51)	42.9	36	(6.9)
% of investment expenditure as % of total expenditure	18.2	29.3	11.1	18.6	23	4.4
% of consumption expenditure as % of total expenditure	39.6	29.3	10.3	38.5	41	2.5
Investment consumption ratio	43.9	75.4	29.5	48.1	56	7.9

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

The change in the average HHs income expenditure for CSSG members in this study is in agreement with previous works by Buli,E.(2006) for East and West Hararge who reported 123.5birr . Nevertheless, the change in the average HHs income expenditure for non –CSSG members in this study was less than reported by Buli,E. (2006) for other parts of Ethiopia.

Investment expenditure is also in favor of the CSSG than the control sample groups. The average expenditure for sample CSSG households grew from 18 to 29 percent (a percentage change of about 11 percent) while for the control groups from 18 to 23 percent in the same period. Even though it is very difficult to conclude from this comparison, the contribution of CSSG participation could be approximated roughly to about four percent. Most of the sample households in the same group have observed a percentage change of on average three between the two periods. Negative growth of investment expenditure was observed among few households. In general, it seems that CSSG has some contribution in promoting productive

investments in the study areas than the control groups. Consumption expenditure and participation in CSSG can be related through improved capacity to finance health and education, clothing and other necessities. It is also clear that general inflation and rising costs of services have also significant effect on consumption expenditure, which was a major socio economic problem for the majority in the last three years (Table 11).

The average consumption expenditure of the households (both sample groups) in this finding was about 39 percent of the total cash expenditure without any significant change between the periods. The consumption expenditure of the CSSG members also has shown no significant change but there were two percentage point positive increments for the control groups. It is difficult to arrive at definitive conclusion from this figure however, this finding is still higher than that of Buli,E.(2006) who reported 29 percent of the total cash expenditure for East and West Hararge (Table 11) .

4.3 *Food Security and Participation in CSSG*

The contribution of CSSG to food security is best described as multidimensional. Saving and credit schemes of CSSGs protect asset from depletion in stress period and encourage replacement during normal years particularly for households who mainly depend on market for their food needs.

Similarly, saving and loan schemes enable most of the households to bridge the seasonal food shortages between the food deficit and surplus periods. The contribution of CSSG in terms of

food self-sufficiency (measured in terms of number of months a family can feed itself) is presented in fig 4. The fig shows that changes that have been observed between the two groups of samples are also not significant. The study area suffers from critical food gap for about half a year. About a quarter of the households have to feed themselves for more than nine months from own produces. The condition before CSSG was not as such different from the current shortage of about nine months and similar proportion can feed for all categories of households. About 20 percent of the households at the time feed only for less than three months and the proportion of households who feed themselves for nine months and more was only 26.3 percent. There was no significant variation between different categories of households at the period. On average a household in the study area were food self reliant for only about 11 months in the 2004 and 2005. Current food self-sufficiency was found to be about eight months. In general, over the period, food self-sufficiency declined by about 23 percent for the whole sample population compared to base year. For CSSG groups food self-sufficiency months declined by about 18 percent and no significant change among the non-CSSG members. In general, food self-reliant periods have shown no positive change for all sample households (Table 12).

Table: 12 **Food self sufficient period bad season (%)**

Change in food security						
	Treatment			Control		
	Before	After	Change	Before	After	Change
< 3 months	20.4	22.9	2.5	23.8	29.1	5.3
3-6 months	35.2	34	-1.2	34.5	30.2	-4.3
6-9 months	17.2	15.8	-1.4	16.7	17.4	0.7
9-12 months	26.7	27	0.3	25	23.3	-1.7
>12 months	0.5	0.3	-0.2			0

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Changes in the number, the quantity and quality of meals consumed by a household in bad and normal seasons could be other food security indicators and contribution of CSSG if any. The average number of meals per day in normal years before CSSG intervention between both sample groups, was about three. These have shown no change at all between years and samples. Similarly, average meals in bad seasons were only two for both samples and no change has been observed after intervention. However, there is clear difference between households in terms of frequency distribution of meal consumption per day with varying degree between normal and non normal seasons. Among the CSSG groups, only less than one percent of the households consume one meal per day in normal period before CSSG. This proportion rises to about 25 percent in bad seasons in the same period. While for the non-CSSG members, the proportion who consumes only one meal per day prior to the CSSG was 1.2 percent in normal seasons but rising to 26.7 percent in less than normal seasons. After CSSG intervention, however this proportion declined from less than one percent to zero in normal periods and from 25 percent to 17.9 percent in bad seasons for CSSG members and the proportion for control groups increased from 1.2 to 2.3 and declined from 26.7 percent to 21.3 percent, respectively. While the proportion of households who consume one meal per day increased for control groups in normal seasons, others were declining with positive indication of improved access to food. On the other hand, the changes in proportion of CSSG households with three and more meals per day in normal and bad seasons increased from 77 to 86 percent in normal and from 12.4 to 17.3 percent in bad periods. For the non-participants, the changes are also positive (from 76.6% to 78.1 and from 16.3 to 15.7 %). In general, changes in frequency of meals are relatively better for the CSSG sample households than the control sample groups (Table12).

The proportion of households who suffer from chronic and seasonal food shortages varies between seasons. The food self-sufficient households, considering those above three months of food deficit, account only for 39.5 percent before CSSG. This proportion has increased to about 41 percent after the establishment of CSSGs in the study areas (Table 12) .

In bad period the proportion of households who are food self-sufficient rapidly declined almost by double. The proportion of food self sufficient CSSG households in bad seasons has shown no significant positive growth over the two periods, while that of the control group has shown a percentage decline of about two percent(Table 12)

This finding is close to Buli, E.(2006) in the study of the community self help saving groups in Ethiopia who reported that the proportion of food self sufficient CSSG households in bad seasons has shown no significant positive growth over the years , while that of the control group has shown a percentage decline of about two percent.

Compared between the two in terms of the proportion of households who are chronically food insecure (less than six months), there is no significant positive changes. The proportion of chronically food insecure households rather grew from 55.6 to 56.9 percent of the CSSG members and from 58.3 to 59.3 percent for non-CSSG sample households (Table 12).

The merged results of the focus group discussion conducted in the two impact sites indicated that borrowing from CSSG, food aid and FFW are the commonly used copping strategies for drought (Box3).

Box 3 :Cooping strategies Matrix scoring comparing different copping strategies

Indicators	Mean scores (95% CI) for interventions							
	Borrowing from CSSG	Daily labouer	FFW	Emergency Food Aid	Migration	Own production	Purchase	Credit from others
"Helps us to cope with the effect of drought"	●●●●●● ●●● 9.1 (8.5, 9.7)	●●●● 3.5 (3.2, 3.9)	●●●●●● 5.7(5.1, 6.2)	●●●●● ●● 6.9 (6.5, 7.4)	●●● 3.0 (2.4, 3.6)	● 0.8 (0.5, 1.1)	● 0.5 (0.2, 0.8)	0.4 (0.2, 0.7)
"Helps fast recovery and rebuilding asset"	●●●●●● ●●●●● 11.1(10.5,11.7)	●●●●● 4.4 (3.9, 4.9)	●●●●●● 5.7 (5.0, 6.3	●●●●● 4.9 (4.4, 5.6)	●● 1.9 (1.5, 2.4)	● 0.9 (0.5, 1.4)	● 0.6 (0.1, 1.1)	0.4 (0.1, 0.7)
"Saves human life better"	●●●●● ●●●●● 9.8 (8.9, 10.6)	●● 2.4 (1.9, 2.8)	●●●● 3.7 (3.1, 4.3)	●●●● ●●●● ●● 8.8 (8.1, 9.6)	●●●● 3.6 (2.9, 4.3)	● 0.9 (0.5, 1.3)	● 0.5 (0.2, 0.9)	
"Benefits the poor most"	●●●●●● ●● 7.6 (6.7, 8.6)	●● 9 (1.6, 2.3)	●●● 3.2 (2.5, 3.8)	●●●●● ●●●●● 11.0 (10.1,11.9)	●●●● 3.7 (2.8, 4.3)	●●●● 1.6 (0.9, 2.2)	● 0.7 (0.3, 1.1)	● 0.5 (0.1, 0.8)
"Timely and available"	●●●●● ●●● 8.4 (7.8, 9.0)	●●● 3.3 (2.9, 3.7)	●●●● 4.3 (3.9, 4.6)	●●●●●●●● ● 8.5 (7.9, 9.1)	●●●● 3.5 (2.8, 4.1)	● 1.2 (0.7, 1.7)	● 0.5 (0.2, 0.8)	0.3 (0.1, 0.5)
Overall preference	●●●●● ●●●●● 10.6 (9.9, 11.2)	●●●● 4.2 (3.8, 4.6)	●●●●●● 6.2 (5.5, 6.9)	●●●●● 4.7 (4.1, 5.2)	●●● 2.6 (2.1, 3.2)	● 1.0 (0.5, 1.5)	0.4 (0.1, 0.6)	0.3 (0.1, 0.6)

n = 114 households; results derived from matrix scoring of each indicator using 30 stones; mean scores (95% CI) .are shown in each cell. The black dots represent the stones used during the matrix scoring.

The major food sources of the households in the area is own production, purchases from the market, and transfers from food aids/FFW/, friends and relatives. The change in trends of the different major food sources of the respondents (Box 3). During the early stage of CSSG, about 44.3 percent of the food needs of the CSSG households came from own production, 17 percent from market purchases and 11.8 percent from transfers in various forms. Currently, however, about 46.3 percent is from own production, 17.5 percent from market purchases and 8.5 percent from transfers (Table 13).

Table 13: Food Sources

	Treatment			Control		
	Before	After	Change %	Before	After	Change %
			0			0
own production	44.3	46.3	2	42.1	41.6	-0.5
purchase	17	17.5	0.5	19.2	102.5	83.3
non-farm activities	14.5	16.2	1.7	13.2	97.7	84.5
transfer	11.4	8.5	-2.9	15.1	104	88.9
sales of assets	12.5	11.4	-1.1	10.4	98.2	87.8

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

In a study conducted in the East and West Haraege of Ethiopia by Buli ,E. (2006) reported 46.5 % and 12.9 % for food needs of CSSG members is drawn from own production and from market purchase , respectively. Compared to other African countries, the value in this report is greater than that of Zanzibar from own production (36.35%) and from market purchase (11.5%) reported by Enyango,E. *et al*.(1998) and lower than Allen H, *et al.* 2007 who reported 49.5% from own production and from market purchase 27.5% for Zimbabwe.

The percentage change of food sources for CSSG group was about two percent for own production, half percent from markets and 2.9 percent from transfers. There seems to be a shift from transfer and market dependence to own production. This may be attributed to the relative decline in cash income, and a range of other variables that have significant contribution in shaping the food security situation in the study areas. On the other hand, the percentage change for the control group was a decline of half percent for own production, positive change of 1.5 percent for markets and a growth of half percent for transfers without significant change in patterns of food sources.

The other indicator of the CSSG contribution to food security is the changes in the perception of the sample households with regard to their food security status compared to the community. The changes between the two periods with regard to perception of the status of food security might lead to the approximate contribution of participation in CSSG. Nearly 26.1 percent of the sample population (26 percent of the CSSG sample households and 27 percent of the control groups) consider themselves that their food security status was worse,59 percent medium, and 14.8 percent have best status compared to the larger community before their membership in CSSG.

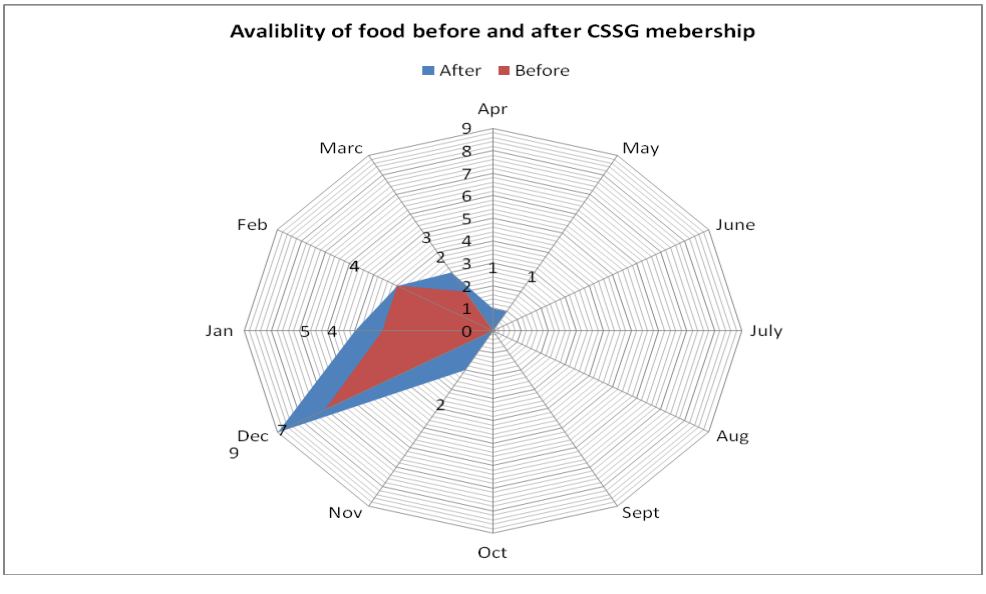
There was a positive change and improvement in food security status over years among the CSSG sample households and during this survey the food security status was worse only for 18.3 percent (change of 8%), for 52.7 percent medium(a change of 7.1%), and for 29 percent better (change of 15%). For control groups the proportion of households with worse food shortage have shown a percentage change of about four percent, medium 6.2 percent and better food security 10 percent of the samples. It seems that there is a positive shift of food security status of the sample households in the periods particularly among the category of worse and medium.

