

**The Successes and Challenges of Self Help Groups
/SHGs/ in Addis Ababa: The Case of “Addis Zemen”
SHG in Wereda 6 and 7, Addis Ketema Sub-City.**

Name of Researcher;

Seyoum Dessiye

Enrolment Number;

109100775

**Thesis Submitted to Indira Ghandi National Open
University (IGNOU), Faculty of Social Work in Partial
Fulfilment of the Requirements for Master of Arts Degree
in Social Work.**

Advisor

Zena Berhanu (PhD)

Addis Ababa,

Ethiopia

November/2014

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PROFORMA FOR SUBMISSION OF MSW PROJECT PROPOSAL FOR APPROVAL FROM ACADEMIC COUNSELLOR AT STUDY CENTER

Enrollment No: **109100775**

Date of submission: **May 20, 2014**

Name of the study center: **8105**

Name of the guide: **Dr. Zena Berhanu**

Title of the project: **The Successes and Challenges of Self Help Groups /SHGs/ in Addis Ababa: The Case of “Addis Zemen” SHG in Wereda 6 and 7, Addis Ketema Sub-City.**

Signature of the student:

Approved/not approved:

Signature

Name & address of the student

Name & address of guide

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Date.....

DECLARATION

I hereby declare that the Dissertation entitled. **The Successes and Challenges of Self Help Groups /SHGs/ in Addis Ababa, Addis Ketema Sub-City: The Case of “Addis Zemen” SHG in Wereda 6 and 7 ”** submitted by me for the partial fulfilment of the M.A. in Social Work to Indira Gandhi National Open University (IGNOU) New Delhi, is my own original work and has not been submitted earlier either to IGNOU, or to any other institution for the fulfilment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this” report from any earlier work done by me or others.

Place..... Signature.....

Date..... Enrolment No.....

Name.....

Address.....

P.O.Box.....

E-mail.....

Phone.....

CERTIFICATE

This is to certify that Mr Seyoum Dessiye, student of M.A in Social Work (MSW) from Indira Gandhi National Open University, New Delhi was working under my supervision and guidance for his Project Work for the Course MSWP 001 entitled, **“Successes and Challenges of Self Help Groups /SHGs / in Addis Ababa, Addis Ketema sub-city Wereda 6 and 7 :The Case of “ Addis Zemen” SHG”** .

Place..... Signature.....

Date..... Name.....

Address of the Supervisor.
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LIST OF ACRONYMS

SHG:	Self Help Group
CLA:	Cluster Level Associations
FEDERATION:	SHGs federation
IGAs :	Income-Generating Activities
FGDs:	Focus Group Discussions
FDRE:	Federal Democratic Republic of Ethiopia
NGO :	Non-Governmental Organization
MCDP:	Mission for Community Development Program
KNH:	Kindernotilfe
JeCCDO:	Jerusalem Children and Community Development Organization
MYRADA:	Mysore Rural Agricultural Development Agency
EKHC :	Ethiopia Kale Heywet Church
UN:	United Nations
ECA:	Economic Commission for Africa
UNDP:	United Nations Development Program
HTPs:	Harmful Traditional Practices
CSA:	Central Statistics Agency
CoSAP:	Consortium of Self Help Group Approach Promoters
SNNPRS:	Southern Nations, Nationalities and People Regional State

LIST OF GLOSSARY

Addis Zemen SHG: Self Help Group established by 20 poor women in Woreda 6 and 7

Mahber: A local association involving members having common beliefs, interests, or activities

Injera: A staple food prepared from Teff

Idir: A community based voluntary association, established for the purpose of mutual aid in matters of burial and other community concern

Woreda: An administrative unit below the status of Zone (district)

Kebele: The lowest administrative unit

Kifle Ketema : An administrative unit above the status of Woreda (sub-district)

Amhara: Name of one Regional Administration in Ethiopia

Oromia: Name of one Regional Administration in Ethiopia

Benshangul Gumuz:: Name of one Regional Administration in Ethiopia

ACKNOWLEDGMENT

First and for most, I would like to thank and honour the Almighty God for giving me the strength to start and complete my study. I wish to record my sincere thanks to my advisor, Dr Zena Birhanu, for his constructive, professional and valuable comments and guidance of my research work. He sacrificed his precious time in reading and reviewing the draft and the final output of my work. Without his constructive comments and cordial support and assistance, it would have been very difficult to accomplish this study successfully.

My deepest and sincere gratitude also goes to my brother, Mesfin Dessiye, who is a PhD candidate in Social Anthropology at Addis Ababa University for his intellectual guidance, profound insight, and unreserved commitment to critically forward comments on the draft thesis to improve my work. I am also greatly indebted to my brother Belayneh Dessiye, Program Manager at MCDP in facilitating conditions to collect the primary data from Addis Zemen Self Help Group members in Addis Ketema Sub City, Wereda 6 and 7. His support was quite immense and crucial in getting the consent of informants to participate in the study, visiting sites, and making available secondary sources in the fieldwork.

My appreciation and sincere gratitude further goes to my brother, Getachew Dessiye, for extending moral and financial support throughout the entire process of this study. I also record deepest gratitude to all informants in the study site for their willingness and full cooperation to provide me full information in this research. MCDP staff and all those who extended their support for the successful completion of this study also deserve heartfelt thanks.

Abstract

This study was conducted in Addis Ababa, Addis Ketema sub-city, Woreda six and seven on Addis Zemen Self Help Group (SHG), which is run by women. The objectives to undertake the study lie in examining the historical background, ultimate goals, rules and regulations, major achievements, and challenges of the Self Help Group. The study further aims at suggesting possible recommendations to enhance the overall activities of the Self Help Group towards improving the living conditions of beneficiaries and realize their economic, social, and political empowerment. In undertaking this study, a qualitative method was employed as it was appropriate to examine the experiences of members of the SHG. The instruments of data collection thus, include: key informant interviews, in-depth interviews, focus group discussions, and moderate observation.

Self Help Groups in Ethiopia are recent in origin. They particularly target resource constrained female-headed households and have tremendous contributions to concerted efforts in reducing poverty and empowering women. Findings of this study reveal that Addis Zemen SHG was established with twenty poor women, and three street beggar women as members. It also includes destitute children in program packages. In selecting beneficiaries, the SHG considers the age, sex, and poverty level of the local people. Other selection criteria include: residence in the same area, and mutual interests of eligible applicants. The SHG has a byelaw, which serves as a working document providing sets of rules and regulations that members should abide by in performing their activities. The major achievements of Addis Zemen SHG are the economic and social benefits it brought to its members. It also has relative political benefits.

In economic terms, members of the SHG have access to saving and credit facilities and can receive business skills trainings from the association in order to run small businesses of their own. Each member has 1,500.00 birr saved in a bank and 5,00.00 birr security fund that can be used for the urgent needs of families of the SHG members. The economic achievements of beneficiary women have also impacts on the social benefits they acquired. Hence, the women are able to exercise effective power in household decision making, and have access to and control over resources. This can be considered an important aspect of their social empowerment.

Along with this, the social benefits of the SHG to the beneficiaries include: increasing social interactions among members, developing self-esteem, winning respect from the surrounding community, and actively participating in community services. Members of the SHG also have some political benefits that are manifested in ways the women developed their skills to express their opinions in public meetings, participate actively in civic associations, and so on. Despite the multifaceted achievements gained by the SHG, it is visible that it also has encountered challenges such as administrative pitfalls in recognizing the legal status of the SHG, and reluctance to facilitate good working environment for beneficiary members.

CHAPTER ONE – INTRODUCTION

1.1 Background

Social work research is an important part of social work profession and discipline, which is crucial to help undergraduate and postgraduate students exercise practical field experience of what they have theoretically learnt in class. A social work student can have a chance to work with variety of settings, individuals, groups, communities and social institutions dealing with administrative, legal and communication issues. In short, social work practice enables students to enhance their skills and knowledge in practical field experience to become a highly skilled professional social worker. In Ethiopia, women are highly marginalized community members. In most instances, they have limited access to the social, economic or political benefits compared with men. A report on gender equality in Africa emphasizes the low status of Ethiopian women. It states that women have been denied equal access to education, economic empowerment, training and gainful employment opportunities, and their involvement in policy formulation and decision-making processes has been insignificant (FDRE, 2006, p.3).

The Self Help Group approach empowers women not only economically, but also socially in coping with the social problems they face. Besides, it enables them to exercise their leadership skills in the community administration. It is convenient to argue that these SHGs play significant roles in poverty reduction among vulnerable women. I have been interested to undertake this study for both analytical and practical reasons. In analytical sense, the SHGs in the study site provide ample opportunities for women's empowerment through engaging in various income generating activities. Practically, I have good knowledge of the SHG and its activities, and have informal contacts particularly with some members of the SHG previously. The Self Help Group

approach was introduced to Ethiopia in May 2002 by Jerusalem Children and Community Development Organization (JeCCDO) and Ethiopian Kale Hiwot Church (EKHC). These two organizations started their interventions based on the principles of the SHG approach. Currently, the number of organizations that are promoting the SHG approach has grown significantly over the past six years. Hence, there are twenty five organizations implementing this approach in four regional states: Oromia, Amhara, Benshangul Gumuz, SNNPR, and two administrative cities – Addis Ababa and Dire Dawa (Kindernotilfe, 2010, p.6). SHGs are instrumental for the empowerment of poor and marginalized groups. They have proved to be an effective instrument for changing oppressive relationships (gender- and tradition-related) both at household and societal levels. This is especially true for poor women to build a sustainable base for their livelihoods and to grow holistically with their families. In short, the introduction of SHG approach in Ethiopia has brought about positive changes in the lives of women and their families (Kindernotilfe, 2010, p.8).

