

role of self help groups.....

RUNNING HEAD: ROLE OF SELF-HELP GROUPS

**ASSESSMENT OF THE ROLE OF SHGS ON LIVELIHOOD DIVERSIFICATION
AND WOMEN EMPOWERMENT: A CASE TO CHILDREN'S HOME SOCIETY AND
FAMILY SERVICES; HOSSANA PROGRAM**

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Submitted to Indira Gandhi National University School of Graduate Studies

Graduate School of Social Work

In Partial Fulfillment of the Requirement of the Degree of Masters of Art in Social Work

(MSW)

November 2014

Addis Ababa, Ethiopia

DECLARATION

I hereby declare that the Dissertation entitled Assessment of the Role of SHGs on the Livelihood Diversification and Women Empowerment: A case to Children Home Society and Family Services Hossana Program submitted by me for the partial fulfillment of M.A. in Social Work to Indira Gandhi National University, (IGNOU), is my original work and has not been submitted earlier to IGNOU or to any other institution for the fulfillment of the requirement for any course of the study. I also assert that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from earlier work done by me or others.

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ACKNOWLEDGEMENTS

I am highly grateful to the SHG facilitators, the project manager, SHG members and their household members who have spared their valuable time and shared their experiences with me. They are the purpose of our study and they are the real champions of this movement.

At the outset, I am thankful to Mr. Tilahun Abegaz (Ph.D. Student) who invited provided a great opportunity to me to conduct this study, which has been a great learning for me. My sincere thanks to him for his valuable inputs in the preparation of study design, finalization of data collection tools and cooperation provided in conducting fieldwork in all the study areas. My sincere thanks to Desta Demessie (Ph.D. student), whose support is immense for the successful completion of my work. I would like to thank Matha Mullugeta and Tefera Tagesse who assisted me during questionnaire design and editing of my final work.

My completion of this project could not have been realized without the support and prayer of my dearly loved brothers and sisters; I would like to thank all of them. I would also like to thank my children for allowing me time away from them to research and write.

Finally, to my caring, loving, and supportive wife, Tsehay Alemayehu (Ph.D. Student): my deepest gratitude; her encouragements when the times got rough are much appreciated. My heartfelt thanks to her!

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ACRONYMS

CYWAD: - Women, Children and Youth Affairs Department

SNNPRS: - Southern Nation Nationalities Peoples Regional State

SHG: - SHG

CHSFS: - Children's Home Society and Family Services

NGO: - Non Governmental Organization

DeD: - German Development Service

FC: - Facilitator for Change

UNDP: - United Nations Development Program

FAO: - Food and Agriculture Organization

IGAs: - income generation activities

SPSS: - Statistical Package for Social Science

FGD: - Focus Group Discussion

ABSTRACT

This study reviewed the role of self-help groups in creating livelihood options and women's empowerment and assessed if self-help groups could contribute to household well-being of the self-help group members. The study considered women's engagement in individual and group development; decision making at different levels; women's participation in outdoor activities as an indicator of their empowerment.

The study was conducted in Southern Nation Nationalities Regional State (SNNPRS), Hadiya Zone, Hossana town. Hossana, the capital city of Hadiya Zone. The research was descriptive in that it studied the relationship among the variables such as age group, source and size of income, level of education, family size, etc. Both qualitative and quantitative data were used to assess the impact of the self-help groups. Hence the researcher employed mixed methods research design.

The quantitative method employed in this study statistical expressed in frequencies and percentages; and they were used to give explanations on the socioeconomic characteristics of the study subjects. The researcher also used qualitative approach to investigate detailed information about the participants' opinion and feelings.

The SHGs in CHSFS enabled women to grow their savings and to access loans from the group savings. SHGs served to the group members as community platforms from which group members/women became active in village affairs, stand for local election or took action to address social or community issues like the abuse of women, schools and other community development activities.

CHAPTER ONE: INTRODUCTION

1.1 General Background

The self-help movement is said to signify an option of development strategy, one that involves the process of social economic and empowerment and whose long term objective is to rebalance the structure of power in society (Friedmann 1992 and Elders 2003). According to Friedmann (1992) a SHG is focused on people and their environments and argues for the rectification of imbalance in social, economic and political power.

Empowerment of women has become known in many parts of Ethiopia as an important concern in recent times. The economic empowerment of women is being regarded these days by the government of Ethiopia as one of the greatest progress for a country. The Self-help groups (SHGs) are considered as one of the strategies to pave the way for economic independence of women. The SHGs provide a platform to its members to involve in micro – entrepreneurships. These ultimately enable them to become economically independent and capacitate them to provide employment opportunities to others.

According to Goankar (2001), the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and social change. Naila kabeer (2005) stated that accessing financial services can and does make important contributions to the economic productivity and social well-being of poor women and their households.