Discussant on focus group discussion at both impact sites also drew similar food security impact calendar using 25 counters before and after the membership scenario. As indicated in the diagram below the availability of food for HHs was limited for the months of December, January and February before membership and both the availability and quantity increased after membership (Table 14) .

Table 14: Food security impact calendar

	April	may	June	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March
Before									XXXXXXX	XXXX	XXXX	XX
After	X	X						XX	XXXXXXXXX	XXXXX	XXXX	XXX

Fig 4: Availability of food before and after CSSG membership



The food security status of the respondents 26% worse ,59% medium and 14.8% best after the CSSG membership in this study is similar to 25.8 % worse , 59.3% medium and 13.53% best reported by Buli,E.(2006) for the research conducted in the country and 26.9% worse ,58.5% medium and 13.5% best reported by Allen H,*et al*.(2007) for developing countries.

Common coping strategies in both normal and bad seasons in the study area are sale of assets (small ruminants and in serious cases cattle), engagement in daily labor, borrowing, participation in FFW and other temporary coping strategies. There is no significant variation in the typology of coping strategies in normal and bad seasons, however, mainly due to limited opportunities in the study areas in both seasons. In general, about 14 percent experience seasonal migration, 25 percent engage in daily labor, and 32 percent borrow to smooth their consumption deficits in stress periods before their membership in CSSG. While seasonal migration, engagement in daily labor is decreasing, borrowing is increasing as a coping strategy after the CSSG. Even though there are some changes in proportion of households using these coping strategies among the non-CSSG groups, the degree of change is relatively significant among the CSSG groups.

There has not been proper market information that benefits needy people undergoing shocks when losing basic family assets by some kind of disaster. The emergence of CSSG created such an opportunity. The following case story depicts how a young boy has assisted the family in managing shocks (box 5).

Box 5: Knowledge of Market Patterns and Multiple Membership Benefit Individuals in Escaping Hard Shocks.

A household's ox died leaving them with no livestock. One of the family members, a young boy, was a member of three CSSG groups. He took loan from the three CSSGs and bought an ox for 700ETB. With this, his family managed to farm their plot and sow the seed. Hereafter, the ox was treated well and sold for 1200 ETB after completion of the seasonal work.

This young person assisted the family and made good profit as well. He paid his loan to the CSSG, got his harvest and also managed to reap some cash (500ETB) as a profit.

The percentage changes of these coping strategies and the net contribution that could be attributed to CSSG is detailed in table below.

Table15: Change for coping strategies

	Treatment			Control		
	Before	After	Change	Before	After	Change
Borrowing CSSG	32.2	41.8	9.6	15	15.9	0.9
Daily labouer	24.6	14.4	-10.2	28.8	26.8	-2
FFW	7.3	6.6	-0.7	17.5	17.1	-0.4
Food Aid	5.4	7.8	2.4	2.5	6.1	3.6
Migration	13.8	10	-3.8	13.8	11	-2.8

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Fig 5 : Change in major source of food for treatment group

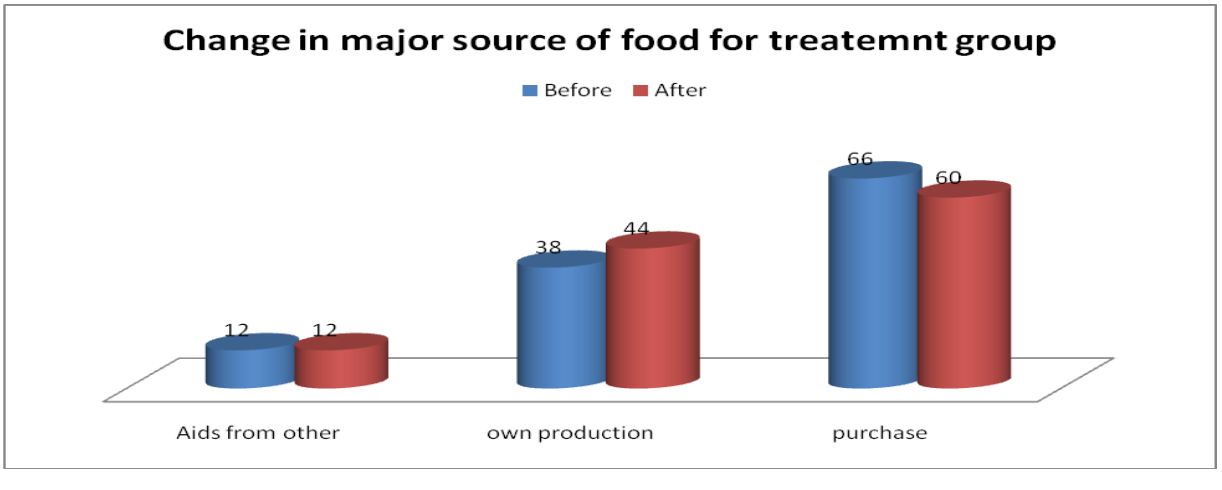
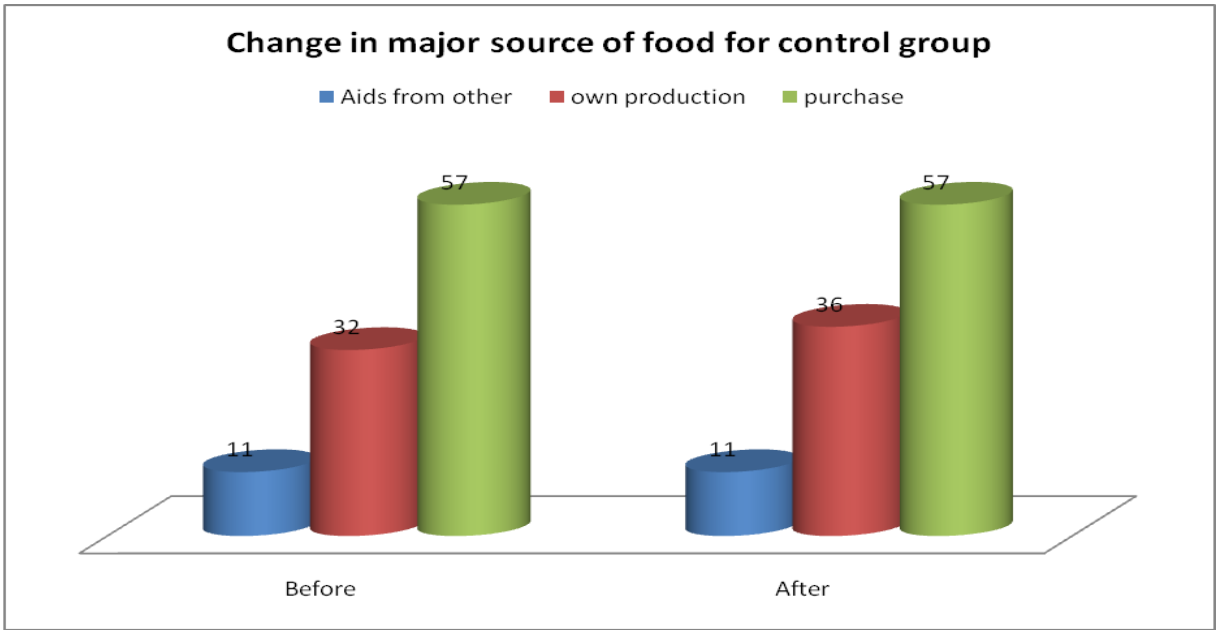


Fig: 6 Change in major souce of food for control group



4.4. Impact of CSSG on Education and health

4.4.1 Impact of CSSG on Education

Considering the overall population adult literacy rate was about 17.9 percent for both groups and child literacy rate is about 30.3 percent (Table 17) .

In general, gross enrolment rates for both impact sites and sample groups (primary school) were about 70 percent during this survey. Variations between the CSSG and control groups are not significant even though there are marginal positive differences in favor of the CSSG samples. Of the total primary school age population, about 80 percent of the children from CSSG households were enrolled in primary schools during this survey, while only 78.9 percent of the children from

the control groups were in school in the same period. Even though, this is very rough judgment CSSG households can send their children to the school than the control groups. Reduction in gender disparity in access to education is significant among the control groups than the CSSG members.

The net change in gender disparity among the control groups reduced by almost 10 times compared to increase of about seven times among the CSSG members in the same period (Table 16) . Dropout rate in general is about 20.4 percent for both groups. However, dropout rates among children from the control group are somewhat more than the children from CSSG households before CSSG. However, after intervention the proportion of children leaving the school among the CSSG sample groups have shown marginal changes compared to the control groups (which was about 11 percent). Similarly, the percentage change of dropouts among the male children was declining by about 4.1 percentage points while that of female increased by about three percent among the CSSG households. But among the control group, dropout rates for both male and female children dropped marginally compared to children from CSSG households. In general, the contribution of CSSG in improving enrolments and reducing dropout rates was not significant and less than that of the control groups (Table 17)..

Table 16: Change in education indicators enrollment

	Treatment			Control		
	Before	After	% change	Before	After	% change
Male	74.9	128.9	54	67.4	98.9	31.5
Female	71	106.8	35.8	129	105	-24
Total	76	12.4	-63.6	64	96	32
Drop out rate			0			0
Male	20.3	16.2	-4.1	21	11	-10
Female	5.5	8.5	3	13.6	13	-0.6
Total	14.2	13	-1.2	17.9	11.9	-6

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

The value reported in this work is higher than 57.1 % for national gross enrollment rate reported by CSA (2009) for elementary school It is also higher than 55 % reported for SNNRP's by the regional education office.

Table 17: Change in education indicators

	Treatment			Control		
	Before	After	Change	Before	After	Change
Frequent drop out	20.3	14.3	14.3	20.7	12.2	-8.5
Can provide adequate educational materials	55.3	66.4	66.4	48.4	56.2	7.8
Afford to pay for 1st cycle	58.1	66.3	66.3	43.2	54.2	11
Afford to pay for 2nd cycle	68.2	72.2	72.2	58.7	65.9	7.2
Afford to pay for high school /cycle	48.8	57.6	57.6	41.9	50	8.1

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

The frequency of dropout rates varies significantly among groups of households. With deteriorating livelihood conditions particularly increasing poverty and food insecurity, frequency of dropout rates increases. Improving conditions such as availability of money to keep children in schools and improving food security situations reduce the frequency of dropouts. The

contribution of CSSG in reducing frequency of dropout was also found to be less than that of the control groups over the two periods (Table 1).

Affordability is another potent indicator of the contribution of CSSG in promoting education. As indicated above, primary education is more affordable to most of the sample households than second cycle primary and high school education due to government efforts, distance factors and the low cost of first cycle primary education. As distance increases from the second cycle and high schools the proportion of children who attend these schools decline and early dropout rates raises to substantial level. It is therefore logical to treat the capacity of households to send children to these three schools. About 55.4 percent of the households afford to pay for primary school education before CSSG (58 percent for CSSG and 43 percent for the control groups). While during this survey, nearly two third of households (66% for CSSG and 54%for the control) groups responded that they afford to pay for educational costs of their children with a net percentage change of 2.8 percent against the CSSG groups. With regard to second cycle primary schools, the percentage change between the CSSG and control group drop to 3.9 percent and 7.2 percent respectively still with positive upward net percentage changes for the control groups. Capacities to pay for the costs of high school education for both groups are limited even though there is some improvement in CSSG groups between the two periods. The percentage change of households who can afford to pay high school educational costs of their children among the CSSG group is about 8.6 percent. In similar period, the proportion of control sample households who afford to pay for the same school costs was only 8.1 percent. In general, even though there are some improvements in both groups in terms of affordability to finance child

education at different levels, the performance of the control groups is more than that of the CSSG groups. This may be attributed to the high concentration of poverty level among the CSSG groups than the control and the need for more strategic intervention to enhance the income and livelihood of the poor CSSG groups. Similarly, the low level of saving and loan fund provided by CSSG limit the potency of the CSSG strategies in improving the educational needs of the poor. Even though most of the households responded that they can afford to pay the educational costs of first cycle primary school, this does not mean that they can cover all costs of educational materials adequately. Therefore, capacity to purchase adequate educational materials and other necessities of children is another indicator of the performance of CSSG.

Accordingly,, the proportion of households who built capacity to finance adequately educational costs among the control group showed 7.2 percentage changes. Among the CSSG groups, however this proportion was about 11.1 percent, and indication of better performance of the CSSG households (Table 18).

4.4.2 Impact of CSSG on Primary Health Care

During a focus group discussion participants identified the existing health service providers as follows: Referral hospital, Health centre, private clinic, missionaries/NGOs clinics, traditional healers and Traditional Birth Attendants (TBAs).

They were asked to individually compare or rank health service providers against each of the other health service providers in terms of overall preference. The participants were asked to give reasons for their preferences. The name of the health service providers that ranked highest was then entered into the appropriate cell in the pair-wise matrix (Table 19).