This study was conducted on one women-run Self Help Group in Addis Ababa established by the free will of women members and through the technical assistance of a local NGO - MCDP (Mission for Community Development Program). Since then, MCDP has been working actively to alleviate the financial, economic and social problems of members of the SHG as well as the surrounding communities. Furthermore, the SHG has increased members' business skills and has enabled them to expand their small businesses with the aim to achieve their economic empowerment. However, there are some problems Self Help Groups often encounter such as the absence of government recognition of the SHG, poor access to Micro Finance Institutions for not having a legal status, compromised group coherence and limited conflict resolution capacity, and limited financial capacity to help members access IGAs.

1.2 Statement of the Problem

In Ethiopian context, the Self Help Groups approach has three types of people's institutions: SHG, Cluster Level Association (CLA), and SHG Federation/*Timret*/. CLA is a network of 8-12 strong SHGs while SHG Federation/*Timret*/ includes SHGs and CLAs. Establishment of federation usually based on the strength and interest of CLAs. SHG approach organizes 15-20 poor, marginalized and neighbourhood women of similar socio-economic backgrounds (CoSAP, 2013, p.6). In most cases, particularly in urban areas, SHGs have weekly regular meetings where they discuss their social and economic issues.

Initially, SHGs are formed “without agenda” but later they started setting their prioritized socio-economic agendas. All members take different responsibilities at different times turn by turn, which implants equal empowerment among members. The approach promotes regular weekly optional savings where the minimum amount that all SHG members can save is decided on, but the maximum amount is left for individual members as a rule. Every woman in SHGs has access to loan from the group savings with agreed interest rate, loan amount, repayment time, and plan. The approach specifies that capacity building trainings and exposure visits help the poor to unleash their potential (CoSAP, 2013, p.6).

Bezabih's study (2007, p.52) investigates the socio-economic impacts of SHGs in five Kebeles of Adama city. The study explicates that SHGs have positive contributions to enhancing the life of members although challenges like loose group integration and absence of accountability prevail while holding positions. Furthermore, according to the annual report of Kindernotilfe (2011, p.10), the major accomplishments of Self-Help Group promotion in Ethiopia include the following.

- Continued savings regularly and increased amount of weekly savings;
- Increased numbers of SHGs and CLAs by expanding the reach of the approach;
- Success in bringing about sustainable economic growth among the lives of the community; and so forth.

This is attributed to the involvement of the SHG women in various Income Generating Activities (IGAs) and expanding their businesses after acquiring trainings on business management and resource mobilization. Despite these successes as the reports of Kindernotilfe (2011, p.12) show, most SHGs operating in the country have challenges. These include: lack of legal framework for the SHG approach in the country forced some SHGs/CLAs to be registered in other packages to access micro credit services, market places, trainings, etc; high rate of illiteracy among SHG members posed big challenges to keep the groups' accurate financial books and records; resettlement plans and expansion of cities have adversely affected SHG members; and irregularities in savings, loan repayment, and meetings in some SHGs slowed the pace of progress.

Moreover, the intrusion of other bodies and distortion of the concept of the SHG approach created confusions among members; staff capacity limitations (due to turnover of experienced staff) occurred to effectively implement the SHG concept as stipulated in trainings/manuals; lack of working space for members to trade their products; and running similar IGAs have created business saturation among SHG members. In addition, since membership in SHGs is entirely for women it eroded the confidence of husbands and caused family conflicts. Some of the previous researches as mentioned above, which were conducted on various SHGs in Ethiopia, have brought into view issues pertaining to the achievements and problems of the Self Help Groups and their members. These researches systematically present their empirical research findings and

draw conclusions that helped significantly to the enhancement of Self Help groups' overall performance. Despite this, I found that further assessment of the achievements, challenges and future plans of SHGs can have paramount importance in strengthening such groups and replicating their successes in other areas of the country to improve the living conditions of poor women and their families and reduce poverty. Furthermore, this will enable me to identify the gaps in previous researches and contribute to strategic interventions towards dealing with the plights of several resource-constrained female-headed households. The need to undertake this study also lies in forwarding possible suggestions to overcome the challenges of the SHG operated by women in the study site through close investigation of empowerment issues pertaining to gender equality.

1.3 Research Questions

This study will answer the following research questions;

- ❖ What is the historical development of Addis Zemen Women Self-Help Group?
- ❖ What are the objectives, rules and regulations of the SHG?
- ❖ What are the major achievements of the SHG members?
- ❖ What are the challenges of the SHG and possible ways of mitigating the problems?

1.4 Objectives of the Study

1.4.1 General Objective

This research is mainly focused on examining the establishment, objectives, rules and regulations, major achievements and challenges of Addis Zemen Self-Help Group run by women in Addis Ababa, Addis Ketema sub-city, Woreda 6 and 7. It is also intended to mitigate possible

challenges and provide valuable suggestions that might help to enhance the ongoing activities of the SHG and improve the living conditions of women members.

1.4.2 Specific Objectives

- ❖ Examine the historical development of Addis Zemen Women Self-Help Group
- ❖ Explore the objectives, rules and regulations of the SHG
- ❖ Investigate the major achievements of the SHG members
- ❖ Identify the challenges of the SHG and suggest possible ways of mitigating the problems

1.5 Scope of the Study

This study is delimited to a SHG namely, Addis Zemen, which is found in Addis Ababa, Addis Ketema sub-city, Woreda 6 and 7. The main reason that inspired me to conduct the research focusing on this SHG is the prior knowledge I had about it through initial contacts with MCDP (a local NGO operating in the Woredas) staff. This opportunity gave me an access to understand more about SHGs activities, economic and social benefits as well as their challenges. So, I decided to conduct the research on Addis Zemen Self Help Group that involves 20 poor women as members including beggars. This in turn makes the study site worth considering for social work research. However, the reasons not to go beyond this study site include time constraints and shortage of funds.

1.6 Operational Definition of Terms and Concepts

Some phrases and words that need clarification were operationally defined in order to make them clear and understandable.

Self Help Groups: Self Help Groups are Self-governing groups whose members share the same residential area, give each other emotional supports and material aid, charge either no fee or only

a small fee for membership, and place high values on experiential knowledge. Self Help Groups (SHGs) are defined by different authors in different ways. Hence, for the purpose of this study, the definition given by Kropp and Suran (2002, p, 26), which is believed to be the most comprehensive explains that SHG is an informal association of 15 to 20 people, mostly women, from the poorer section of the village community; whereby they are organized, owned, operated, and controlled by members based on solidarity, reciprocity, common interest, and resource pooling.

Women empowerment: The concept of women empowerment is most crosscutting and focused issue among different intellectuals in the world. Thus, as defined by United Nations (2001), it is the process by which women take control and ownership of their lives through expansion of their choices. It is an enhancement that can take place at a hierarchy of different levels – individual, household, community and societal, facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

Cluster Level Association (CLA): Cluster Level Association is an amalgamation of 10 to 15 SHGs that come together and form a union so as to deal with and solve their collective problems, and represent SHGs in different meetings when necessary.

SHG federation: Association that encompasses SHGs and Cluster Level Associations

Woreda: refers to the smallest political/government administrative body organized and functioning under sub-city.

1.7 Significance of the Study

Undertaking comprehensive social work studies on Self Help Groups have immense significance. In view of this, it is assumed that this study although limited in scope, will contribute first, to adopting national policy frameworks regarding Self Help Groups irrespective of geographical differences. Second, it serves as a preliminary study thereby enabling further social work researches to be conducted focusing with broad scope on both the achievements and challenges of Self Help Groups. Third, the study will provide valuable inputs for possible interventions by the government, NGOs, or civic associations in promoting the efforts of existing SHGs and establishing new ones aiming at achieving women's empowerment. Finally, social work researches of this kind will have contributions to the growth of the discipline in general, and expansion of knowledge in the field of Self Help Groups in particular.

1.8 Limitations of the Study

This research was not carried out without some limitations. First, I had difficulties initially to keep in touch with key informant members of the Self Help Group, and enable them to strictly follow the research schedule as they were busy with their duties. Second, the study did not include other Self Help Groups in Addis Ababa for obvious reasons of financial and time constraints. Despite these fieldwork challenges, I managed to set the appropriate time convenient for key informants in collecting the primary data required for the study.

1.9 Organization of the Thesis

The thesis is organized in five chapters. The first chapter is introductory and it outlines background of the study, problem statement, research questions, objectives and scope of the study, operational definition of terms and concepts, significance and limitations of the study, and

organization of the thesis. Chapter two presents review of relevant literature while chapter three deals with methodological framework of the study including: the research design, description of the study area, data collection process, data transcription and analysis, instruments of data collection, and ethical considerations. Chapter four treats findings of the study and the discussions made, and chapter five deals with the conclusions drawn from the empirical findings of the study and recommendations given, and some implications for social work.

CHAPTER TWO - LITERATURE REVIEW

In this chapter relevant literatures regarding SHGs such as SHG concepts, SHG approach objectives and importance of SHG are discussed thoroughly. Since qualitative research requires examination of existing research and information about the chosen problem, to accomplish this task, relevant documents about SHG are reviewed and carefully summarized in this chapter.

Apart from this, socio-economic impacts of SHG in relation to women empowerment and gender equality are mentioned in chapter three.

2.1 Definitions of Self-Help Groups

The first people in history to demonstrate the power of self-help groups were alcoholics. Alcoholics Anonymous was started in 1935 to help "hopeless alcoholics" recover from alcoholism, something the medical profession had been unable to do. The power of self-help groups to help people suffering from other problems was not widely recognized until after World War II. In the 1970s, the emphasis moved from mass movements to small group movements in some countries (Oka, 2000, p.2).

Although self-help groups have been formed in both developed and developing countries, researches about them have mainly taken place in Western Europe and North America. One of the widely known definitions of self-help groups is a product of a national workshop on self-help and public health that the US surgeon General convened in 1987. At that workshop, a consensus of delegates provided the definition of self-help groups in a precisely as follows. As it is mentioned in the previous chapter SHG are self-governing groups whose members involve voluntarily and give each other emotional support and material aid. The SHG members involved

in information, education, material aid, saving and credit and related activities and social advocacy in their communities (Oka, 2000, p.3).