Table 19: Pair wise ranking showing health service provider's preference

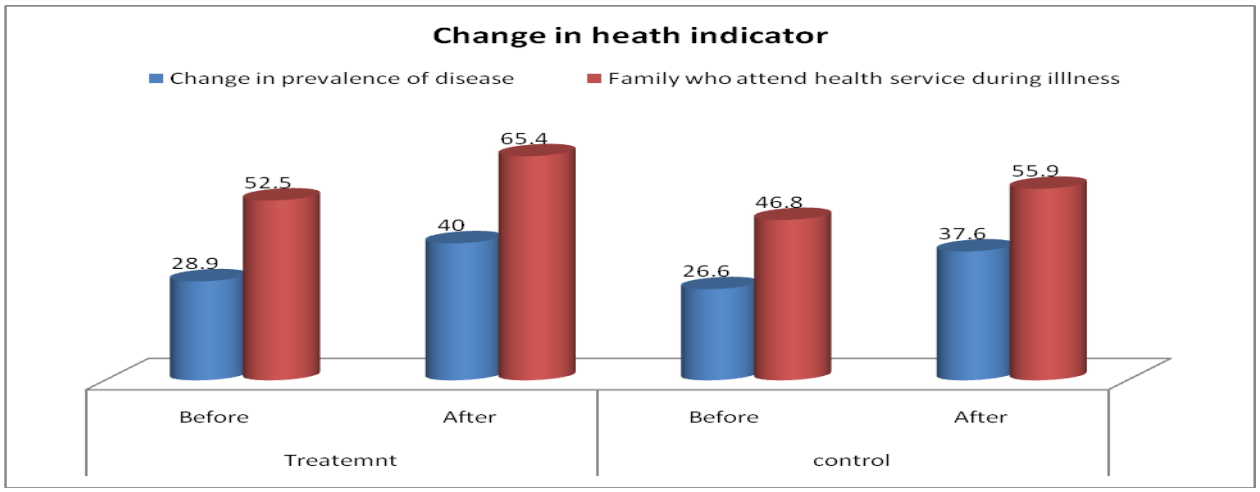
	Referral hospital	Health station	Private clinic	Missionaries	Traditional healers	Traditional Birth Attendance
referral hospital		Health station	referral hospital	referral hospital	referral hospital	referral hospital
Health station			Health station	Health station	Health station	Health station
Private clinic				Missionaries	Private clinic	Private clinic
Missionaries					Missionaries	Missionaries
Traditional healers						Traditional healers

In a study conducted in the Eastern and Western parts of Hararge by Buli,E. (2006) reported private clinic is the most preferred health service provider followed by traditional healers . Compared to other African countries, the findings in this report is different from that of Zanzibar where the most preferred health service provider is missionaries followed by traditional healers reported by Enyanyo,E.*et al.(*1998) and similar to that of Allen H,*et al.* (2007) who reported the most preferred health service provider is health station followed by referral hospital for Zimbabwe.

The link between poverty, food insecurity and health is multi dimensional and its outcome affects the overall livelihood of the poor. Food insecurity and malnutrition are the most important debilitating socio-economic problems with significant health cost on women and children. Morbidities due to poor nutrition, inadequate food consumption are the single most important contributing factors to child and maternal mortality. Poor environmental, personal and household hygiene, low access to safe water supply and sanitation facilities, poor housing conditions exacerbate morbidity rates among the poor than the better off households. Seasonal changes in food and water supply and income as well as deterioration of assets not only affect the health but also limit the capacity of the households to attend even the low cost health services during illnesses. The saving and credit schemes of CSSGs are important in this regard particularly in financing the emergency health costs of the poor, improving the prevalence of food and nutrition related diseases. It also builds the capacity of the households, particularly that of women to adopt good hygienic practices, family planning methods, food preparation and diversification of nutrition and feeding practices. Thus for the impact assessment of CSSG

changes of the prevalence rate of diseases, adoption of family planning methods, financing the treatment and curative health needs during illnesses, affordability of health costs of health posts, centers and hospitals, behavioral changes in family planning, changes in child birth behaviors are selected as best indicator of impacts. The common diseases affecting the majority of the households were upper respiratory tract infection, abdominal ailments, malaria, and complications of pregnancy. Most of these diseases are caused by shortage of food, unhygienic living conditions, poor environmental conditions, poor access to health services (reproductive health care) and other reasons mainly related to poverty and vulnerability of the poor households.

Fig 7 : Change in health indicator



The survey result shows that there was no significant change in the prevalence of these diseases and still they affect similar proportion of households in the survey area despite some positive changes among the two sample groups.

This finding is close to Buli, E.(2006) in the study of Community Self help saving groups in East and West Hararge who reported that there was no significant change in the prevalence of disease before and after CSSG membership as well as between CSSG members and non –CSSG members .

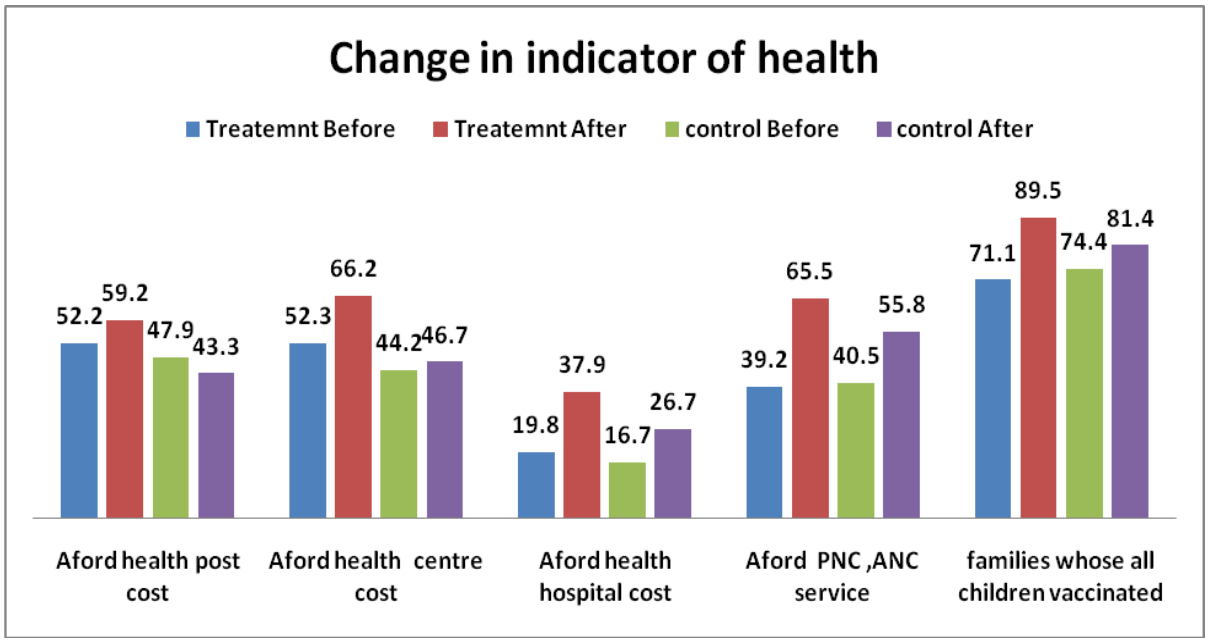
Table 19 : Place of delivery

Place of birth	Treatment		control	
	Before	After	Before	After
 home	12.7	12.5	9.2	6.7
 hospital	84.5	86.6	90.8	90.7
Others	2.5	0.6	0	2.7

Other health services such as family planning (Pre Natal Care and After Natal Care) , vaccination, contraceptive prevalence rates) are positive for both groups but with net upward changes for the CSSG groups. Use of toilets, childbirth practices and other primary health care service are still positive for the CSSG members than the control groups. The major contribution

of CSSG saving and credit scheme is affordability of treatment and curative health care services at different health facilities (Table 20).

Fig 8: Change in indicators of health



About 59 and 43 percent of the CSSG and control group households responded that they can afford to pay costs for health service at the health posts despite its limited service provision and subsidized costs. Health costs are available and distance factors are not limiting to the majority of the households. Families however should travel to long distances to obtain curative health services at health centers located mostly in impact sites capitals. Not only the distance but also the cost of curative health also increases with distance and sophistication of the health services. Thus, as distance increases and the demand for health center curative services rises, the proportion of the households who afford payments at health center declines as indicated in table below. Similar problems also affect the affordability of the cost of hospitalization. As indicated

in table below only 38 percent of the CSSG and 17 percent of the non- CSSG households responded to afford hospital costs. Across the reference period, however capacities of households have been improving for both groups nearly by a net percentage change of 10 percent. The highest percentage change was observed among the CSSG groups ranging from seven to slightly above 18 percent (Fig 8).

Similar research from Zimbabwe by Allen H, *et al.* (2007) and from Zanzibar by Enyanyo, E , et al. 2007 the capacity of HHs to afford the growing cost of health services showed remarkable improvements among the CSSG members than non –members .

4.5 Contribution of CSSG *in promotion of Income Generating Schemes*

The agricultural sector in general is not dynamic even to fulfill the basic needs of the majority of the population. Population growth, shortage of food and chronic food insecurity are also leading factors for the emergence of nonfarm activities in rural areas. Therefore the common nonfarm income generating activities in the study areas are limited to small scale trading within the range of less than 1000 birr capital (including crop, chat, small ruminants), village shops (basic manufactured commodities needed in the villages), daily labor, handicrafts (wood work, basketry, blacksmithing and pottery making).

During a focus group discussion participants identified their income generating schemes as follows: Petty trade; Vendor trade, Selbage ,Baltna ,Shop ,Controband and Coffee .

They were asked to individually compare or rank each income generating scheme against each of the other IGA in terms of overall preference. The participants were asked to give reasons for their preferences. The name of the IGAs that ranked highest was then entered into the appropriate cell in the pair-wise matrix (Table 21)

Table 21 : Pair wise ranking of IGAs during the FGD

	Petty trade	Vendor trade	Selbage	Baltna	Shop	Contraband	Coffee
Petty trade		Petty trade	Petty trade	Petty trade	Petty trade	Petty trade	Petty trade
Vendor trade			Selbage	Baltna		Contraband	Coffee
Selbage				Baltna	Selbage	Contraband	Coffee
Baltna					Baltna	Baltna	Baltna
Shop						Contraband	Coffee
Contraband							Contraband
Coffee							

This result is consistent with the survey finding that indicated of the surveyed households in the study areas, about 77.9 percent are engaged only in farming, 9.6 percent in petty trade. The major nonfarm activities were petty trade of animals (cattle, sheep and goat), crop (chat and

vegetables, food processing (catering services in few villages), cattle, sheep and goat fattening, basketry, daily labor, pottery (in very few areas) and embroidery, carpentry and black smiths. According to the survey, the proportion of CSSG households engaged in income generating schemes particularly nonfarm activities has shown some marginal growth while that of the control groups declined to slightly more than 11 percent(Table 21).

Fig 9: Percentage of respondents with small business

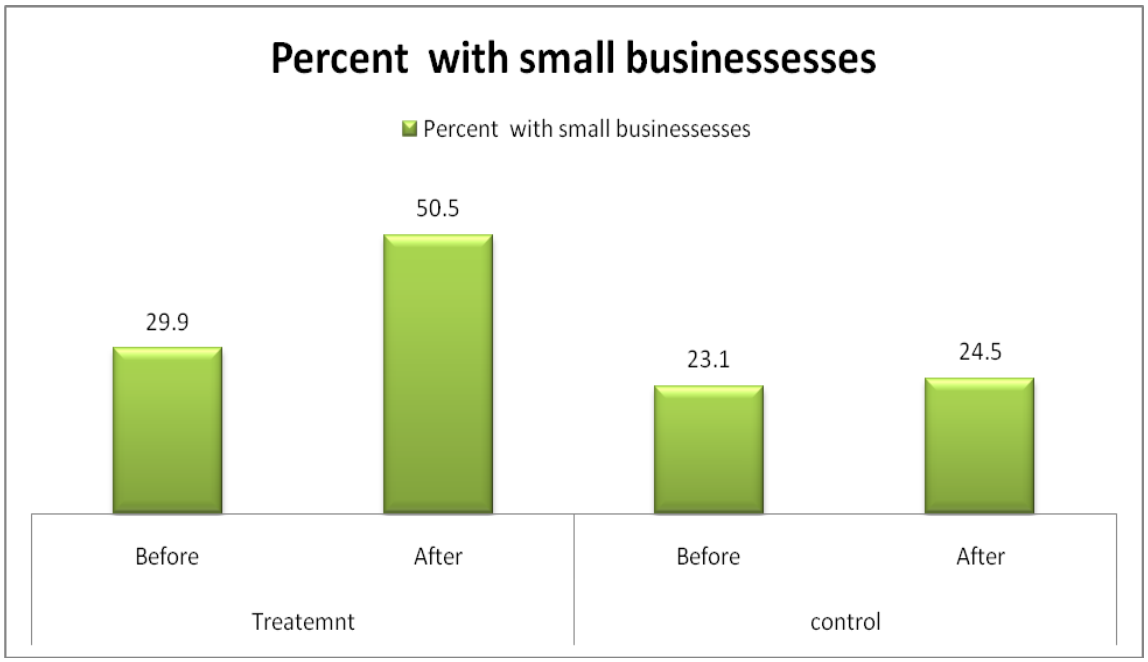


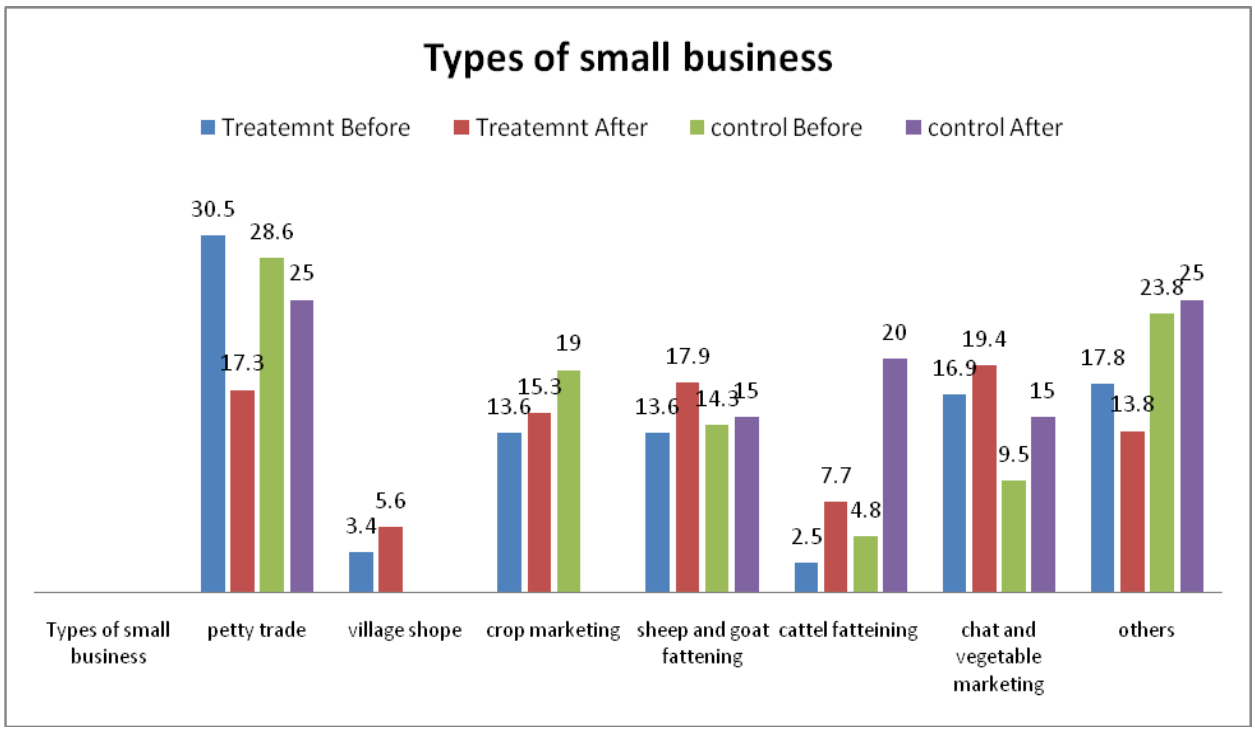
Table 21: percentage changes in some indicators of IGAs between CSSG members and control groups

	CSSG Sample			control			
parameter	Before	After	Change	Before	After	Change	Net Change
Participation (days)							
Percent having IGA	45.5	54.3	8.8	47.8	3.66	-44.14	20
< 30 days	68.6	66.5	-2.1	90.3	76.5	-13.9	11.7
30-90	5.2	14	8.7	3.2	14.7	11.5	-2.8
>90 days	26.1	19.5	-6.6	6.5	8.8	2.4	-9
Average days in IGA	63.3	56.9	-6.4	21.8	35.3	13.5	(19.8

The proportion of CSSG samples engaged in nonfarm activities increased from about 45 percent to more than 48 percent in the same period. Even though it is not conclusive at this stage, the objective of CSSG in promoting nonfarm activities is successful. In contrast with the proportion of households engaged in nonfarm activities, the number of days a household participated in nonfarm activities declined for the CSSG (from 63 to 57 days) and increased from 22 to 35 days for the control sample households. On average however about 68.9 percent of the CSSG and 90.3 percent of the control groups work in IGAs for less than a month, while26.1 and 6.5 percent for more than three months a year respectively at the beginning of CSSG. During this survey, the proportion of households engaged in lGAs for less than a month and more than three months declined to 66.5 and 19.5 percent for CSSG and from 76.5 and 8.8 percent for control sample households (Table 21) .

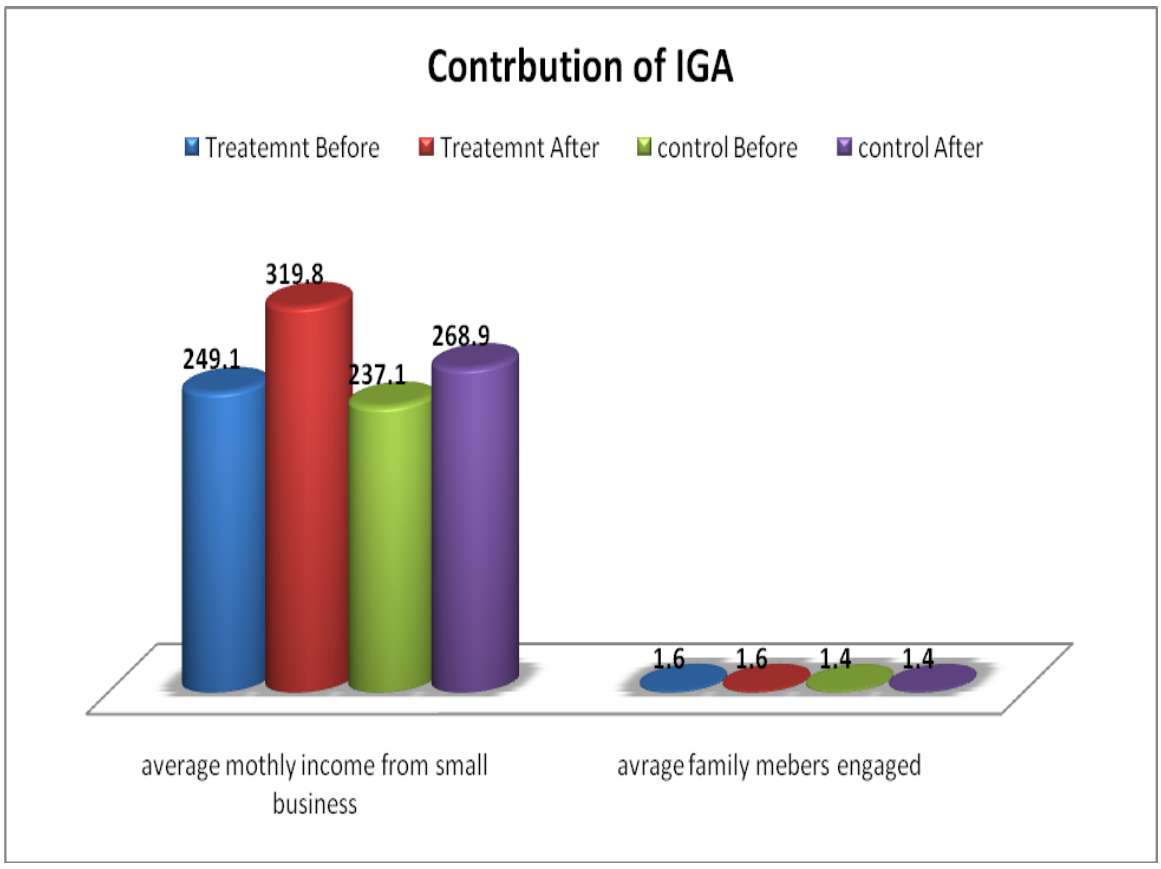
The change in the proportion of HHs engaged on IGAs for less than a month in this study is higher than the value reported in Zimbabwe(2) by Allen H, *et al*.(2003) for CSSG members than for control sample HHs but lower than the value reported (3.4) for the Eastern and Western Hararge of Ethiopia by Buli,E.(2006)

Fig 10: Types of small business



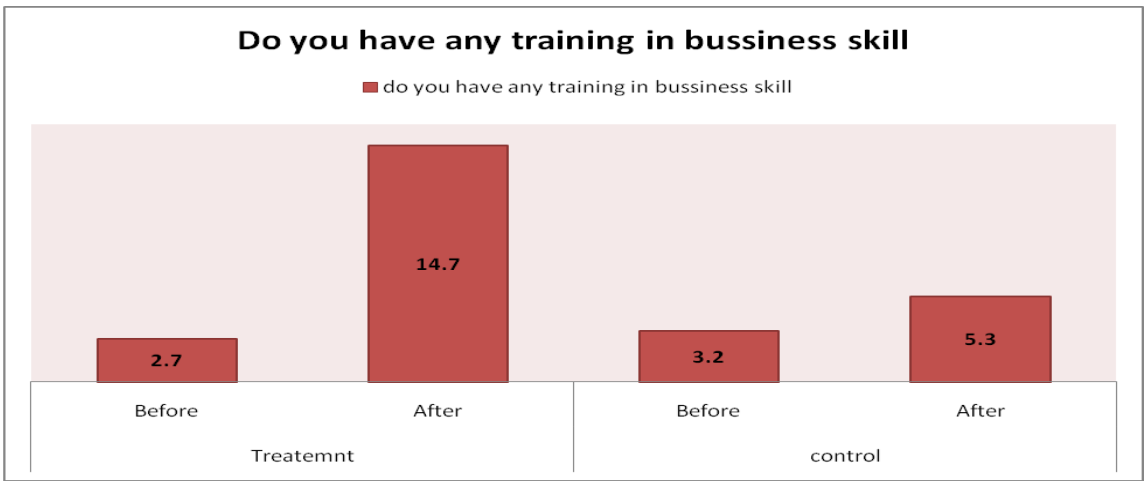
Most of these nonfarm activities are seasonal consistent with agricultural seasons and market conditions. Daily labor is available in agricultural season particularly during sowing and harvesting when most of the relatively better off households need more labor. Coffee picking, construction of underground storages, construction of houses and other household infrastructure, plowing and hoeing, planting and picking of vegetables are the major sources of wage labor in all areas. Petty trade is not as such limited by seasons (Fig 12).

Fig 11: Contribution of IGA



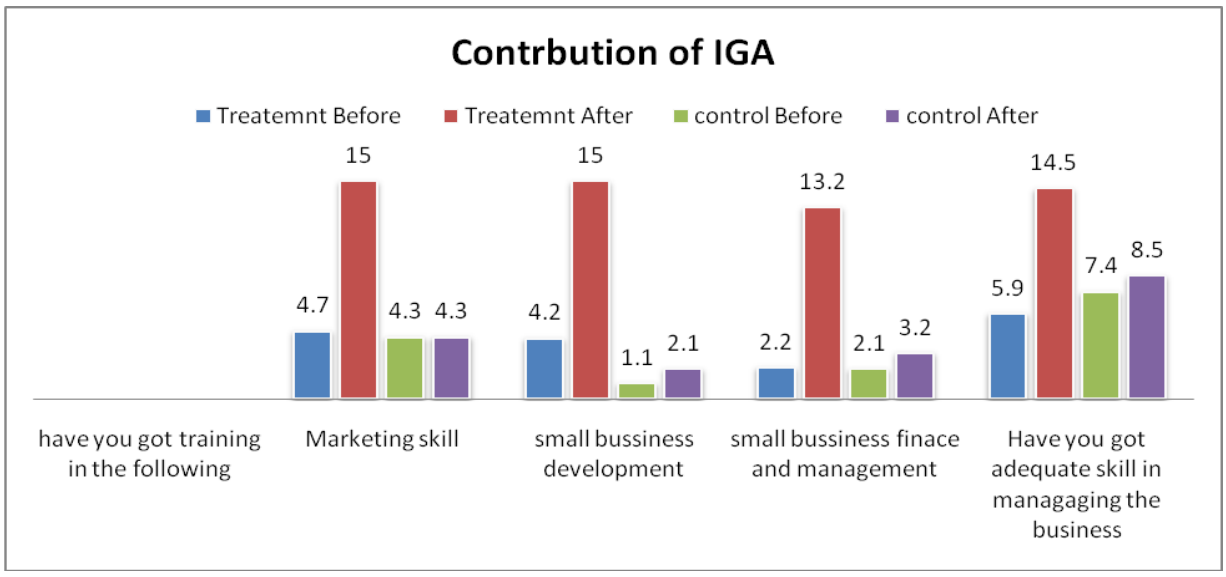
Small businesses such as sheep and goat marketing, cattle trading and crop marketing are available throughout the year but at smaller scales by very few households (particularly) women who have relatively adequate startup capital and own saving. The average income of the households from various income generating activities was about 702 birr for CSSG and 369 birr for control group during the base year (Fig 12) .

Fig 12 : Training on business skill



Changes among the CSSG group were larger than the control groups. The proportion of income from income generating schemes for CSSG samples has shown no change while that of the control group declined from 16.4 to 14 percent. Thus, there is a positive net change in favor of CSSG intervention even though it is difficult to attribute all positive changes to CSSG for various reasons.

Fig 13 : Contribution of IGA supported with training



Box 2

From nothing to street vendor in a year, thanks to fellow CSSG members' advice

Maseresha living with HIV, 26, from kitable Kifleketema idder in Sodo impact area witnessed that he had no money to start any business. He was advised and encouraged by his fellow neighbors. This poor man only possessed strong commitment to start his own business. After joining the Berta CSSG, he managed to borrow money and started street vendor business. He bought some stuffs and had a good return. Currently he has managed to expand his business with capital of 2000 birr. This is an achievement in a year time.

First, the saving in CSSG ranges between 52 to 300 birr per annum and this limited the availability of loan fund. The maximum loan fund in almost all CSSGs is three times the savings of the members, which is approximately between 300 and 600 birr.