2.2 Concepts of Self Help Groups

Self-Help Group mostly consists of 10 to 20 women who save some amount of money they can afford. A monthly meeting is organised, where apart from disbursement and repayment of loan, formal and informal discussions are held. Women share their experiences in these groups on many social issues. The minutes of these meetings are documented and the accounts are written. The president, secretary, and treasurer are three official posts in any Self-Help Group. If they are connected with some NGOs, they take part in other social activities of those NGOs. Currently, the organisational structure of various micro-financial groups is undergoing significant changes, such as Thrift groups; Credit management groups, Income generating groups, Self-help groups, and Mutual help groups. Sometimes the institute that promotes the SHG provides loan facilities and it is called Micro-finance Institute. In this case, many countries' experience demonstrates that poor women make investments wisely and earn returns. Meanwhile, the flow of financial assistance to them has been marginal, if they received any financial assistance at all, to enable them to cross the poverty line (Shylendra, 1998).

In Self Help Groups, the joint liability not only improves group members' accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries (Stiglitz, 1993). Some of the basic characteristics of SHGs, like the small size of the membership and the homogeneity of the composition, bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994). The need to create a grassroots organizational base to enable women to come together and analyze their issues and problems

themselves, to fulfill their needs was strongly advocated. Hence, the concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering poor women. Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities as a pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings, but it also helps them to get access to formal credit facilities. These Self Help Groups enable the poor to overcome the problems of collateral security and thus free them from the clutches of greedy individual money lenders (Shylendra, 1998).

2.3 Self Hep Group Approach

Economic growth and development is taking place at a rapid pace all over the world since the middle of 20th century. Technological advances and Globalization have played a major role in propelling this advancement. One section of the global population has greatly benefitted through this development. Communities at the other end of the socio-economic ladder have not benefitted much and a widening gap is being created between the “haves” and the “have-nots”. This has been a matter of great concern for international agencies, some world leaders and Civil Society Organizations. Some of the negative fallout of this development has been; the oppression of weaker sections of society, especially women and children, scant regard to the conservation of the environment and a shift in value systems focusing on material gain at the cost of other human values. Particularly, children, the future generation are the worst affected part of the society. Taking into consideration these phenomena, socio-economic development as a subject, has

gained importance in the last few decades and a substantial amount of study and research has taken place in order to understand better what drives development and how to make it more efficient. Development theories have evolved leading to practical application. They encompass aspects of governance, healthcare, education, gender equality, disaster preparedness, infrastructure, human rights, the environment and issues associated with these, leading to the recognition of development studies as a multi-disciplinary field, with implications for every sector (KNH, 2011, p.2).

The Self Help Group Approach has grown out of the study and application of development concepts at a community level, and seeks to combine the social, economic and political aspects of community development, leading to empowerment. It is founded on rights-based principles that facilitate an atmosphere wherein individuals and communities can realize their potential and work towards their own development. A focus on attitudinal changes remains central to the approach and material well-being along with social and political development as well as empowerment is the final outcome. Kindernothilfe, a German Child Care organization, has been promoting this approach in 8 African and 7 Asian countries since 2002. A manual on the Self Help Group approach was produced by Kindernothilfe based on experience of these 15 countries. This manual is expected to serve as a guide to all who may like to know more about the approach and use it for unleashing human potential, especially that of the weak and marginalized sections of society (KNH, 2011, p.4).

2.4 Main Objectives of Self Help Groups

- ❖ Economic self-reliance and social solidarity among members
- ❖ Inculcate the habit of savings; the saving groups when transformed to earning groups not only increase the productivity of women, but the credibility also
- ❖ Generation of mutual trust and cooperation; a common platform is available for a dialogue and sharing of views freely among members
- ❖ Localised planning and participative decision-making
- ❖ Strong Financial discipline among members
- ❖ Development of self-confidence and access to poor women to understand and gain knowledge about Banking, Finance, Law, Judiciary etc

2.5 The Importance of Self Help Groups

Self help groups as a new sustainable development strategy has been adopted by some development organizations in Ethiopia very recently. Although there are some readings on SHGs, most of them focus on the success and failure of the SHG projects in countries that have previously utilized them for empowerment purposes – particularly in India, Bangladesh, and Pakistan. Though it has been challenging to review studies related to the impacts of SHG in Ethiopia, several studies have been conducted by social scientists, and financial institutions, and agencies in countries specified above emphasizing the impacts of SHGs on empowerment, credit accessibility and social change. Accordingly, in an effort to gather pertinent data on the impact of SHGs, available relevant studies describing the SHG experience in these countries have been critically reviewed (Bezabih, 2007, p.9). The need to create grassroots organizational base to enable poor women to come together, to analyze their issues and problems themselves, and to

fulfill their needs was strongly advocated in countries like India, Bangladesh, and Pakistan. In these countries, such group-based participatory programs have made a significant improvement in the living conditions of poor women (Jaya, 2002).

Group organization enables individual members to empower themselves and to increase mutual benefits from the activities they are involved in. More importantly, in countries like Ethiopia, where neither the private sector nor the government provides a proper safety net or socio-economic security to its citizens against risks, getting together with one another enables poor individuals to better cope with their challenges. This supportive mechanism has also been found to be a vital strategy to fighting against poverty in a sustainable manner. The author elaborates that investment in women not only benefits the women themselves, but it also has a relatively high social return, which is reflected when observing an improvement in their children's welfare, a reduction of fertility, poverty, and gender bias. Thus, women-based SHG institutions are desirable not only from the perspective of social justice, but also because of the substantial social and economic benefits, which result directly from enhancing women's social and economic status, both within the household and in society as a whole.

SHGs created on the above lines of functioning have been able to reach the poor effectively, especially women, and help them obtain easy access to facilities like savings and credit, which is empowering. Moreover, a study conducted by Puhazhendhi and Satyasai (2001) revealed some critical elements for the successful formation and functioning of groups. These elements include: a voluntary nature of the group, small size, and the homogeneity of membership. SHGs are described as being transparent (openness) with a participatory decision-making process, and the capacity to facilitate a quick use of funds for micro-enterprise creation. Regular meetings of members also foster meaningful relationships for members of the SHGs. The groups are a

platform for discussion on other issues than savings and credit. The topics of gender and social problems are also highlighted.

2.6 Women Empowerment

According to ECA, 2001 report on women empowerment, empowerment implies the creation of an enabling environment for individuals to fully use their capabilities to take charge of their lives. Empowerment also implies the building or acquiring of capacity to accomplish certain tasks and attain specific goals. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem, self-respect, and increased wellbeing. As Kabeer (2005) argues, empowerment is a multi-faceted concept that includes economic, social, & political empowerment (Kabeer, 2005, p.13).

2.6.1 Economic Empowerment

For economic empowerment, it is necessary for a woman to have access to and control over productive resources and to ensure some degree of financial autonomy. According to the report by National Commission for Women (NCW) - (Status of women 2001), in India, women work for longer hours than men do. The proportion of unpaid activities to the total activities is 51% for females as compared to only 33% for males. Over and above this unpaid work, women have the responsibilities of caring for households, which involves cooking, cleaning, fetching water and fuel, collecting fodder for the cattle, protecting the environment, and providing voluntary assistance to vulnerable and disadvantaged individuals in the family (Status of women,2001).

According to the assessment conducted by Almaz (2006), in the 21st century, women enjoy more freedom and power than ever before. However, they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital, and decision making powers in the political, social, and business sectors. Whereas men are credited with performing three quarters of all economic activities in developing countries, women actually perform 53 percent of the work, according to the United Nations.

The majority of women in the developing world are still relegated to micro enterprises and informal tasks (Almaz, 2006). In addition, women still make-up the majority of part-time and temporary workers in developed countries. Consequently, these women working in informal economies are likely to have less access to basic health care services, education, financial capital, political appointments, employee rights, and land ownership. However, there is wide consensus that investment in the economic empowerment of women can and will help reverse these trends (Almaz, 2006).

Female economic power also enhances the "wealth and well-being of nations." Women who control their own income tend to have fewer children, and fertility rates have shown to be inversely related to national income growth. Women are also more able - and generally more willing than male counterparts - to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings (Almaz, 2006).

2.6.2 Social Empowerment

Constitutionally and legally, a man and a woman are equal. In real practice, however, women still find a secondary place. Examples of inequalities between the two sexes can be seen in respect of educational achievement, and participation in matters of financial, political and social affairs. Furthermore, atrocities are perpetrated on woman that she is viewed by the community not as a human being, but as delectable thing. However, efforts are being made to change this situation worldwide and bring about a stage where man and woman would be viewed equally. In this case, many schemes are being implemented for equal education and equal opportunities of employment so that women would have equal rights. Consequently, some progress is being seen in this respect (Drushti, 2005, p 6).

In India, as the woman's presence has now increased in banks, financial institutions and various government committees, her social status is seen somewhat elevated. However, this process is slow. To get a boost to this process, mindset of the society as a whole should change. In short, social empowerment means that the woman should get an important place in her family and society, and should have a right to enable her to make use of available resources. Thus, since members of SHGs are mostly women, they save money and invest in SHGs that they can use it at the time of their needs to improve their lives. As they can have money in their hand, they get some status in their family as well as develop self-confidence, self esteem, and self respect (Drushti, 2005, p 6).

2.6.3 Political Empowerment

In the area of women's political empowerment, it is increasingly becoming recognized that women should empower themselves and be empowered. This relates to both individual empowerment (such as increasing individual civic competencies) and collective empowerment (such as networking). Empowerment also involves creating a conducive environment so that women can use these competencies to address the fundamental problems of society at par with their male counterparts (ECA, 2001).

The achievements of the Beijing Platform should therefore be judged on the non-quantifiable aspects of women's empowerment (e.g. increased ability of women to enter into political leadership or to create radical or revolutionary reversals in the flow of political power) as well as the numbers of women in positions of power and decision-making. Moreover, indicators of true empowerment have to show that women are increasingly breaking the traditional boundaries and stereo-types—for instance by taking up ministerial positions in previously male dominated sectors such as defense, finance and foreign affairs. The reverse should also be true for men who, for instance, should be appointed men to positions previously viewed as women's domain such as women's affairs, children and community services. Before the Beijing Conference, it was evident that women played only a small role in the power and decision-making structures in their countries. A report by the United Nations Department of Public Information showed that by mid-1989 the countries with the highest numbers of women in cabinet and legislative assemblies were Norway, Sweden, Bhutan, Cuba and Romania (ECA, 2001).