Table 22 : Major problems of undertaking small business

	Treatment		control	
	Before	After	Before	After
INFORMATION	75	70.3	73.8	58.5
MRKET	7	7.3		
SKILL	7	10.8	9.5	12.2
PRICE	1	3	4.8	7.3
INFORMATION	5.5	1.7	2.4	2.4
LABOUR	4.5	7	10	18

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Secondly, in most CSSGs, the average loan is less than 200 birr and thirdly; the repayment period is one to three years. The amount of loan and repayment period, not only inadequate but also inefficient to establish sustainable business capital. Fourthly, due to short repayment period (one month) and small loans, the loans are used for emergency and consumption expenditures. Fifthly, the contribution of own saving is almost greater than loans from CSSGs. In addition the contribution of FFW and the income generated from the program is the single most important source of income that sustain the livelihood of the majority of the households than primary economic sectors or IGAs. Of the total households who reported having IGAs, about 40 percent have to migrate to other places in order to find jobs. There is also an a marginal change over the years with the proportion of households who migrate to find nonfarm activities. Among the

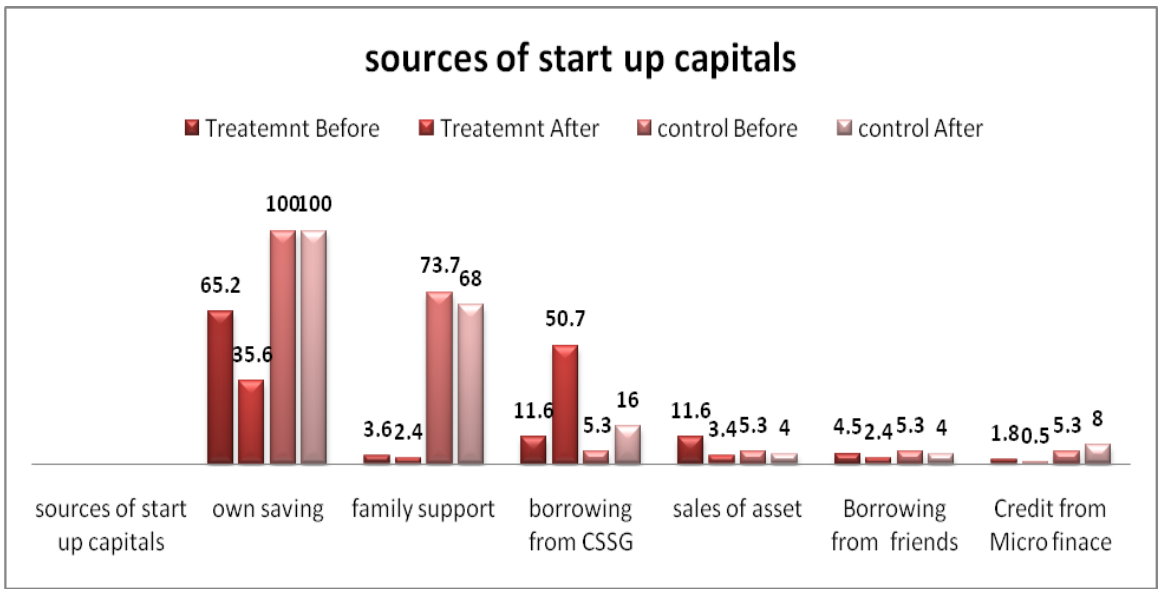
CSSG and control groups, however the variation was not significant.. However, migration to find jobs is more for the CSSG groups than the control samples.

Worku Wubia, member to Tewldyedan CSSG, joined on April 2008 the Sodo impact site, Gamo kifle ketema. He puts the changes after engagement in CSSG as follows:

Box 8. Income Diversification Opportunity via Small sum of Money.

‘’We save 2 birr per month. Now, we have birr 900 in savings. I took one loan of birr 20 which I used to buy two exotic hens, after three months, I repaid the loan by selling their eggs. This means that the two hens became my net profit. Five months later for the second time, I took a loan of birr 20. And also for the third time, I bought two hens and reimbursed the loan by selling the eggs of my four hens. Today, I have four hens that are my profit. And I’ m fetching up to birr 20 per month from sales of eggs,”

Fig : 14 Sources of startup capitals



During a focus group discussion participants identified the existing financial service providers as follows: Wisdom, Omo,CSSG,MSE,CSSG, local money lender and banks.

They were asked to individually compare or rank financial service providers against each of the other financial service providers in terms of overall preference. The participants were asked to give reasons for their preferences. Some of the reasons given included: less paper work requirement, less procedures, small loan size with flexible repayment period , no collateral requirements , Number of branch office . The name of the financial service providers that ranked highest was then entered into the appropriate cell in the pair-wise matrix.

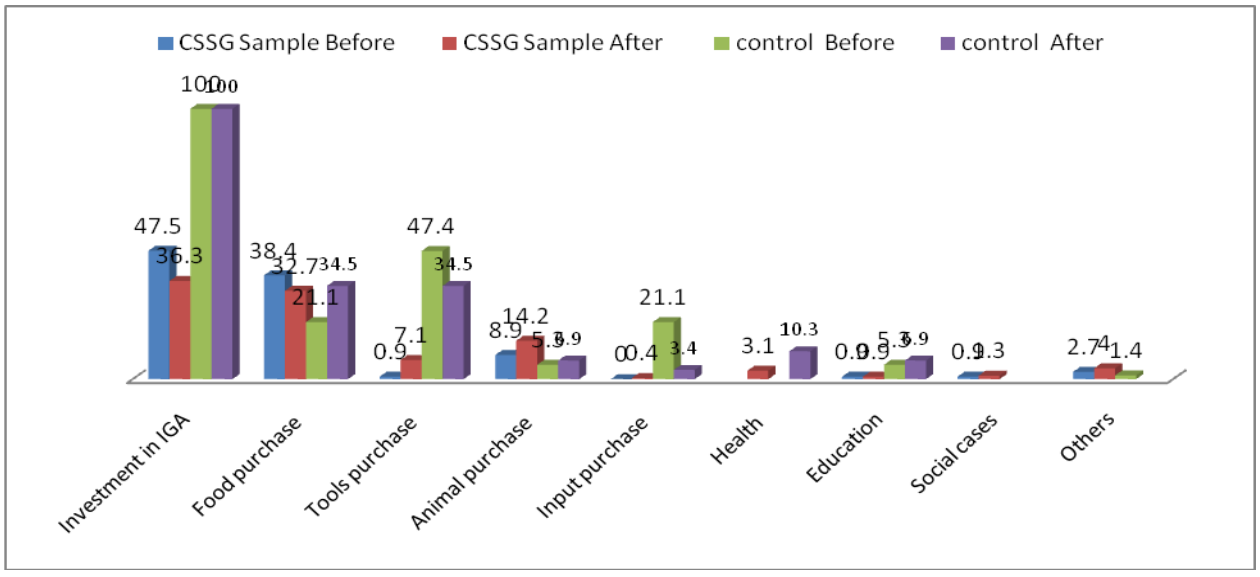
CSSG was the most preferred financial service (ranked 1st) followed by Wisdom micro finance institution and Omo Credit and saving share company . The distinction among the three fincial institutions as explained by the focus group discussants was that the CSSG is community managed fincial service provider which is informal ,with flexible loan size , repayment periods , terms and conditions where the savers are the borrowers ; where as Wisdom and Omo credit and saving share companies are micro finance institutions organized under the government regulation and regulated by the National bank of Ethiopia and both are credit lead institutions . The major difference between the two institutions is that Wisdom is NGO affiliated micro finance institution that is directly or indirectly subsided by World Vision; whereas Omo is government affiliated micro finance institutions which is highly manipulated and subsides by the Southern Nations, Nationalities regional State government (Table 23) .

Table 23: Pair wise ranking showing financial service provider's preference

	WISDOM	OMO	MSE	CSSG	Money lender	Banks
WISDOM		WISDOM	WISDOM	CSSG	WISDOM	WISDOM
OMO	WISDOM		OMO	CSSG	OMO	OMO
MSE	WISDOM	MSE		CSSG	MSE	MSE
CSSG	CSSG	CSSG	CSSG		CSSG	CSSG
Money lender	WISDOM	OMO	MSE	CSSG		Money lender
Banks	WISDOM	OMO	MSE	CSSG	Money lender	

With regard to the number of seasonal migrants/job seekers, nearly 87 percent have one migrant, six percent two migrants and the remaining seven percent have three migrants among the CSSG sample households. However, over the reference period this proportion has shown some changes in favor of declining seasonal migrants.

Fig: 15 Utilization of income



Among the control groups, however seasonal migration is almost increasing at a rate of 5.7 percent in the period. The number of migrants within this group is also declining for those with one seasonal migrant but increasing for those with two and more seasonal migrants in the same group. The seasonal migration also includes children below the age of 15 years with the largest marginal increase for the control sample households (about 30.8 percent between the two periods). For the CSSG members the marginal change in child migrants has shown 3.4 percentage increases. Except in category of three or more migrants, the proportion of households with one and two child migrants also increased unlike the control groups.

Assets *Owned by Women after becoming Members of CSSG:* A woman from Kifle ketema Golla , W/ro Godada witnessed that she has managed to have money for purchase of C.I.S. in order to construct a house. This woman does petty trade after becoming actively engaged in CSSG.

CSSG encourages households to engage in various small businesses such as petty trades, cattle and goat fattening, chat trading, village shops and a number of other micro -enterprises. Over the last five years a number of households involved in small business, particularly small scale trades either from their own savings or loan from CSSGs. Consistent with the objective of the CSSG,

there was a change of about 21 percent in the proportion of CSSG sample households who were involved in small businesses while 1.4 percent for the control sample households.

Table 24 : Impact of CSSGs on Income generating Schemes

Indicators	CSSG sample group			Control sample group			
	Before	After	Col %	Before	After	Col %	Net
Percent with small businesses	29.9	50.5	20.6	23.1	24.5	1.4	19.2
Type of small businesses							
Petty trade	30.5	17.3	-13.2	28.6	25	-3.6	-9.6
village shop	3.4	5.6	2.2				2.2
crop marketing	13.6	15.3	1.7	19			1.7
sheep and goat fattening	13.6	17.9	4.3	14.3	15	0.7	3.6
cattle fattening	2.5	7.7	5.1	4.8	20	15.2	-10.1
chat and vegetable marketing	16.9	19.4	2.4	9.5	15	5.5	-3
others	17.8	13.8	-4	23.8	25	1.2	-5.2
petty trade, village shops	0	1.5	1.5				1.5
crop marketing and goat fattening	0.8	0.5	-0.3				-0.3
crop, chat, vegetable marketing	0	0.5	0.5				0.5
cattle fattening, others	0.8	0.5	-0.3				-0.3
Average monthly income from small businesses	249.1	319.8	70.7	237.1	268.9	31.8	38.9
Average family members engaged	1.6	1.6	0.1	1.4	1.4		0.1

Source: Own Survey of Households in Dilla and Sodo impact sites, April 2011

Change in income from small businesses for CSSG group is almost twice as large as that of the control groups. The CSSG sample households also engaged in a variety of small businesses than the control groups who were limited to cattle and goat fattening, petty trade, chat marketing and other activities. In general, the CSSG has clear positive impact in diversifying household income and livelihoods.

Most of the IGAs and small businesses began by the sample households are limited mainly by inadequate startup capital, shortage of adequate loans either from CSSGs or other sources, lack

of training, lack of market information, increasing costs of transactions, prices, and high poverty level.

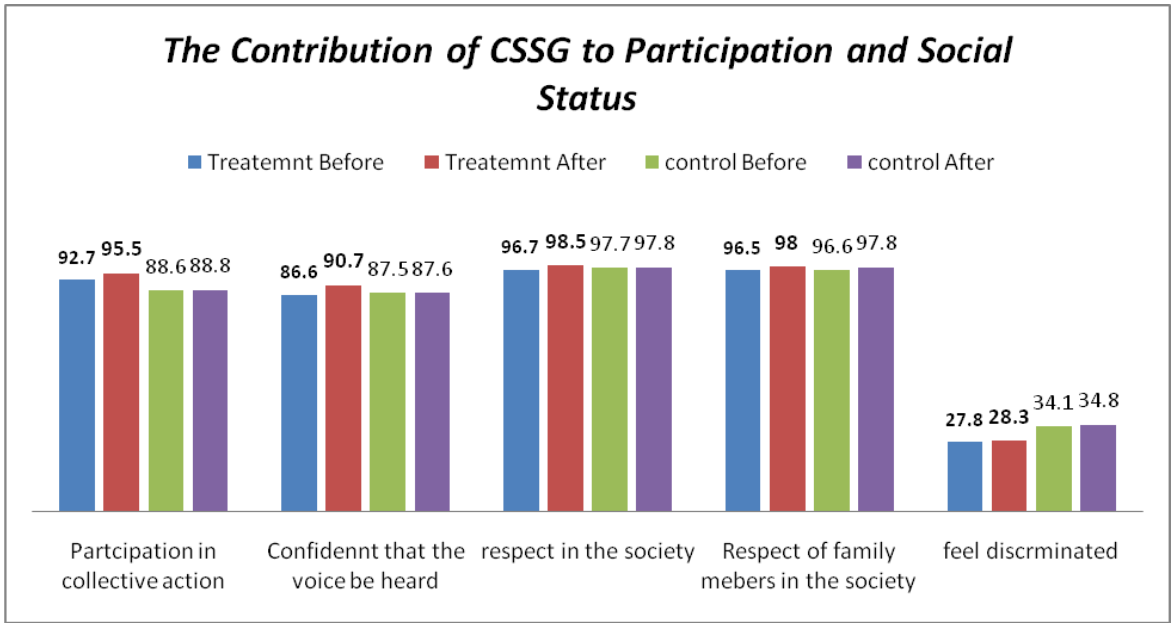
Table 25 : Percentage Change in Capacities and Problems of Participation in IGAs

Indicators	CSSG sample group			Control group			
	Before	After	Col %	Before	After	Col %	Net
Do you have any training in business skills?	2.7	14.7	5.5	3.2	5.3	2.1	3.3
Have you got training in the following?							
Marketing skill	4.7	15	3.2	4.3	4.3	0	3.2
Small business development	4.2	15	3.6	1.1	2.1	1.1	2.5
small business finance and management	2.2	13.2	6	2.1	3.2	1.1	4.9
Have you got adequate skill in managing the business	5.9	14.5	2.5	7.4	8.5	1.1	1.4
What are the major problems in business							
Fund	75.4	70.3	0.9	73.8	58.5	-15.3	16.2
Market	7	7.3	1				1
Skill and experience	7	10.8	1.5	9.5	12.2	2.7	-1.1
Labor	1	3	3		2.4		3
Prices	1	3	3	4.8	7.3	2.6	0.4
Information	5.5	1.7	0.3	2.4	2.4	0.1	0.3
Others	3	3.9	1.3		4.9		1.3
Sources of startup capital							
Own saving	65.2	35.6	0.5	100	100		0.5
Family support	3.6	2.4	0.7	73.7	68	-5.7	6.4
Borrow from CSSG	11.6	50.7	4.4	5.3	16	10.7	-6.4
Sales of assets	11.6	3.4	0.3	5.3	4	-1.3	1.6
Borrow from friends	4.5	2.4	0.5	5.3	4	-1.3	1.8
Credit from micro finance	1.8	0.5	0.3	5.3	8	2.7	-2.5
Utilization of income from small businesses							
Invest in IGA	47.3	36.3	0.8	100	100		0.8
Food purchase	38.4	32.7	0.9	21.1	34.5	13.4	-12.6
Purchase of tools	0.9	7.1	7.9	47.4	34.5	-12.9	20.8
Purchase of animals	8.9	14.2	1.6	5.3	6.9	1.6	
Purchase of inputs		0.4		21.1	3.4	-17.6	17.6
Health		3.1				10.3	
Education	0.9	0.9	1	5.3	6.9	1.6	-0.6
Social cases	0.9	1.3	1.5				1.5
Others	2.7	4	1.5		3.4		1.5

4.6 The Contribution of CSSG to Participation and Social Status

The other dimension of poverty is lack of participation, voicelessness, respect, and discrimination in social and economic activities that affect the family and the community. Lack of voice is a mother of discrimination. Discrimination and lack of respect on the other hand reduce participation and encourage social conflict between individuals and social groups.