The same report (ECA, 2001, noted that the extent of progress in empowering women had nothing to do with a country's level of development. It noted that the most significant reason

why women were less represented than men in positions of power and decision-making was because they were not put forward as candidates for such posts. In cases where women were put forward as candidates, evidence showed that they were more likely to be elected than their male counterparts. In addition, since women were not well represented in the executive bodies of political parties, trade unions and other bodies, they were not visible enough to be put forward as candidates for positions of power such as cabinet ministers and members of parliament.

2.7 Self Help Groups and Women Empowerment in India

In India, women constitute half of the nation with varied social, economic, political, regional and linguistic backgrounds. The socio-economic conditions of women are crucial for overall growth and development of the country. 56% of the women are unemployed. Hence, the development of women entrepreneurship (women Self-help groups) becomes essential to provide economic opportunities to women. A self-help group is a financial organization of villagers based on mutual support both in finances and other areas. Each of its members saves each week or month a small amount of money, which is gathered in a common “box”. It thus, encourages savings, and can provide its members with small loans at a reasonable interest rate for business purposes or in times of financial stress (Manickaval, 1997, p.46).

In India, Self-help groups (SHGs) first emerged in MYRADA1 in 1985. In 1986/87, there were some `100 SHGs in MYRADA’s projects. Many had emerged from the breakdown of the large cooperatives organized by MYRADA. The members were linked together by a degree of affinity based on relationships of trust and support; they were also often homogeneous in terms of income or of occupation (for example, agricultural labourers), but not always. Caste and creed played a role, but in several groups affinity relationships and economic homogeneity were

stronger; as a result, several groups included different castes and creeds. SHGs are also instruments for the empowerment of poor and marginalized sectors. They have proved to be an effective instrument for changing oppressive relationships in the home (gender- and tradition-related) and in society. This is especially true for those relationships arising from caste, class and political power, which have made it difficult for poor people to build a sustainable base for their livelihoods and to grow holistically (Fernandez, 2007, p.8).

2.8 Self Help Groups and Women Empowerment in Ethiopia

According to UNDP report, Ethiopia ranks 173 out of 187 countries on the Human Development Index (HDI). Some 39 percent of the population still lives below the poverty line, surviving on \$1.25 per day, and 77.6 per cent lives on less than \$2 per day. The country suffers from frequent droughts and floods that resulted in significant loss of harvest and livestock. These hazards put 10 to 15 per cent of the population at risk of food insecurity or malnutrition, leaving them in need of emergency food aid (UNDP, 2013).

In 2002, “Tearfund” helped introduce the Self Help Group (SHG) approach to Ethiopia. The first five SHGs were started by 100 women in Nazareth (also known as Adama), a town 55 miles east of Addis Ababa in central Ethiopia. Today, the number of SHGs in programmes funded by Tearfund has increased to more than 12,000 across Ethiopia, impacting more than 1 million people. The programme has cost an average of about £50 /€60 per SHG member, which equates to about £10/ €12 per beneficiary. These figures include the full costs of taking the approach to scale: about £20 / €24 per person is required for support in SHG formation (in the first two to three years), and £30 / €36 per person has been required for longer-term institutional support to establish SHG association infrastructure, which then sustains the SHGs and their development.

Costs are likely to increase slightly in the future to improve the overall quality of SHG development (Tearfund, 2013, p.3). The history of SHGs in Ethiopia is predominantly associated with local and International NGOs that initiated the establishment of SHGs. In May 2002, Kinder NotHilfe (KNH), Jerusalem Children and Community Development Organization (JeCCDO), and Ethiopian Kale Hiwot Church (EKHC) introduced the SHG approach in Ethiopia. In about 10 years after its introduction, more than 25 NGOs are implementing the SHG approach in different parts of Amhara, Oromia, SNNPR, Beneshangul Gumuz, Dire Dawa, and Addis Ababa. Thus, far about 137, 265 poor women are organized into 7,499 SHGs, 470 cluster level associations, and 11 *Timrets* are established nationwide (CoSAP, 2013, p. 5).

These SHGs have mobilized 35 million Birr capital from their regular savings and different income generating activities. The SHGs thus, provided different financial and non-financial capacity building trainings and exposure visit programs to their members. Some CLAs are legally registered by relevant government agencies. In July 2010, ten SHGs promoting NGOs established their own consortium, which is legally registered by the FDRE Charities and Societies Agency to strengthen and scale up the approach in the country with better and stronger recognition, partnership and networking at all levels. Usually, one SHG constitutes between 15-20 poor and socially marginalized women (CoSAP, 2013, p.9).

2.9 Self Help Groups as tools for Poverty Alleviation

Economic growth is fundamental for generating resources for development and poverty alleviation. Such growth is aimed at also sustaining development, which can provide equal socio-economic access and opportunities to those who presently lack it, as well as for future generations. To achieve this, practical goals need to be translated, and development of programs,

and policies that focus on broad-based economic growth areas should be devised in order to ensure sustained improvements in the earnings. According to Deseng et al., (2005), poverty has been reduced more successfully in countries that adopted growth creating productive opportunities for labour, and thus raising the most important asset owned by the poor, and those investing in the human capital of the poor, thus raising their capacity to benefit from the opportunities arising from economic growth. The authors maintained that in such development endeavours, the poor not only benefit from economic growth, but also contribute to it.

Jaya (2002) explained that in the early decades of planning for poverty alleviation and social change, disadvantaged women were considered as a 'target' in developmental activities rather than a group to be chosen as active participants. However, since 1970, having understood that women's issues are development issues and by overlooking them in development programs, means leaving almost half of the potential human resources outside socio-economic impact of Self Help Groups development intervention. With this regard, policy makers and development agents started thinking as to how development programs could be linked to poor women. Sharma (2001) in his review of "the genesis and development of SHGs in India", discussed that situations where the existing formal financial institutions failed to provide finances to those who were landless, marginalized and disadvantaged groups, the establishment of SHGs has enabled many poor people to become involved in various income-generating activities through the small loans they received from the groups.

As Getaneh (2006) argues, although the government of Ethiopia has undertaken a series of economic and social reform programs aimed at ensuring better living situations for individuals, the national "Sustainable Development and Poverty Reduction Program" (2002), remains the major challenge of the nation even in the upcoming millennium. Besides such government

efforts, Ethiopians have their own traditional ways of pooling their scarce resources so as to help each other at the neighborhood level and thereby fight against poverty. ‘Iqub’, ‘Idir’, and ‘Mahber’ are among the major mutual help methods that Ethiopian poor people, especially women, use to cope up with poverty. Although these associations are not exactly the same as SHGs, the above-mentioned traditional Ethiopian self-help unions share some common characteristics with SHGs.

2.10 Empowering Aspects of SHGs

Various studies have shown clearly that self-help groups intermediated by micro credit have been shown to have positive effects on women, with some of these impacts also having a ripple effect. Zaman (2001) studied the impacts of self help micro credit schemes in Bangladesh. Findings show that through asset creation, SHGs have played valuable roles in reducing the vulnerability of the poor, bring a balance to income and consumption, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. Several recent assessment studies have also reported positive impacts of SHGs.

Mayrada (2002) maintained that SHGs are viable alternatives to achieve the objectives of rural development and to involve community participation in all rural development programs. The paper further explained that the SHG is a feasible organizational setup to disburse micro credit to poor women for the purpose of making them entrepreneurs and encouraging them to enter into other entrepreneurial activities. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with banks and enforce financial self discipline. The author further states that SHGs enhance the equality of the status of

women as participants, decision-makers and beneficiaries in the democratic, economic, social, and cultural spheres. The socio-economic impact of Self Help Groups also highly encourages poor women to take active part in the socio-economic progress of the society. According to Mayrada, assessment Experiences from the developing countries show that improvements in women's education, health, employment opportunities, and social participation contribute to economic growth in developing economies. Investment in women not only benefits women themselves, but also has relatively high social returns reflected in an improvement in their children's welfare and a reduction of fertility, poverty, and gender bias. This fact shows that women focused development strategies like SHGs have both social and economic return if they are handled wisely.

2.11 SHG and Social Development

Besides boosting the meager financial economy of the poor households from bread winning to money making, SHGs have effectively contributed to positive social changes for the quality of life of its members. Self-help groups as tools for social development, if managed and implemented properly, can undoubtedly play significant roles in empowering the poor and in transforming the social status of the marginalized poor. As Puhazhendhi and Satyasai (2001) indicated, many researchers, who studied the benefits of SHGs, found out that SHGs provide considerable social protection and income opportunities to members; and accordingly have acquired prominent status in maximizing social and financial returns. Their findings further imply that SHGs having institutional arrangements can positively contribute to the economic and social empowerment of the poor. Moreover, older groups have relatively more positive social impacts than younger groups due to the maturation of experience. The methodological framework of this study is presented in the following chapter.

CHAPTER THREE – METHODOLOGICAL FRAMEWORK

In this chapter, the methodological framework of the study is presented with focus on the research design, description of the study area, and data collection processes. It also discusses the instruments of data collection, data transcription and analysis, and ethical considerations.

3.1 Research Design

Qualitative research aims to address problems found within society. Unlike quantitative research methods, qualitative methods attempt to learn why humans make certain choices or exhibit specific behaviours. The contents of a qualitative research paper vary depending on the focus or methods incorporated in the study. Most academic sources, however, consistently require the inclusion of several key components (Silverman, 2006). This research is qualitative in its approach describing existing situations and narrating prevailing circumstances. The reasons for employing a qualitative method lie in the need to investigate the challenges and opportunities of the Self-Help Group through exploring the experiences of members with particular focus on their entrepreneurship skills and knowledge acquired over the years. As Creswell argues, “a qualitative research is defined as an inquiry process of understanding a social or human problem, based on building a complex, holistic pictures, formed with words, reporting detailed views of informants, and conducted in a natural setting (Creswell, 1998, p. 18).