Fig: 16 The contribution of CSSG to participation and social status

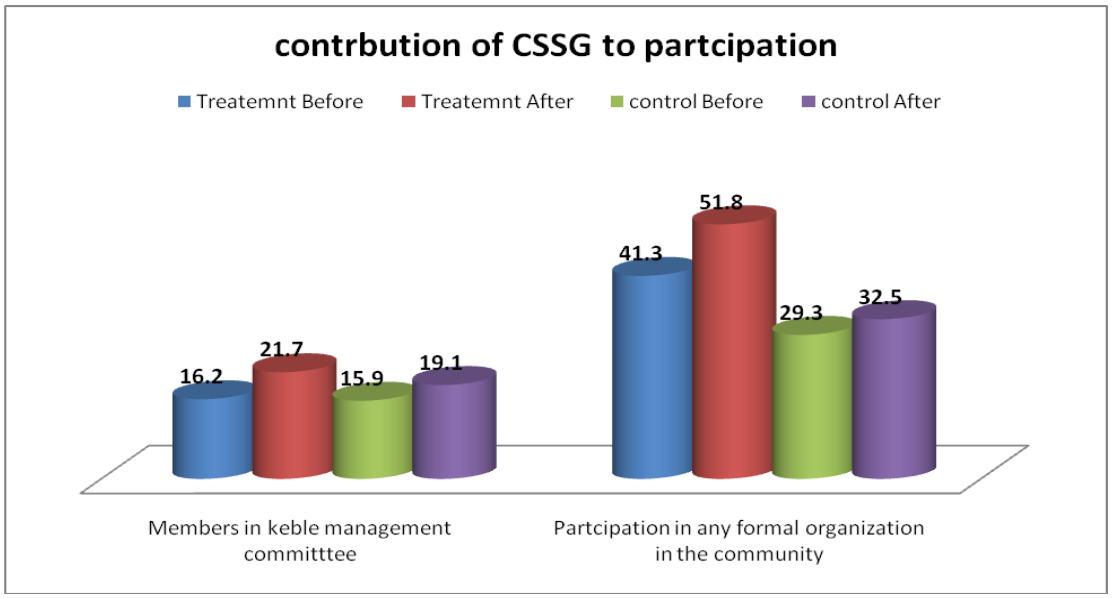


Collective actions and organizations are key to the development and emergence of democratic governance, peaceful coexistence and reduction of economic and social conflicts as well as inequalities. Lack of access to social capital and/or inadequate participation due to inequalities,

abject poverty and discriminations affect negatively individual and collective initiative for development.

Similar research from Zimbabwe by Allen H,*et al* (2007) and from Zanzibar by Enyanyo,E ,*et al*. 2007 the capacity of HHs to afford the growing cost of health services showed remarkable improvements among the CSSG members than non –members .

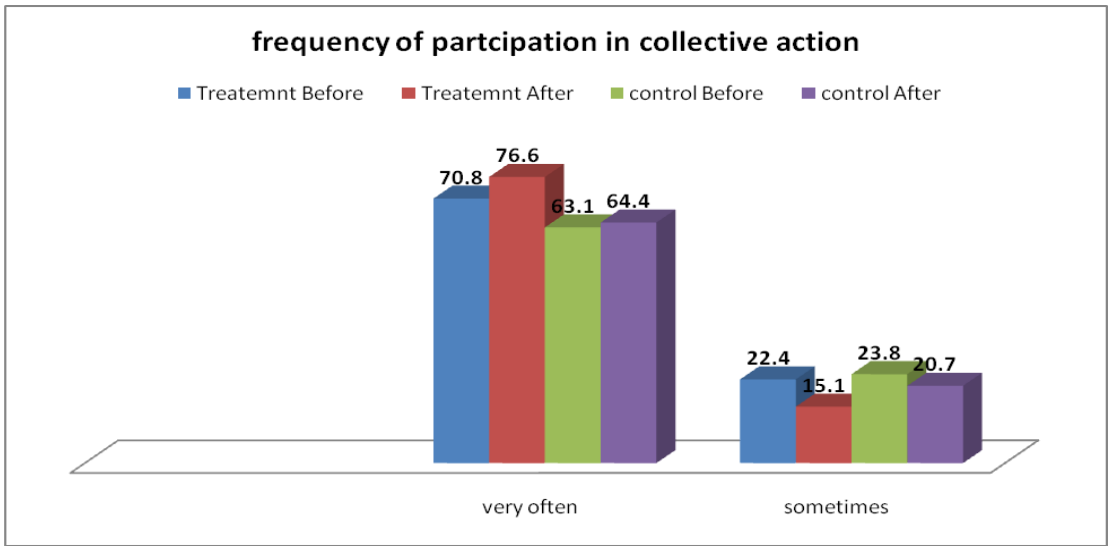
Fig 17 : Contribution of CSSG to participation



Associations such as CSSG are organized by group of interested individuals with similar social and economic background with the main aim of not only saving but also to develop their coexistence, democratic governance, respect and participation that ensure their place in the society and development activities. They are self-initiated groups with minimum external support and as a result with maximum credible sustainability. Even without the support of FHI Ethiopia,

these institutions in some impact sites existed since five years ago. Even though their saving and loan is very small, they have still strong common interest and vision to develop into viable economic enterprises. It is difficult to measure quantitatively the impact of a program on development of social capital particularly in reducing discrimination and social inequalities in the society. The common indicators are qualitative and based on subjective judgments of individuals. In this paper only the response of the samples were taken into consideration, in order to measure very few social indicators.

Fig 18 : Frequency of participation in collective action



These include participation, discrimination, voice, perception, economic and social security. Accordingly, there is a clear positive change in participation among the CSSG samples than the control groups even though in both changes are positive and significant.

In terms of individual and family respect in the society, still the CSSG groups have shown more positive changes than the non-CSSG sample groups. Except in the frequency of participation and perception of discrimination, the CSSG sample households have better social perception and capital than the control groups. These variations however, differ between various social groups, consistent with their wealth status and gender and access to various institutional affiliations (Table 26) .

Similar research from Zimbabwe by Allen H, *et al.* (2007) and from Zanzibar by Enyanyo, E ,*et al*. 2007 have also showed the CSSG HHs have better social perception and capital than non –members

Table 26: Net percentage change in some indicators of social capital between CSSG and control sample households

Indicators	CSSG sample groups			Control sample groups			Net Change
	Before	After	% change	Before	After	% change	
Participation in collective action	92.7	95.5	2.8	88.6	88.8	0.1	2.7
Confident that the voice be heard	86.6	90.7	4.1	87.5	87.6	0.1	4
Respect in the society	96.7	98.5	1.8	97.7	97.8	0	1.8
Respect of family members in the society	96.5	98	1.5	96.6	97.8	1.2	0.3
Feel discriminated	27.8	28.3	0.5	34.1	34.8	0.7	-0.3
Membership in the kebele management committee	16.2	21.7	5.5	15.9	19.1	3.2	2.3
participation in any formal organization in the community	41.3	51.8	10.5	29.3	32.5	3.3	7.2
Frequency of participation in collective action							
Very often	70.8	76.6	5.8	63.1	64.4	1.3	4.5
sometimes	22.4	15.1	-7.3	23.8	20.7	-3.1	-4.2
Confidence in expression of interest	82	92.7	10.8	77	84.1	7.1	3.7
free and unrestricted voting	78.1	85.2	7.1	81.8	84.3	2.5	4.6
Are you economically secured?	50.9	52.1	1.2	52.9	53.9	1.1	0.2
Are you socially secured?	87.7	89.1	1.4	82.8	82	-0.7	2.1

5. Conclusion and recommendation

5.1 Conclusion:

The CSSGs are transitional saving and credit institutions organized by interest groups, which often have no access to other formal credit services. The potential impact of CSSGs are social cohesion, food security, education and health services, empowerment of the poor and the rural women, enhancing agricultural productivity, expanding IGAs and small businesses, and others.

Evaluations and experiences in African countries also show the positive impact of the CSSGs in many areas of livelihood systems. The survey of the impacts of the CSSGs in Dilla and Sodo impact sites of SNNP Region also tried to assess the real impact of these institutions quantitatively with the aim of analyzing the impacts of the methodology in relation to rural people living with HIV/AIDS.

The survey come out with positive results regardless of the degree of these impacts observed in each major livelihood components including asset protection and accumulation, food security and agriculture, education and health, gender empowerment and other areas of relevance.

Comparison between two sample groups shows that CSSG member households perform best in most of the livelihood components taken into consideration. Food security and agricultural production, health and education and access to services and empowerment of rural women are positive for CSSGs. However, the degree of their contribution is not significant because of various problems. Most of these problems were related to shortage of CSSGs saving and loan fund, i.e., extremely small loan funds and savings, short repayment period and others. There are no also clear relationships between length of membership in CSSG and its contribution to improved food security, agricultural production, health, education, participation in IGAs, and other relevant indicators taken for analysis of impacts. That means there is no statistically significant variation between the long term, the ex CSSG, the new members and the control groups who have no access to saving and credit services.

CSSGs could not develop into viable economic enterprises without creating capacity to fulfill the demands of its members and control the multi dimensional faces of poverty and vulnerability. The loan schemes of CSSGs could not fulfill the minimum credit demands of the majority of its members. Diversification of income, sustainable asset protection and accumulation, food security, adequate access to health and empowerment of women need more investment, time and coordinated effort and commitment of many other government and nongovernmental organizations. Without injection of additional finance and legalizing the CSSG modalities current strategies and future goals of FHI HBC programme and CSSGs will not be fruitful and also cannot significantly change the livelihood of the poor. Linkages between HES, income generating activities, gender empowerment, food security programs, and other relevant rural

development programs are also inadequate. It is also not clear how CSSGs support asset protection without sustainable income and diversification livelihoods in view of the increasing shocks and deteriorating agricultural production. Support is inadequate at all levels not only expansion of CSSGs but ;also to increase the gains from membership and investment. In general, the initial hypothesis of CSSG impact assessment, as indicated at the beginning of this report, is positive but with negligible impact to transform livelihoods and to improve the wellbeing of its members. But with financial, technical, administrative, legal and management support CSSGs could be transformed into viable institutions, which stand to their expectations.

5.2 Recommendation:

1. As widely discussed above, CSSGs could not develop into viable economic enterprises without adequate saving and fund for lending. This is particularly important for those members who already engaged in IGAs and others who planned to start small businesses to solve their socio- economic problems. Members have inadequate capacity to raise their savings. Most of them are poor and subsist mainly on the support of the FHI HBC project. External fund is needed in any case to improve CSSG performances and to achieve meaningful impact on the livelihoods of its members. Therefore, external financial injection is very important either through sub contracting MFIs operating in the two impact sites or direct establishment of revolving fund basis with registration.

2. Linking CSSGs with micro finance institutions to improve their financial capacity, lending and investment portfolios. FHI Ethiopia has already started the initiative to organize CSSGs into cluster so that to establish saving and Credit Cooperatives in Dilla and Sodo Impact sites. With the formation of SACOP, current financial constraints of CSSGs will be solved. However, injection of additional fund and linking with MFI could not alone solve the chronic financial constraints of the CSSGs, without additional supplementary support services.

3. Support at all levels for the CSSGs is inadequate. Current achievements of CSSGs depend up on the effort of their members. FHI Ethiopia is engaged only in organizing and initial training of the CSSGs as a case elsewhere in the world. CSSGs could not grow without adequate technical, financial and material support. Above all, CSSGs suffer from technical inefficiencies, which could be solved through minimum costs and human resource allocations. These supports include continuous and adequate training in skill development, small business management, identification of alternative viable IGAs and small businesses, financial management, record keeping and accounting and packaging the overall CSSG activities with other household economies so that members can improve their business performance and skills and develop their activities into viable and profitable ventures. Continuous technical support and business extension services are also very important for those who planned for future and actually started some businesses.