In selecting key informants, purposive sampling was employed. The objective of this study is to understand the successes and challenges of SHGs with particular reference to Addis Zemen Self Help Group established in March, 2008 with 20 poor women. The study is descriptive and was conducted at the individual and household level, because the general socio-economic characteristics of group members were described by sex, age group, source and size of income,

level of education, and family size. The study is also exploratory in that it investigates the socio-economic conditions of subjects of the study.

3.1.1 Description of the Study Area.

This study was conducted in Addis Ababa, the center of African Union, which is also considered as the capital of Africa. According to the Ethiopian Population and Housing Census conducted in 2007, the total population of the city is estimated to be 3,384,569 where women constitute 52 per cent of the population (CSA, 2007). In Addis Ababa, unemployment, low family income, poor housing conditions, poor access to basic facilities such as water, electricity and mobile network, disempowerment, etc are some of the major challenges of the residents that make their living conditions rather difficult. Addis Ababa is divided into ten Sub-Cities/Kifle Ketemas/, and 116 Woredas.

According to key informant MCDP staff, among the 10 Sub Cities in Addis Ababa, Addis Ketema sub-city is the most poverty stricken area where many deprived women, children and elderly people are living. On top of that, crime, theft and commercial sex work are very rampant and have become common practices in the area. For this reason, the SHG was selected by MCDP – a local NGO operating in Woreda 6 and 7, for intervention in implementing sustainable community development program targeting destitute women and children. Addis Zemen Self Help Group was initiated and established by the support of MCDP. It is located in Addis Ketema sub-city, Woredas mentioned above, and has the objective to deal with the social and economic problems of the local people and ultimately empower them economically, socially, politically. Most members of the SHG are very poor and unemployed women including two street beggars.

3.1.2 Data Collection Process

In collecting the primary data, interview and discussion guides were originally prepared in English and translated later into Amharic for convenience in the interview and discussion processes. Participants of the study were selected in cooperation with MCDP staff and a representative of the SHG. In order to make the data collection process rather convenient, I used a tape recorder in the interview and discussion sessions.

3.2 Data Collection Instruments

The instruments of data collection employed in this study include: key informant interviews, in-depth interviews, focus group discussions, and observation. In order to complement the primary data, various SHG documents such as attendance sheets, individual saving books, and loan documents were reviewed, and secondary sources were used. Meanwhile, the primary data collection was carried out in Amharic after translating the questions from English and then again the responses in Amharic version were translated into English for analysis purpose.

3.2.1 Key informant interviews with SHG leaders

In order to have better understanding of the organizational setup and function of the SHGs, key informant interviews were conducted with two SHG leaders and one senior member. Since the leaders are people who were elected by members' full consent to lead and represent their respective groups, they were key informants that they provided rich and reliable data on the overall performance of the SHG. The key informant interviews addressed questions such as the history, economic, social and political benefits of the SHG to members; how the SHG helps the empowerment of members, and so forth. Furthermore, the major challenges that the group had

faced during the course of service provision and possible ways of dealing with the problems, kinds of training opportunities they receive, and benefits the trainings brought them as individuals and groups, and the future plan of the SHG in general, were included in the key informant interviews.

3.2.2 Key Informant Interview with the MCDP Staff

The key informant interview was conducted with two project coordinating staff and a community development worker working closely with Addis Zemen Self Help Group. Major issues raised in the interview include: the establishment of the SHG; types of the project benefits, main development modality the project adheres to, the role of the project in empowering the poor, contribution of the project for the micro-economic development of the country, the significance of the project in fulfilling the national effort to mitigate poverty, cost effectiveness of the project, and challenges faced so far. In addition, the social and political empowerment of members and their future plans were part of the interview.

3.2.3 In-depth Interview with members of the SHG

The in-depth interviews were conducted with two active members of the SHG who were nominated jointly by SHG leaders and MCDP staff to participate in the study. Focus areas of the in-depth interviews include: the economic and social benefits of the SHG, problems members had faced in planned activities, and improvement of family livelihood of members after involvement in the SHG. During the in-depth interview sessions, issues related to the working relationship with MCDP staff including the community development worker were discussed.

3.2.4 Focus Group Discussions (FGDs) with SHG members

Ten senior members and two leaders of the SHG were selected on the basis of their academic level and work experience to participate in the Focus Group Discussions (FGDs). The Focus Group Discussions were organized in two sessions after assigning two groups; each comprising six women. The discussions were more participatory and open. The venue was a member's house and discussions were organized upon discussion guides that probe on the major research questions related to the historical back ground, benefits, challenges, and future plans of Addis Zemen Self Help Group. In explicit terms, the discussions explored the living conditions of members of the SHG before and after involvement in the group, sources of household income, changes in family income, changes in their workloads, increase in savings and borrowing capacity, and benefits from various business skills trainings provided by MCDP. Besides, questions related to community development programs initiated by MCDP and members' expectations of the government towards enhancing their efforts in the SHG were addressed in the discussions.

3.2.5 Observation on SHG Members

Observation involves the systematic viewing of peoples' actions and the recording, analysis, and interpretation of their behavior (Gray, 2004, p. 239). In this study, moderate observation was employed as an instrument of data collection. In practice, this enabled me as a researcher to take field notes of my observation of the activities of the SHG with informal discussions with some members on how the SHG is operating. I made the observations twice in members' weekly meeting in the house of one of the SHG members. This complemented the primary data obtained in other instruments of data collection. In my observation, I understood that leading the meeting as a chair person rotates to all members that every member could have a chance to lead the SHG

meeting. I also visited small businesses run by each member, and a communal shower used as Income Generating Activities for the self help group and had informal discussions with some members; that helped me to enrich my knowledge about the SHG successes and challenges currently.

3.2.6 Document Review

During my observation of Addis Zemen SHG, I had access to see their financial documents, attendance list, and other relevant files that are well organized and documented. Due to low educational background of members, all documentation and filing systems are handled by the secretary and deputy secretary of the SHG who are high school dropouts. In fact, the document review was supportive of the other data collection methods.

3.3 Data Transcription and Analysis

A qualitative research begins with assumptions, a worldview, the possible use of a theoretical lens, and the study of research problems inquiring into the meaning individuals or groups ascribe to a social or human problem. As Creswell stated (2007), qualitative researchers use an emerging qualitative approach to examine the collection of data in a natural setting sensitive to the people and places under study, and data analysis that is inductive and establishes patterns or themes. The final written report or presentation includes: the voices of participants, the reflexivity of the researcher, and the complex description and interpretation of the problem, and it extends the literature or signals a call for action" (Creswell, 2007, p 37).

The relevant data collected in the field were thus transcribed and coded. And this was followed by the process of combining the primary data and secondary sources for analysis of findings and

discussions to explore the economic, social and political benefits of the Self Help Group for the poor women, as well as identifying their challenges. Hence, for an effective interpretation, it is considered that a narrative analysis is appropriate. This method of interpretation is following precisely issues of the study, having a chronological way to explain and to evaluate the experiences from the past and their influence on the present and future life perception and living statute. In this case, the primary data collected were transcribed, coded, interpreted, analyzed, and the research report written at the end. Furthermore, the analyses of findings identified possible strategies to deal with the problems of SHGS in order to transform them in to efficient and more productive enterprises aiming at alleviating the problems of destitute women.

3.4 Ethical Considerations

According to Gregory (2003, p.35), research that involves human subjects needs to provide pre-eminence to the consent of the person participating in the study. In my contact with the informants, I got their consent for individual interviews and focus group discussions. I assured all the informants that the data collected would be used only for the purpose of the research and would be kept confidential. I also made it clear that the consequences of the study would have no potential harm to the SHG and its members. While conducting the interview with key informants, the issue of anonymity was also considered. As a result, the interviews were conducted with pseudonyms used in place of the true names of the informants. In facilitating the interviews and discussions, there were some refreshments to participants of the study. The next chapter treats empirical findings of the study and the discussion made.

CHAPTER FOUR – FINDINGS AND DISCUSSION

4.1 FINDINGS

4.1.1 Socio Demographic Characteristics of Informants

This chapter presents empirical findings of the study based on the research questions formulated. The primary data obtained from key informants through interviews, focus group discussions and observation investigated the historical background of Addis Zemen SHG, its objectives, rules and regulations, as well as major achievements and challenges the SHG encountered. The socio-demographic characteristics (age, marital status, level of education family size, and household head) of informant SHG members are depicted in the following tables.

Table One: Age and Marital Status of Addis Zemen SHG members

Age group	Marital status				Total
	Never married	married	Divorced	Widowed	
21-27	1	2	-	-	3
28- 34	-	4	1	1	6
35-41	-	3	1	2	6
42-48		1	-	-	1
Total	1	10	2	3	16

Source: Field survey conducted in July 2014

Table Two: Level of education and household heads of Addis Zemen SHG Members

Level of education and household heads			Total
Education	Male headed	Female headed	
Illiterate	-	2	2
Basic literacy	-	3	3
Formal primary education (Grade 1-4)	1	3	4
Formal Primary education (Grade 5-8)	2	4	6
Grade 10 complete	1	-	1
Total	4	12	16

Source: Field survey conducted in July 2014

Table Three: Family size and family members' age group of SHG members

Family size		Age category of the respondent families' children		
		Families who have no children	Families whose Children are below 18	Families whose children are above 18
Family Size	No.	No	No	No
1-3	5	1	3	1
4-6	8	-	4	4
7-9	3	-	2	1
Total	16	1	9	6

Source: Field survey conducted in July 2014

Based on table three above, it can be argued that an average family consumption is dependent on the average size of the family, and the family members' age category. The greater the family size and the more unproductive the members might be, the higher the family's consumption rate. In female headed households where many of the SHG members are responsible for supporting the family, family size has to be one of the most important characteristics to be examined to know how much of the family's income is used for consumption.

4.1.2 Historical Development of Addis Zemen SHG

According to key informant SHG members and MCDP (Mission for Community Development Program) staff, Addis Zemen SHG was founded in March 2008 in Addis Ketema sub city, Woreda 6 and 7, consisting of 20 poor women as members including three street beggar women. The informant staff maintained that MCDP aims to alleviate the misery of deprived and destitute members of the community in the aforementioned Woredas through integrated sustainable community development programs. As the leader of the SHG argued, the project manager of MCDP conducted a brief visit in India, and had access to share the experiences of well established SHGs during her visit six years ago. As a result, the organization (MCDP) came up with a plan to encourage poor women to form similar SHGs in the aforementioned Woredas.

However, as the SHG leader explained, most poor women selected in the Woredas were initially reluctant and doubtful to join the SHG. This reinforced the decision made later by the project manager to share her experience acquired in India to successful SHGs in nearby other Woredas in Addis Ababa. The project manager thus, clarified the benefits of SHGs including: saving and credit services, mutual support among SHG members, and other activities. In fact, the aim was to motivate the undecided poor women in Woreda 6 and 7 to join Addis Zemen SHG. Along with this, the initiatives taken by MCDP community development workers to help eligible women understand the benefits of SHGs was remarkable. This, according to informants, laid fertile grounds for most SHG members to join Addis Zemen SHG. Currently, Addis Zemen SHG is a member of CoSAP networking among 26 SHGs.

4.1.3 Selection Criteria of SHG members

In review of the SHG formation manual and focus group discussions conducted with participants of the study, the researcher was able to understand that age, sex, and poverty level of the local

people were major selection criteria of beneficiaries in the process of SHG formation. In addition, similar level of income, living in the same area, and mutual interests to help each other, were given due consideration to select beneficiaries. According to informant SHG members, the minimum age of eligibility for membership is 18.

4.1.4 The Objectives, Rules and Regulations of the SHG

The ultimate objectives of the SHG include: economic self-reliance, social solidarity among its members, and inculcating the habits of savings. The objectives of the SHG further emphasize the need for mutual trust and cooperation among members, share ideas and views freely, and support each other. Similarly, participating in decision making processes, and having strong financial discipline within members, constitutes the SHG objectives. In the interviews and focus group discussions with informants, it was clearly stated that Addis Zemen SHG has its own bye-law that all members should abide by. This bye-law was developed and approved by all members' free discussion and consent. Currently, it is being used as a guiding rule and regulation for all activities performed by members of the SHG.

The byelaw explicitly states about members' participation in meetings and other activities, amount of savings and loan, duration of loan repayment, procedures of membership, and other related regulations that each member has to accept. In the focus group discussions with members of the SHG, it was maintained that every SHG member has equal opportunities to access credit services whereby loan conditions are decided by members in a participatory way in accordance with the rules and regulations of the SHG. Furthermore, the loan conditions are flexible based on members' individual ability and purpose of the loan.

4.1.5 Major Achievements of the SHG

4.1.5.1 Economic Achievement

According to informants, the major achievements of Addis Zemen SHG can be explained more in economic and social dimensions with some political aspects. In economic terms, as key informant SHG members emphasized, they have become beneficiaries of saving and credit programs offered by the SHG. They maintained that their previous knowledge of saving and credit services was little compared to their current level of understanding after joining in the SHG. Key informant SHG members noted that at the initial period of the SHG most of them were hesitating to save money due to their low monthly income that hardly covers their living expenses (i.e. food and housing). However, as the focus group discussions imply, each individual member has currently a saving more than 15,00.00 birr in a bank and has access to loan of the same amount of money already saved with minimum interest rates. In increasing their savings, all members of the SHG regularly save five birr on a weekly basis and they attribute their saving habits to the MCDP staff who offered them skills trainings. Regarding this achievement, one of the SHG members stated as follows; “Addis Zemen SHG is my school that I learnt how to save money, run my business and become successful in declaring economic security”.

Based on information provided by key informants in the SHG and MCDP staff, the average monthly income of members’ households before and after involving in the SHG is significantly different. Accordingly, all members had a monthly income of about 252-350 birr per household before joining the SHG. But, after involvement as members of the SHG, the monthly income of each household grew to 600-700 birr. Interviewed MCDP staff emphasized that the success of the organization in achieving its goals was gained through time with awareness raising programs initiated among poor women in intervention Woredas to take active part in the SHG project. The informant staff complemented that supports offered to the SHG members include: various types

of business skills trainings; experience sharing visits in Adama, Bahir Dar and Awassa towns; technical supports offered by community development workers; and encouragement of members to save money. Along with this, the organization encourages members to run small businesses aimed at generating income.

One of the advantages of savings for members of the SHG as MCDP staff argued is that, it ensures social security fund, which is allocated for settling the problems of families including school fees and uniforms for children, and health related costs. With regards to business skills trainings offered to the SHG members, participants of the focus group discussion revealed that it was an opportunity for all SHG members to upgrade their knowledge of running small businesses. The discussants thus, associated their economic successes with the irreplaceable role of their facilitators from MCDP who made regular follow ups, coaching and compassionate supervisions. Complementing findings of the interviews regarding the successes of the SHG, the focus group discussants mentioned that all members of the SHG have started Income Generating Activities (IGAs) though ownership of common showers that provide services to the local people in Woreda six with a minimum price of 3 birr per /person. They also have future plans to open beauty salons for ladies, barbershops for men as well as installing electric grinding mills in Woreda 6 and 7.

Viewing the positive economic return of the SHG from another perspective, participants of the focus group discussion explained that due to increment in their monthly income, they took out their children from government schools and sent them to private schools where better education is offered. One of the participants of the discussion also shared her experience that after her involvement in the SHG, she became profitable in her small business and was able to buy two

sewing machines for her unemployed husband to start own work. Furthermore, notably some SHG members managed to lend seed money to their husbands to help them engage in their own businesses such as animal fattening, wood work, and petty trading thereby avoiding their menial daily labour works.

4. 1.5.2 Social Achievement

Concerning the social benefits of the SHG, all informants and FGD participants noted that the level of social interactions among members of the SHG has increased compared to that of pre-involvement periods. One SHG member describes social achievement in the following words:

“Before my involvement in the SHG even I had no any relationship with my neighbour who is now member of the SHG, but now we are intimate friends helping each other as sisters and strengthening the social bonding”. As she stated, the social ties among members take different forms ranging from mutual support in times of difficulties for instance, when family members get sick, or need financial assistance to close cooperation and discussions about their challenges in business activities and feasible future plans through regular visits to each other’s houses. The informant SHG members further underscored that they usually participate in social services in their respective communities such as supporting orphan children, advocating the equality of women, fighting Harmful Traditional Practices (HTPs) through strong cooperation with MCDP, and avoiding crimes in their residence areas working jointly with the police.

Many participants of the FGD believe that the existence of strong social interactions among members of the SHG results from general working principles of the SHG, which place common interests at the center of integrated activities aiming at achieving successes. Interestingly, in the FGDs held, the issue of women’s economic empowerment was raised in relation to household decision making. In this sense, the discussants contended that one of the social benefits of the

SHG is its potential to enable members to exercise power in household decisions. Obviously, this has allowed them to have access to and control over resources. Furthermore, key informant members of the SHG argued that they developed a strong sense of self-esteem and won respect from the community they belong to as a result of their achievements in the SHG. This, they emphasized, was an important aspect of the social benefit the SHG offered them. In view of this, it can be analyzed that the economic empowerment of SHG members is understood as a way of maximizing household income rather than as an isolated achievement only for the benefits of women. The discussions further inquired into the reasons why SHGs in general and Addis Zemen SHG in particular, are gender-sensitive in their approaches. Participants thus, emphatically explained that women have been disadvantaged for historical and social reasons, and addressing the gender asymmetry is crucial for women's empowerment.

4. 1.5.2 Political Achievement

According to key informant SHG members and MCDP staff, the SHG has political benefits to members although limited compared to that of economic and social aspects. Notably, as informants explained, each member of the SHG has developed skills to express their ideas in public as a result of valuable experiences they acquired in the weekly meetings of the SHG. In practice, members tend to participate actively in different government and civic institutions such as Woreda level women's associations and Idirs at a local level. This was complemented by the FGDs that members of the SHG have increasingly gained knowledge of gender related issues through their exposure to public meetings. In our discussion most of the participants emphasized this success as follows; " Before our involvement in the SHG we were not capable of expressing ourselves in public gatherings, however, thanks to our Group now we could also assume key positions in Government Institutions and shoulder public responsibilities". Some of Participants

of the discussion also raised the issue of sustainability of SHGs and suggested that the government, NGOs, and other stakeholders need to work in close cooperation to ensure the sustainability of Addis Zemen SHG and that of other SHGs in different parts of the country.

4.1.6 Challenges Encountered and Copying Mechanisms Sought by the SHG

4.1.6.1 Challenges Encountered

As key informants and participants of the FGDs argued, despite the achievements of Addis Zemen SHG with respect to economic, social, and political benefits to members, the SHG has encountered several challenges that partly slowed down its progress. In this regard, the informants mentioned that the absence of legal status of the SHG, lack of working places for members' small businesses, and inadequate loans provided by the SHG vis a vis the current purchasing power of Birr, constitute the most important problems of the SHG. It was underscored in the FGDs that the SHG representing all members formally requested Addis Ketema sub-city administration for recognition of the SHG, and getting proper places of work to help members run their businesses.

However, as the FGD participants explained, the responses of the administration were not encouraging. This could be further illustrated by the view of one of the respondents as stated here under; " Absence of comprehensive legal provisions at higher level and through Regional, Sub City and Woreda Administrative structures coupled with minimum support from local administration adversely affects our engagements".