4. Saving and borrowing modalities and strategies of CSSGs are in line with the current practices of VSLAs elsewhere in Africa. They were managed by members with no or few external support. Interests, repayment period, savings and other related issues are decided by the general assembly of members. This is a reflection of good governance, transparency and democratic behaviors of VSLAs. However, the decision on the amount and length of saving, borrowing and repayment period have no relationship with market conditions, the social and economic circumstances, the available investment opportunities, and other crucial issues which determine the efficacy of saving and borrowings of CSSGs. Critical is that there is no consideration to the medium, and long-term effect of these modalities and strategies. Most of the repayment period, saving and borrowing as well as interest rates have some negative impact as CSSGs grow and mature. High interest rate encourage saving than borrowing and short repayment period encourage consumption and even will lead to asset depletion. Similarly, short repayment period encourage saving and the need to profit only from interest rate than investment. Therefore, with injection of more funds into CSSG accounts financial systems of the CSSGs should be adjusted to some extent. Variable interest rates that encourage engagement in IGAs, micro businesses and asset accumulation, human resources development are some examples. It is also important to establish a separate emergency fund to finance immediate and urgent family expenditures
5. The delineation between investment and emergency loan will leave substantial money for small business expansion and participation in income generating activities. For example, repayment period for animal breeding should not be the same with that of retail trade with high financial turnover. Similarly, even though it is healthy to lend in accordance with the

need of the members and capacity of the CSSG, some loans need to have relations with market conditions and prices of goods and services. This may enable members to borrow the necessary minimum fund to start the business or the IGAs of their interest

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7. Appendix

Annex 1 : Number of Sample Households by impact sites, Type and Sex							
Kifleketema	impact sites		sample type		sex		Total
	Dilla	Sodo	Treatment	Control	Male	Female	
Kitabel	36		20	16	18	18	36
Berenda	35		19	16	20	15	35
Golla	37		19	18	19	18	37
Gamo		36	20	16	20	16	36
Andent		35	19	16	22	13	35
Stadium		37	19	18	17	20	37
subtotal	108	108	116	100	116	100	
Total	216		216		216		216

	Annex 2: Percentage Distribution of sample beneficiaries by CSSG , Life Span and Sex						
Kiflketema	s.N	name of CSSG	male	Female	2008	2009	2010
Kitabel	1	Warka	53%	47%	100%		
	2	Hibret	60%	40%		100%	
	3	Hiwot bhbret	54%	46%			100%
	4	Tena	55%	45%	100%		
	5	Endege	58%	42%			100%
Berenda	6	Eyesus yemran	42%	58%		100%	
	7	Tesfabezgaber	45%	55%	100%		
	8	Amelakbefekadu	56%	44%			100%
	9	Berta	55%	45%		100%	
	10	Kokob	58%	42%			100%
Golla	11	Tewldyedan	53%	47%	100%		
	12	Andenet	47%	53%			100%
	13	Abrenendeg	53%	47%			100%
	14	Yebarek	55%	45%	100%		
	15	Getayerdan	56%	44%			100%
Gamo	16	Edget	53%	47%			100%
	17	Tenkir	54%	46%	100%		
	18	Hibret	42%	58%		100%	
	19	Yemisrach	53%	47%	100%		
	20	Selam	52%	48%			100%
Andent	21	Anleyay	47%	53%		100%	
	22	Aroressa	57%	43%			100%
	23	Fikir	53%	47%	100%		
	24	Ejeleji	54%	46%		100%	

	25	Tsenat	53%	47%			100%
Stadium	26	Yengetesfa	47%	53%	100%		
	27	Lesira eninesa	53%	47%			100%
	28	Brhan	54%	46%		100%	
	29	Tigat	54%	46%	100%		
	30	Tshaye	53%	47%			100%

Annex 3: Basic Socio-economic Characteristics of Sample Households								
Indicator	Specifics	impact sites		Types of sample		sex		
		Dilla	Sodo	Treatment	control	male	female	total
Marital status	Currently married	92	73	85	80	88	77	165
	Divorce	4	5	6	3	5	4	9
	Widow	9	17	17	9	16	10	26
	never married	3	12	7	8	6	9	15
	Separated		1	1		1		1
Type of the respondent	New member	16	22	38		26	12	38
	long term member	28	24	52		38	14	42
	ex-member	14	12	26		10	16	26
	never member	50	50		100	44	56	100
Livelihood/occupation	farming	21	19	25	15	30	10	40
	petty trade	12	14	11	15	6	20	26
	Daily labor	10	9	12	7	7	12	19
	housewife	9	10	6	13	6	13	19
	student	8	11	5	12	10	7	17
	others	11	8	13	6	14	5	19
	farming and petty trade	8	11	15	4	10	9	19
	farming, daily labor	9	8	12	5	12	5	17
	farming, house wife	11	9	15	5	9	11	20
	farming, trade, wife	9	9	2	16	16	2	18
Literacy Status	Illiterate	23	27	9	41	8	42	50
	Read and write	50	45	73	22	71	24	95
	First cycle completed	18	10	21	7	10	18	28
	Second cycle completed	17	4	13	8	8	13	21

Annex 4: Age, sex and educational status of young age population of sample Households							
	Sodo impact site						Highest grade
	Sex of child		Is he in school		Is he literate		
Age	male	Female	Yes	No	Yes	No	
< 5yrs	50.7%	49.3%	9.8%	90.2%	1.6%	98.4%	5
5yrs-9yrs	56.2%	44.8%	63.5%	30.6%	40.10%	59.9%	6
10yrs-14yrs	56.1%	44.9%	92.6.%	7.4%	88.8%	11.2%	5
> 14yrs	47.2%	53.8%	77.1%	22.9%	82.4%	17.6%	7
total	54.2%	46.8%	60.6%	39.4%	49.9%	50.1%	6
N	415	351	441	287	363	364	
	Dilla impact site						Highest grade
	Sex of child		Is he in school		Is he literate		
Age	male	Female	Yes	No	Yes	No	
<5yrs	52.6%	47.4%	8.7%	91.3%	4%	96%	4
< 5yrs-9yrs	53.5%	46.5%	56.3%	43.7%	32.1%	67.9%	5
10yrs-14yrs	55.3%	44.7%	78.9%	21.9%	75.3%	24.7%	5
> 14yrs	65.1%	34.9%	65.1%	34.9%	74.4%	25.6%	4
total	54.3%	45.7%	48.7%	51.3%	38.9%	61.1%	5
N	478	402	420	443	336	528	
	Both impact sites						Highest grade
	Sex of child		Is he in school		Is he literate		
Age	male	Female	Yes	No	Yes	No	
<5yrs	51.8%	49.2%	9.1%	90.9%	3%	97%	5
< 5yrs-9yrs	54.8%	45.2%	59.1%	39.9%	35.8%	64.2%	5
10yrs-14yrs	55.7%	44.3%	85.7%	14.3%	82%	18%	5
> 14yrs	57%	43%	70.5%	29.5%	77.9%	22.1%	6
total	54.3%	45.7%	54.1%	45.9%	43.9%	56.1%	5
N	893	753	861	730	699	892	

Annex 5: Age, Sex and Educational Characteristics of Adult Family Members						
Both impact sites						
	Sex		Read and write			
age	Male	Female	Yes	No	Highest grade	% of members
15-19	59.5%	40.5 %	81.8%	18.2%	6	17
20-24	50.5%	49.5 %	59.2 %	40.8 %	7	39.4
25-29	48.3%	51.7%	33.1%	66.9 %	5	55.9
30-34	45.2%	54.8%	41.8%	58.2 %	4	51.7
35-39	62.2%	37.8%	33.6%	66.4 %	5	54.3
40-44	73.7%	26.3%	18.9%	81.1 %	4	40.3
45-49	69.4%	30.6%	23.4%	76.6 %	4	54.2
50-54	52.9%	47.1%	12.9%	87.1 %	4	33.3
>54	54.9%	45.1%	22.9%	77.1 %	3	22.7
Total	56.7%	43.3%	46.3%	53.7 %	5	39.9
N sample	116	100	166	50		

Annex 6: Average changes in various impact Indicators						
	Impact sites		types of members			
Indicators	Dilla	Sodo	New	Long term	Ex	Never member
Before CSSG						
Average Land Holding (Ha/HH)	1.02	0.53	0.75	0.725	0.54	0.715
Normal Period Food Self Reliance Period (Month)	9	12	18	9	8	9
Bad Period Food Self Reliance Month)	7.1	6.7	6.4	7.1	4.7	6.7
Normal Period Meals/Day	3	3	3	3	3	3
Bad Period Meal/Day	2	2	2	2	2	2
Per Capita Production (Kg)	166.25	133.17	142.92	155.2	114.84	139.56
Average Production Of Food Grains (Qt/HH)	8.4	6.93	7.54	7.52	6.39	8.39
Area Under Grains (Ha/HH)	4.28	3.32	3.94	3.73	3.34	3.72
Livestock (TLU/HH)	2.6	2.4	2.2	2.5	1.6	3.1
Total Cash Income (Birr/HH)	2280.14	2345.41	1889.43	2407.84	2133.89	2426.74
After CSSG						
Average Land Holding (Ha/HH)	.775	.56	.725	.715	.525	.742
Normal Period Food Self Reliance Period (Month)	8	9	8	9	8	8
Bad Period Food Self Reliance Month)	6.8	6.6	5.9	7	5.4	6.4
Normal Period Meals/Day	3	3	3	3	3	3

Bad Period Meal/Day	2	2	2	2	2	2
Per Capita Production (Kg)	147.06	132.64	123.2	153.29	95.71	108.64
Average Production Of Food Grains (Qt/HH)	7.42	6.73	6.79	7.33	5.63	6.46
Area Under Grains (Ha/HH)	4.29	3.15	3.37	4	3.62	3.6
Livestock (TLU/HH)	3.4	2.8	2.7	3.2	2.1	2.9
Total Cash Income (Birr/HH)	3292.93	2482.8	1900.16	2956.96	2522.5	3661.15

Annex 7: Percent of Households with various Animals by impact sites, before and after CSSG and sample Type

Types of animals	Before CSSG				After CSSG			
	Impact sites		Sample type		Impact sites		Sample type	
	Dilla	Sodo	Treatment	Control	Dilla	Sodo	Treatment	Control
Cow	65.3%	59.4%	63.7%	56.4%	72.7%	66.4 %	71.3%	61 %
Farm Oxen	37.1%	25.6%	30.9%	33%	50.6%	25.7 %	40%	27 %
Bull	8.9%	5.9%	6.4%	11.7%	15.3%	13.4 %	15.2%	10.6 %
Heifer	12.9%	11.4%	12.3%	11.7%	20.5%	26.9 %	24%	22 %
Calves	24.6%	18.9%	22.1%	20.2%	41.8%	53 %	48%	43 %
Sheep and Goats	39.5%	28.3%	34.1%	33%	57.3%	53.4 %	57%	46 %
Equines	14.9%	15.7%	13%	25.5%	24.5%	21.7 %	22.1%	27.7 %
Chickens	41.5%	24.4%	34.8%	24.5%	66.7 %	49.4%	62.5%	38.3%

Annex 8: Percent of Households with Farm Tools by impact sites and Sample Type

	Before CSSG				After CSSG			
	impact sites		types of sample		impact sites		types of sample	
	Dilla	Sodo	Treatment	Control	Dilla	Sodo	Treatment	Control
Plow	73.40%	76.90%	76.70%	77.70%	71.50%	73.50%	74.30%	70.20%
Sickle	81.00%	80.70%	82.10%	74.50%	79.10%	81.10%	81.60%	78.70%
Axe	71.00%	74.30%	75.20%	70.20%	70.30%	72.90%	74.50%	66.00%
Hoe	31.50%	49.00%	48.00%	53.20%	36.90%	52.80%	52.90%	52.10%
Beehive	7.70%	6.80%	6.60%	7.40%	9.60%	9.20%	8.60%	11.70%
Digging Hoe	0.80%	0.40%	0.50%	0.00%	4.40%	2.40%	2.70%	1.10%

Annex 9: Percent of Households with Household Durable Items								
	Before CSSG				After CSSG			
	impact sites		types of sample		impact sites		types of sample	
Household Durables	Dilla	Sodo	treatment	Control	Dilla	Sodo	treatment	Control
Bed	5.60%	0.80%	2.70%	5.30%	6.40%	1.20%	5.30%	
Mattress	32.30%	33.50%	33.10%	31.90%	55.00%	45.10%	52.70%	38.30%
Blanket	44.00%	31.10%	37.70%	36.20%	57.40%	39.50%	50.20%	40.40%
Bed Sheet	79.00%	83.10%	80.10%	85.10%	86.70%	86.20%	86.30%	87.20%
Tables	2.80%		1.50%	1.10%	7.20%	2.40%	4.90%	4.30%
Chairs	28.20%	18.50%	25.70%	12.80%	39.40%	22.50%	35.00%	12.80%
Jerry Cans	78.60%	87.80%	83.10%	84.00%	87.10%	92.10%	89.50%	90.40%
Plates	70.20%	79.10%	74.30%	76.60%	74.70%	83.40%	79.40%	77.70%
Radio	18.10%	14.20%	15.90%	17.00%	28.10%	16.20%	22.10%	22.30%
Radio With Tape Recorder	12.10%	7.10%	10.80%	4.30%	12.40%	8.70%	11.50%	6.40%
Earrings	9.70%	3.50%	6.60%	6.40%	12.40%	5.10%	8.60%	9.60%
Ring	5.20%	3.10%	4.70%	2.10%	7.20%	5.10%	7.10%	2.10%

Annex 10: Average Cash Income After and Before CSSG by Source, impact sites, Type of Sample and Income Quartiles (Birr)