4.1.6.2 Copying Mechanisms

As viable options to cope with these challenges, members of the SHG have opted for increasing their monthly savings; continue working under pressure, and simultaneously pursuing their legal

cases for a fair deal by Addis Ketema sub-city administration. The informant SHG members complemented that Addis Zemen SGH is currently working in close cooperation with MCDP, and CoSAP to overcome the challenges it has encountered. Given these interrelated administrative problems, it can therefore be assumed that the desired achievements of the SHG have partly been impeded. In line with this idea key note delivered by the key informant is stated as follows; "Members' devotion, and continuous support and partnerships with stakeholders like MCDP and CoSAP, serve as driving factors for our success and overall achievements".

4.2 DISCUSSION

As it is mentioned earlier this research was not carried out without some limitations. Among these, difficulties to keep in touch with key informant members of the Self Help Group, and enabling them follow strictly the research schedule as they were busy with their duties are worth mentioning. Secondly, the study did not include other Self Help Groups due to of financial and time constraints. Even though, despite these fieldwork challenges, appropriate time convenient for key informants in collecting the primary data required for the study was managed properly. Since this study is limited only in two specific weredas, it might be difficult to make generalization, nevertheless, despite these limitations the study is very important to conduct further research on SHGs.

Self Help Groups (SHGs) have remarkable successes in alleviating poverty. The main purpose of poor women's involvement in SHGs is mainly for economic reasons although changes in living conditions have immense contributions to social and political changes as well. Findings of this study show that Addis Zemen SHG has become successful in improving the living conditions of poor women through saving and credit services. The narrative by an informant member of the SHG, 'start saving by refraining yourself from preparing coffee three times a day to one'

strengthens the view that members of the SHG have clear understanding of the benefits of saving for increasing the scale of their small businesses. It can also be seen that each member of the SHG has succeeded in having a social security fund worth 5,00 birr along with their regular savings in banks. It is also interesting to note that Addis Zemen SHG, which was established on the basic principle of dealing with the livelihood problems of poor women and destitute children, provides training on business skills development, and saving and credit facilities to beneficiary members. This is mainly intended to enable members of the SHG to engage in small businesses, animal husbandry and fattening, tea rooms, vegetables production, Injera baking, production of local liquors, mini restaurants, grain marketing, and fast food making. This is also supported in Bezabih's (2007) study, which discussed the socio-economic impacts of Self Help Groups in the Ethiopian context.

Similarly, the successes gained by Addis Zemen SHG can also be viewed from women's empowerment perspective. Poor women included in the program proved to exercise effective power in making household decisions along with improving their living conditions. This stems from their economic achievements in which the women were able to have access to resources and control over it. This has relevance to Kabeer's (2005) discussion that empowerment is understood in the sense that it is related to disempowerment.

The social benefits that members of the SHG acquired can be explained in various ways including: increasing social interactions among members (mutual supports in times of difficulties, family visits, discussions on business plans etc); developing self-esteem and respect from the local community; and actively participating in community services like supporting orphan children, advocating gender issues, fighting HTPs, and so forth. This relates to the literature as Oka (2002) emphasizes, Self Help Groups enable members to share common

concerns about their emotional and material needs; consider the need for experiential knowledge; and encourage members' involvement in social advocacy, information or experience sharing, and mutual support aiming at securing common benefits. Arguably, considering the common interests of members as the basic component of the SHG activities, it can be analyzed that the economic empowerment of the women contributes to their social empowerment. Kabeer's (2005) argument also supports findings of this study that the empowerment of individuals depends on how they consider their sense of self-worth and how other people see them as well.

Further, CoSAP's (2013) report has relevance in that one possible outcome of women's empowerment through involvement in SHGs is the social transformation in which the prevailing gender ideology is constantly challenged. Although incomparable with the economic and social benefits, the SHG also has important political benefits to its members. This can be seen in ways that members of the SHG developed valuable skills to express their ideas in public meetings, civic associations, Idirs and so forth as a result of their experiences acquired at the weekly meetings of Addis Zemen SHG. Besides, the women have been able to understand their rights and responsibilities from a broad perspective of gender.

Despite successes, Addis Zemen SHG has administrative challenges, which should be dealt with through concerted efforts involving government bodies and representatives of the SHG. In ensuring the sustainability of the Self Help Group in fact, it is suggested that all stakeholders including the administration, NGOs, MCDP, the SHG, and the community need to work in close collaboration. The last chapter presents conclusions drawn from empirical findings of the study, recommendations forwarded and implications for social work.

CHAPTER FIVE – CONCLUSIONS AND RECOMMENDATIONS

5.1 CONCLUSIONS

This study deals with the historical development, objectives, major achievements, and challenges of Addis Zemen Self Help Group. This SHG was founded six years ago under the auspices of MCDP (a local NGO) in Woreda 6 and 7, located in Addis Ketema Sub-City with twenty destitute women as members including three street beggar women. Most members of the SHG belong to the age group, 21-48. The SHG also targets destitute children in these respective Woredas. The reasons why these Woredas were selected for program intervention by MCDP include: the prevalence of rampant population growth, unemployment, commercial sex work, spread of slum areas, and crimes. It is also interesting to note that the program mainly focuses on poor women intending to redress gender inequality, which resulted from deep-rooted historical and social reasons. The activities of Addis Zemen SHG constitute economic, social, and political dimensions, which are interrelated to each other.

Economically, the SHG has enabled women members and their families to improve their livelihoods through the provision of services including: saving and credit access, and small business-oriented skills trainings. In other words, the major objective of the Self Help Group is empowering poor women and achieving the desired economic, social, and political changes at the household level. One of the benefits of savings for members of the SHG is that social security fund is guaranteed and members can decide on how loans can be given to users with limited interest rates.

Compared to the pre-involvement period of members of the SHG, it is visible that they have improved their living conditions by running small businesses and generating income after

membership in the SHG. In practice, the changes in livelihood attained by members of the SHG include: increasing capability to afford for family food, clothing, access to better private schools for their children, and so forth. However, as some members of the SHGs were either divorced, separated or widowed women, the responsibility of sustaining their families solely rested upon the shoulders of these women. This in turn, has negatively influenced the overall activities that the women undertake as members of the SHG.

Socially, beneficiary members of the SHG have strengthened their ties among themselves and have developed a sense of mutual support, self-esteem, and have won respect from the community they belong to. Beyond this, they have established effective community ties in which their involvement in community affairs has increased. For instance, they have built the capacity to engage in social services in their respective Woredas, which include orphan support, advocacy for gender equality, fighting HTPs and crimes and so forth. Furthermore, the economic empowerment of members of the SHG has enormous impacts on gender relations in which the women are able to make effective household decisions.

In political terms, Addis Zemen SHG has maximized the capacity of the women to participate and express their opinions in public meetings, civic associations, Idirs, and so on given their rich experience acquired over the years as members of the SHG. Also, beneficiaries of the SHG have become increasingly aware of their rights and responsibilities from gender perspectives. However, Addis Zemen SHG is not running its activities without challenges of which the administration reluctance to give recognition to the SHG, and inability to facilitate good working conditions for members are worth mentioning. In addressing these and other related problems of the SHG, it is suggested that concerted efforts involving the administration, NGOs, the

community, and the SHG itself are crucial. It is also assumed that the sustainability of the SHG relies much on the close cooperation of all the stakeholders.

5.2 RECOMMENDATIONS AND IMPLICATIONS FOR SOCIAL WORK

The findings of this study have implications for policy and programs on social work practice, and on the research itself. From these research findings one can understand that women SHGs are more important in improving the miserable life of the poor significantly through saving and credit services. In addition, SHGs enable members to acquire business skills related trainings, which greatly account for their successes in running own small businesses. Socially, SHGs also enable their members to promote mutual supports, develop a sense of self-worth, win respect from the local people, and participate in community affairs at various levels. With regards to political benefits, SHGs maximize the ability of members to represent themselves in public meetings and express their views.

Apart from this, SHGs further help members to restore confidence in participating in civic institutions as well. In the light of this, the experience of Addis Zemen SHG shows that members have benefited a lot in economic, social, and political aspects. Presumably, therefore SHGs in Ethiopia have paramount importance not only for the empowerment of poor women, but also for poverty reduction programs throughout the country. Thus, the implications of the research findings are presented below.

A. Implications for Policy and Program

- ❖ The Ethiopian government should formulate new policy in strengthening and expanding women SHGs throughout the country. It should also formulate legislations that will grant legal status for already established and newly being formed SHGs.
- ❖ Different NGOs and civic societies that are not engaged in promotion and establishing SHGs should do more to include SHGs in their strategic plans and programs and those that had already established the link should strengthen their efforts.
- ❖ The entire community particularly women should take the initiatives to materialize this idea and work with the government and NGOs regarding the establishing and expansion of SHGs.

B. Implications for Social Work Practice

- ❖ Social Work practices are expected to encompass activities that are concerned with gender equality through strengthening SHGs.
- ❖ Social workers working within the community should be offered further trainings and sensitizations related to women-run SHGs in order to enhance their practices in the community.

C. Implications for Social Work Education

- ❖ Social work discipline should incorporate in its curriculum and teach about women-run SHGs. This will enable students to assist poor women in establishing and strengthening SHGs.
- ❖ Social Work education has to initiate workshops and consultative meetings to promote the importance of SHGs for poor women thereby winning government recognition for the legal status of SHGs.

D. Implications for further Research

- ❖ Findings of this research provide useful insights into women's empowerment issue and further studies exploring the dynamics of SHGs have to be undertaken in broad scope in different regions towards alleviating poverty both at individual and household levels.
- ❖ Research findings on SHGs should be presented at validation workshops for constructive comments and reviewing by the government for practical integration in policy frameworks.
- ❖ Challenges of SHGs should be investigated thoroughly in social work researches and in-depth assessments have to be made in adapting the research findings to formulate possible recommendations.
- ❖ The department of Social work should conduct further researches on the nature of SHGs, objectives, successes, and challenges to forward possible suggestions for improvement of the performance of SHGs.
- ❖ Social Work researches have to be conducted on SHGs with focus on community services, and women's empowerment.

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Key informant interview guide prepared to collect data from Addis Zemen Self Help Group leaders focusing on economic and social benefits as well as associated challenges of the group.

Dear/Sir,

This is a research to be carried out as a partial requirement for a Masters Degree in Social Work. The program has been launched by Indra Ghandi National Open University (IGNOU) in collaboration with St. Marry University College. You are kindly requested to participate in **Key Informant Interview** organized on issues related to the Successes and Challenges of Self Help Groups /SHGs / in Addis Ababa, Addis Ketema sub-city, Wereda 6 and 7; the Case of “ Addis Zemen” Self Help Group. The data you would like to provide will be kept confidential and all the information gathered will be used only for the purpose of this study. Thank you for your consent to participate in the study.

1. Personal Data

- 1.1 Address: Sub-city_____ Wereda _____ House No_____
- 1.2 Age: _____
- 1.3 Sex: _____
- 1.4 Education: _____
- 1.5 Marital Status: _____
- 1.6 If married, number of children: _____
- 1.7 Age group of children: Below 18 _____ above 18 _____
- 1.8 Total number of family: _____

3. About Yourself

- 3.1 Employment: _____

3.2 Subsidiary employment: _____

3.3 Approximate monthly income: _____ Birr

3.4 Who takes decision in your family? _____

4. General information about Addis Zemen Self Help Group

- a. How and when Addis Zemen Self Help Group established?
- b. How many members involved in the Self Help Group currently?
- c. How long since you involved as member of the Self Help Group?
- d. What is your responsibility in the Self Help Group?
- e. How long you served in the leadership of the Self Help Group?
- f. Tell me about the legal status of the Self Help Group?
- g. Describe for me the major contents of the bylaw.
- h. What are the major activities of the Self Help Group?
- i. What were you doing before you involved in the Self Help Group?
- j. What kind of support you receive from the Self Help Group?
- k. In what kind of IGA are you involved currently?
- l. In your understanding what are the benefits of SHGs? Please Specify.
- m. Is there any significant change in the life of your family due to your involvement in the Self Help Group? Please explain
- n. Do members have saving account? If yes how much they saved?
- o. Are there any challenges faced the Self Help Group as well as its members?
- p. If yes, what possible solutions you recommend? Please specify
- q. Anything to add

Thank you !

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Key informant interview guide prepared to collect data from Mission for Community Development Program (MCDP) staffs who are working with Self Help Groups (SHGs) focusing on economic and social benefits as well as challenges of the group.

Dear/Sir,

This is a research to be carried out as a partial requirement for a Masters Degree in Social Work. The program has been launched by Indra Ghandi National Open University (IGNOU) in collaboration with St. Marry University College. You are kindly requested to participate in **Key Informant Interview** organized on issues related to the Successes and Challenges of Self Help Groups /SHGs / in Addis Ababa, Addis Ketema sub-city, Wereda 6 and 7 the Case of “ Addis Zemen” Self Help Group. The data you would like to provide will be kept confidential and all the information gathered will be used only for the purpose of this study. Thank you for your consent to participate in the study.

1. PERSONAL DATA

1.1 Address: Sub city: _____ Wereda _____

1.2 Age: _____

1.3 Sex: _____

1.4 Education: _____

1.5 Responsibility in the organization _____

1.6 Service year within the organization _____

2. General information about Addis Zemen Self Help Group

- a. Tell me about over all objectives and mission of MCDP.
- b. What are the ultimate objectives of MCDP in relation to establishment of Self Help Groups?
- c. How and when SHG concept came in to practice?
- d. Is there any package to support SHG works in the Woreda? If yes, please specify
- e. What kind of assistance is being provided for the Self Help Group? Please elaborate
- f. What are the criteria to select women beneficiaries of the Self Help Group?
- g. Are there any rules and regulations adopt by the Self Help Group?
- h. Does the Self Help Group grant legal status? If no what is the reason?
- i. What are major activities of Self Help Groups?
- j. What are the major benefits of members of Self Help Groups? Please explain?
- k. Is there any network or consortium to support the works of these groups? Please explain
- l. What are major challenges faced by Self Help Group as well as its members?
- m. What measures were taken by your organization to overcome these challenges?
- n. What measures also taken by the Self Help Group to tackle these problems?
- o. Is there any positive result towards gender equality and women empowerment among members?
- .p What is the future plan of your organization towards these groups?
- q. Any addition if any.

Thank you !

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In-depth Interview guide prepared to collect data from members of Addis Zemen Self Help Group focusing on economic and social benefits as well as associated challenges of the group.

Dear/Sir,

This is a research to be carried out as a partial requirement for a Masters Degree in Social Work. The program has been launched by Indra Ghandi National Open University (IGNOU) in collaboration with St. Marry University College. You are kindly requested to participate in **In-depth Interview** organized on issues related to the Successes and Challenges of Self Help Groups /SHGs / in Addis Ababa, Addis Ketema sub-city, Wereda 6 and 7; the Case of “ Addis Zemen” Self Help Group. The data you would like to provide will be kept confidential and all the information gathered will be used only for the purpose of this study. Thank you for your consent to participate in the study.

I. Address and family Data

1.1 Address: Sub City_____ Wereda: _____ House No_____

1.2 Age: _____

1.3 Sex: _____

1.3 Education: _____

1.4 Marital Status: _____

1.5 If married, number of children: _____

1.6 Age group of children: Below 18 _____ above 18 _____

1.7 Total number of family: _____

1.8 Who is the head of the family? _____

2. Family income

2.1 Employment: _____

2.2 Subsidiary employment: _____

2.3 Approximate monthly income: Birr_____

2.4 Who is supporting the family financially, *Husband, Wife, both.*

3. Availability of basic facilities and services

3.1 Do you own or rent this house? If rented, from whom and how much is paid
Monthly?

3.2 How many rooms are in your house? What is the overall condition of your house?

4.3 From where do you get water? Is it potable? How much you pay for it monthly?

3.4 Do you have electric power in your house? If yes, how much is your monthly
expense?

3.5 Do you have toilet facility in your house? If no, where do you use for toilet needs?

4. General information about the Self Help Group

4.1 How and when the Self Help Group established?

4.2 How many members are involved in the Self Help Group?

4.3 What are the criteria to be member of the Self Help Group ?

4.4 Does the Self Help Group have bye-law ?

4.5 Does the Self Help Group grant legal status? If not why?

4.6 Please explain the Self Help Group main activities?

4.7 Please explain MCDP's support to the Self Help Group ?

4.8 Please explain MCDP's support to Addis Zemen Self Help Group in regarding strengthening
the Self Help Group.

4.9 Do you participate in the Self Help Group Income Generating program?

4.10 If you participate, what were you doing before your participation in the Self Help Group
Income Generating program?

4.11 Please explain your benefits achieved from your participation of Income Generating
program?

4.12 Is there any significant change in the life of the family after participating in Income
Generating Program?

- 4.13 Is there any significant challenge faced the Self Help Group? Please explain.
- 4.14 Is there any problem facing the Self Help Group members currently?
- 4.15 Do you have any possible recommendation to solve these problems? Please explain?
- 4.16 Please explain future plan of the Self Help Group|?
- 4.17 If you have any additional comment please forward.

Thank you!

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(Social work) •••••• ••• •••••• ••• •••••• •••••• ••• •••••• •••

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4.7 MCDP ••• ••• ••• ••••••••• ••••• ••••• ••••••?

4.8 MCDP ••• ••• ••• •••••••• ••••• ••••• •••••• ••• •••••••• ••
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Focus Group Discussion (FGD) guide prepared to collect data from members of Addis Zemen Self Help Group (SHG) focusing on socio economic benefits as well as prevailing challenges of the group.

Dear/Sir,

This is a research to be carried out as a partial requirement for a Masters Degree in Social Work. The program has been launched by Indra Ghandi National Open University (IGNOU) in collaboration with St. Marry University College. You are kindly requested to participate in **Focus Group Discussion (FGD)** organized on issues related to the Successes and Challenges of Self Help Groups /SHGs / in Addis Ababa, Addis Ketema sub-city, Wereda 6 and 7 ; the Case of “ Addis Zemen” Self Help Group. The data you would like to provide will be kept confidential and all the information gathered will be used only for the purpose of this study. Thank you for your consent to participate in the study.

Questions posed to the selected SHG members

1. Can you tell me the historical back ground of Addis Zemen Self Help Group?
2. Can you tell me the ultimate objective and purpose of the Self Help Group establishment?
3. When did it establish and how many women were members at its initial stage?
4. What are major activities of the Self Help Group?
5. What are the criteria to join the Self Help Group? Is there membership contribution? If there is how much? Please explain.
6. Does the Self Help Group have working rules and reregulation? Explain
7. Does the Self Help Group have legal status? Please explain.
8. Do members involved in Income Generating Activities? If yes please explain.
9. What kind of support you receive from MCDP? Please explain.
10. What if the support from MCDP stops? Please explain
11. What challenges face the Self Help Group? Please explain
12. What are the major challenges of the Self Help Group members?

13. What are the major challenges of Self Help Group members?
14. What would you think possible solutions for problems?
15. Do you have any additional comment? Please explain?

Thank you !

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(Focus Group Discussion) ••••• ••• ••••••• ••••• ••••
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(Focus Group Discussion) ••••• •••••••

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Observation guide prepared to collect data from leaders and members of Addis Zemen Self Help Group focusing on economic and social benefits as well as challenges of the group

Observation guide questions

1. In the Self Help Group meeting how members participate and interact each other?
How many of Addis Zemen Self Help Group members participate in a meeting?
2. IGA related activities of Self Help Group as a group or individuals within the group.
3. Members participation in Group meetings and reviewing of attendance and Minutes.
4. Documentation and recording of different files such as minutes, bye laws, agreements and financial documents.
5. Administration and office management of the Self Help Group.
6. MCDP technical, material and financial support to Self Help Group.
7. Relationships between SHG members and MCDP staff
8. Level of living and life styles of SHG members
9. Day to day activities of the Self Help Group
10. Challenges currently facing Self Help Group

Thank you !