	BEFORE CSSG							
	Impact sites		Sample Type		Income Quartiles			
Sources Of Income	Dilla	Sodo	Treatment	Control	1	2	3	4
Crop Sales	1252.34	1289.52	1314.08	1036.67	336.72	761.6	1433.11	2354.69
Income Generating Activities	754.05	1112.59	947.64	781.49	218	626.36	786.31	1792.15
Other Sources	765.23	1378.26	787.89	2308.52	248.33	615.85	676.83	2017.31
Livestock And Products	1327.92	1193.36	1217.56	1537.88	277.17	576.18	1244.76	2144.46
Total Income	2280.14	2345.41	2284.5	2449.63	400.85	1200.04	2525.15	5669.64
AFTER CSSG								
Crop Sales	1675.45	1195.43	1452.88	1371.92	363.48	820.66	1231.38	2771.37
Income Generating Activities	991.63	1136.68	1072.77	986.84	191.29	556.2	955.29	1775.23
Other Sources	1115.37	1775.74	973.73	3780.3	185	636.55	709.38	3105.86
Livestock And Products	1993.87	1227.99	1587.14	1876.07	160.15	473	1037.71	2717.67
Total Income	3292.93	2482.8	2734.02	3559.97	374.19	1239.18	2428.73	6725.39

Annex 11: Average Household Cash Expenditure by category, impact sites, Sample Type and Income Quartiles

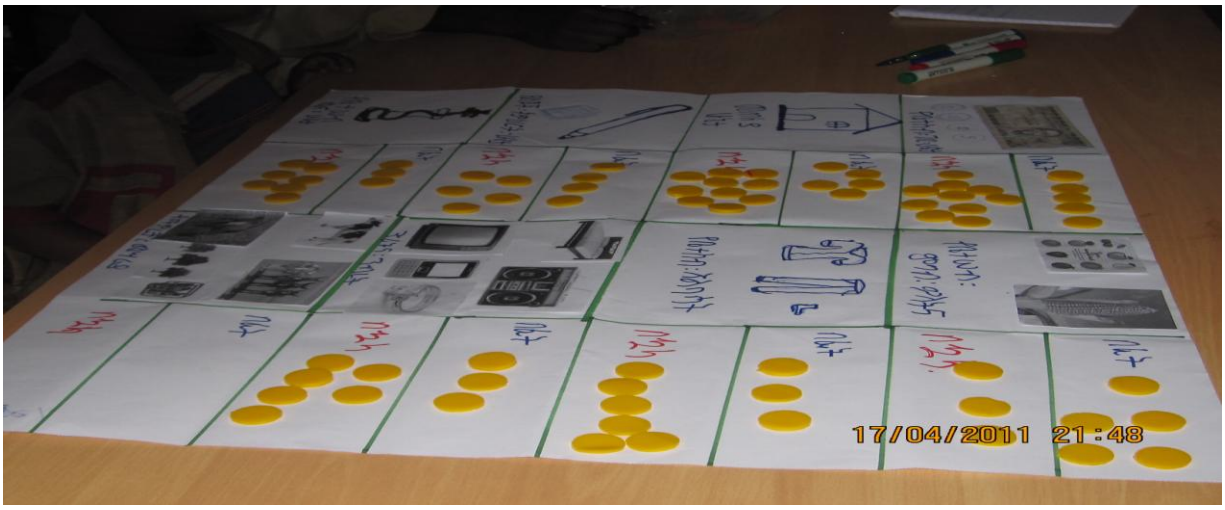
Category	Before CSSG							
	Impact sites		Sample type		**First**	**second**	third	fourth
	Dilla	Sodo	Treatment	control				
Total Cash Expenditure	3090.55	2052.14	2585.84	2438.35	1847.39	2168.91	2635.78	3762.69
Food Expenditure	1493.42	1017.48	1277.54	1224.99	1047.37	1062.42	1033.94	1762.11
Investment Expenditure	819.29	914.18	865.92	838.67	360.16	689.20	1014.51	1166.63
Consumption Expenditure (Less Food)	1200.95	827.35	1023.28	950.66	937.75	850.42	1022.39	1353.27
After CSSG								
Total Cash Expenditure	3268.18	2126.31	2730.51	2485.48	1776.25	1630.08	3064.45	4610.54
Food Expenditure	1247.19	796.71	1030.67	1049.07	710.58	645.83	1192.01	1727.10
Investment Expenditure	1563.89	1303.47	1485.87	1238.78	1230.20	500.35	1256.25	2159.39
Consumption Expenditure (Less Food)	1219.55	896.90	1062.98	1018.98	777.22	774.45	1374.17	1453.48

Annex 12: Perception towards Affordability of Educational costs and dropouts				
	BEFORE CSSG			
	Impact sites		Sample Type	
	Dilla	Sodo	Treatment	Control
Frequency of drop out				
Very often	24.50%	15.20%	20.30%	20.70%
Sometimes	45.90%	46.80%	45.30%	51.70%
Never	29.60%	38.00%	34.50%	27.60%
Afford to adequately finance educational costs	51.80%	56.40%	55.30%	48.40%
Afford to pay for 1st cycle primary education cost	53.40%	57.50%	58.10%	43.20%
Afford to pay for 2nd cycle primary education cost	67.50%	65.60%	68.20%	58.70%
Afford to educate children to high school	50.70%	44.40%	48.80%	41.90%
	AFTER CSSG			
Frequency of drop out				
Very often	13.20%	14.70%	14.30%	12.20%
Sometimes	45.50%	44.00%	45.50%	41.50%
Never	41.30%	41.30%	40.20%	46.30%
Afford to adequately finance educational costs	63.10%	66.20%	66.40%	56.20%
Afford to pay for 1st cycle primary education cost	64.20%	64.00%	66.30%	54.20%
Afford to pay for 2nd cycle primary education cost	70.40%	71.60%	72.20%	65.90%
Afford to educate children to high school	59.00%	53.30%	57.60%	50.00%

Annex 13: perception and changes in Affordability to health costs, family planning and others				
	BEFORE CSSG			
	Impact sites		Sample Type	
indicators	Dilla	Sodo	Treatment	Control
Observe changes in Prevalence of Diseases	28.60%	28.30%	28.90%	26.60%
Practice visit health facility during illnesses	54.00%	48.80%	52.50%	46.80%
Afford health costs of health posts	56.30%	46.30%	52.20%	47.90%
Afford health costs of health centers	51.50%	55.30%	55.30%	44.20%
Afford hospital costs	24.30%	14.20%	19.80%	16.70%
Wife attend PNC and ANC services	42.80%	36.30%	39.20%	40.50%
All children Vaccinated	73.70%	79.50%	77.10%	74.40%
Place where the last child born				
Health facility	13.70%	10.30%	12.70%	9.20%
At home	82.30%	89.70%	84.90%	90.80%
Others	4.00%			2.50%
Practice of personal and family hygiene (toilet)	76.70%	69.90%	71.60%	80.20%
Use family planning	66.50%	52.30%	58.40%	63.40%
	AFTER CSSG			
Observe changes in Prevalence of Diseases	39.80%	39.40%	40.00%	37.60%
Practice visit health facility during illnesses	67.50%	59.80%	65.40%	55.90%
Afford health costs of health posts	59.10%	53.40%	59.20%	43.30%
Afford health costs of health centers	62.50%	62.80%	66.20%	46.70%
Afford hospital costs	43.00%	28.90%	37.90%	26.70%
Wife attend PNC and ANC services	73.80%	54.40%	65.50%	55.80%
All children Vaccinated	88.20%	87.90%	89.50%	81.40%
Place where the last child born	0.60%		0.30%	
Health facility	13.30%	9.80%	12.50%	6.70%
At home	83.90%	90.20%	86.60%	90.70%
Others	2.20%	0.60%	2.70%	
Practice of personal and family hygiene (toilet)	97.40%	92.20%	94.80%	94.30%
Use family planning	85.30%	70.80%	76.90%	82.40%

Annex 14: Community Participation, Self Esteem and Social Relation								
	BEFORE CSSG				AFTER CSSG			
	impact sites		sample type		impact sites		sample type	
	Dilla	Sodo	Treatment	Control	Dilla	Sodo	Treatment	Control
Participate In Collection Action	89.30%	94.40%	92.70%	88.60%	92.90%	95.60%	95.50%	88.80%
Feel His Voice Heard	88.00%	85.50%	86.60%	87.50%	91.60%	88.80%	90.70%	87.60%
Feel Respected In The Community	96.60%	97.20%	96.70%	97.70%	98.30%	98.40%	98.50%	97.80%
Feel Family Members Respected	95.70%	97.20%	96.50%	96.60%	97.50%	98.40%	98.00%	97.80%
Feel Discriminated	27.80%	30.10%	27.80%	34.10%	29.30%	29.70%	28.30%	34.80%
Feel Alienated	22.30%	26.20%	25.10%	20.70%	18.40%	28.10%	22.80%	25.80%
Being Member Of Management Committee	17.50%	14.90%	16.20%	15.90%	23.50%	19.10%	21.70%	19.10%
Frequency of Participation								
Very Often	63.30%	75.10%	70.80%	63.10%	70.90%	77.60%	76.60%	64.40%
Sometimes	29.90%	15.70%	22.40%	23.80%	20.00%	12.40%	15.10%	20.70%
Rarely	5.00%	2.60%	3.80%	3.60%	8.30%	7.10%	7.60%	8.00%
None	1.80%	6.60%	3.00%	9.50%	0.90%	2.90%	0.80%	6.90%
Confidence to Express Ideas Freely	83.50%	78.80%	82.00%	77.00%	93.70%	88.70%	92.70%	84.10%
Vote Without Fear	75.70%	81.70%	78.10%	81.80%	81.10%	88.80%	85.20%	84.30%
Feel Economically Secure	42.20%	59.80%	50.90%	52.90%	41.60%	62.90%	52.10%	53.90%
Feel Socially Secure	85.30%	88.20%	87.70%	82.80%	86.90%	88.70%	89.10%	82.00%

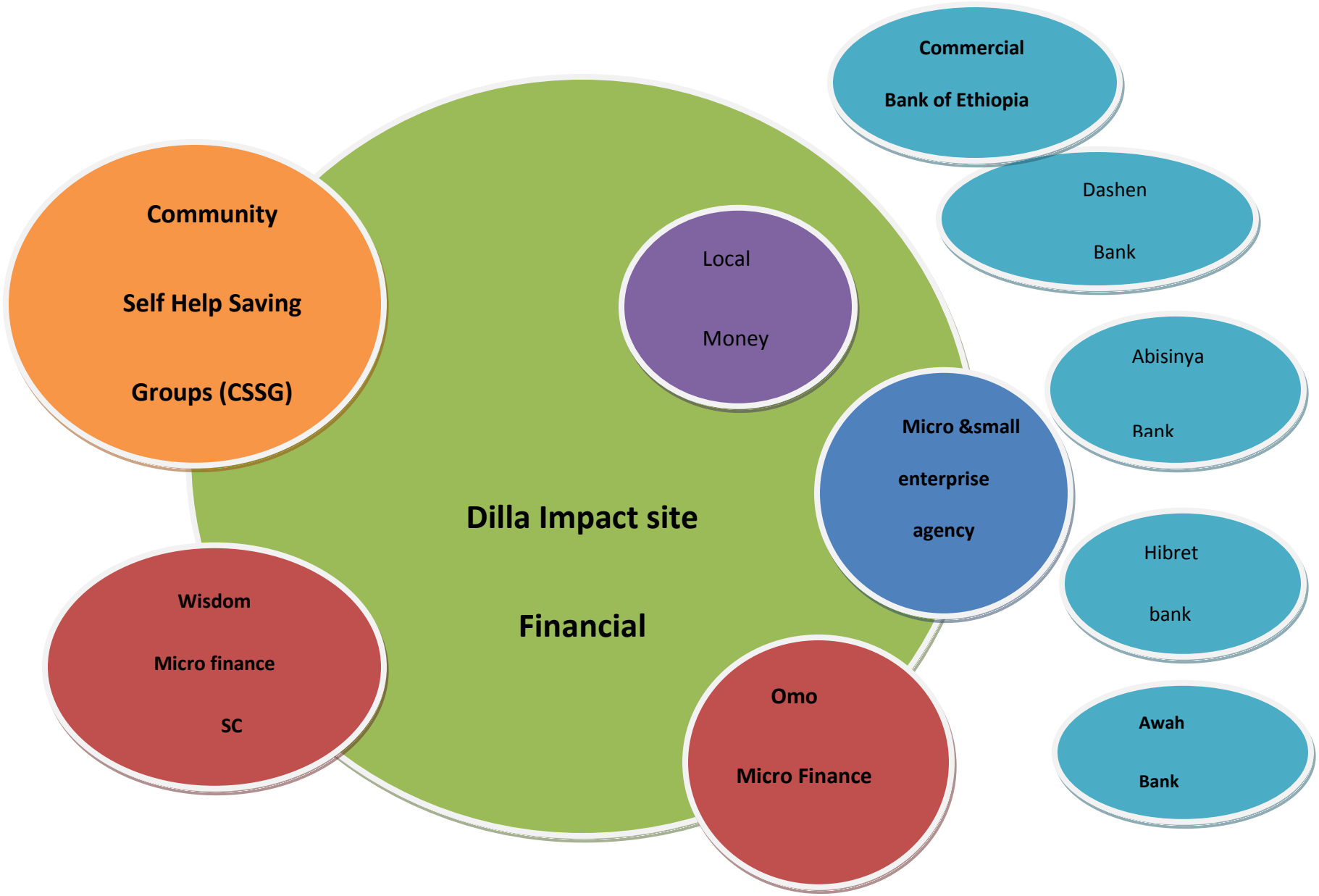
Annex15. Photo taken during field work



Ranking selected livelihoods impact indicators before and after membership

Pictures of Dilla impact area participatory impact study participants.

Venn diagram drawn during focus group discussion in Dilla impact area about financial service preference



Venn diagram drawn during focus group discussion in Dilla impact area about financial service preference