Investing in women brings about a multiplier effect. Case studies of women who not only are better off economically as a result of access to financial services, but who are empowered as well can be taken as indicators. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities because women tend to keep nothing back for themselves, they contribute decisively to the well-being of their families (Susy and Lisa, 2002).

SHG (SHG) is a village-based financial intermediary composed of local women in most of the cases. Members usually make savings and contributions over a few months until there is enough capital in the group to begin lending. This fund ultimately lent back to the members or to others in the village for any purpose (Raakhee, 2014).

1.2 Statement of the Problem

The urban populations in Ethiopia, particularly the slum dwellers are facing different economic and social problems. The major problems in urban centers of Ethiopia are unemployment, lack of social services, lack of housing, overcrowded living spaces, access to infrastructure, and others. The urban poverty rate is increasing. The problem is mostly caused by the rapid increase of rural- urban migration, natural disasters, less economic growth and lack of education.

Hossana town is one of the most urbanized towns in the south nations, nationalities & peoples region of the country. It is the major destination of urban rural and urban migrants. Different kinds of people migrate to the city every day. Children, women, the disabled, the aged,

and unemployed youths are the major migrants. However, the economy and the social services of the city are not sufficient to provide opportunities and adequate services both to the resident and migrant populations.

According to Addisalem (2014), women are ascribed to being of lower status compared to men, and poverty is higher among women than men. Very small proportions of the households in Hossana are headed by women who are either widows, divorced or have disabled husbands (Addisalem, 2014). Most women in Hossana town are poor because of lack of entitlement to the absolute minimum necessities for living (the absolute minimum necessities for living include food, education, clothing, housing and health). It is clear that the level of entitlement to basic household necessities and household decision making depends on the employment, income opportunities, control over assets, current income level and endowment of that household. Household decision making also depends highly on the husband (Addisalem, 2014).

Addisalem (2014), stated low income or absence of income generation by women resulted in an overall dependency of women on their male kin. Women are often treated as burdens, while men are seen as assets to families. They suffer discrimination because of their gender category, limited access to markets, scarce income-earning opportunities, education and health care, leading to a lower level of well-being in the family that retards the developmental goals of the state.

The leading source of livelihood is employment while trade is the next most important means of livelihood in the town (Solomon, 2008). About 3.6% of the total populations in Hossana town draw their main income from agricultural activities and most workers rarely

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change their jobs for more than 10 years (Solomon, 2008). The implications of these findings could be many as far as the dynamism of the town's job market is concerned. It appears that there has not been much opportunity in the town for workers to improve their skills to levels that could motivate them to seek better jobs. In addition, it seems that the town's economy is so lacking dynamism that its job markets are at best stagnant if not declining. Solomon (2008) stated that among the major problems faced by the residents of Hossana town while conducting businesses include lack of finance, housing problem, too many family members, high house rent, lack of modern electricity, lack of permanent working place, lack of trade knowledge, health problems, etc.

As far as the researcher's knowledge is concerned, there was limitation of researches that have been conducted regarding SHGs in the Ethiopian context. However, there are many organizations which are working on SHG. According to those researches SHGs are very important means to improve the life of the lower income people. Nongovernmental organizations are also working on SHGs to improve the life of those people in Ethiopia.

Children's Home Society and Family Services (CHSFS) is a nongovernmental organization that tries to contribute its share in the betterment of the livelihood of the under privileged communities in the Southern part of Ethiopia. Among the major developmental activities carried out by the CHSFS are empowerment of destitute women organized under SHG program, child sponsorship and education programs.

In order to help the vulnerable women to cope up with the above mentioned problems of the area CHSFS started self-help program in Hossana in 2011. CHSFS organized 12 SHGs comprising of under privileged women. After the formation, each group was organized in such a

way that it had regular meetings in which each member saves some amount till there was enough capital in the group to begin internal loan service. Fund then started to be lent back to the members based on viable business plans or other needs. In addition, they discussed about their social and other problems and sought for solutions.

Except for very few updates and regular activity reports on the status of the SHGs, there has not been any study reported on the impact of the SHGs on the most vulnerable group members. This makes things very difficult to generate information and analyze to what extent the SHGs have been able to create lasting impact on the lives of those vulnerable section of the target community in terms of earnings, food consumption, standard of living, engagement in individual and group development; decision making at different levels; women's participation in outdoor activities as an indicator of their empowerment. This study is expected to assess the impact of SHGs, generate information and analyze to what extent the SHGs under CHSFS have been able to create sustainable impact on the livelihood diversification and women empowerment.

1.3 Research Questions

This study examined the socio economic profile of the SHG women and also addressed the following research questions: -

Does participation in SHGs influence a woman's role over household resources?

Does participation in SHGs increase a woman's participation in outdoor activities?

Does participation in SHG enhance decision making both within the household /family and in the community?

More specifically, in this work, the study seeks to explore if the SHG approach has been successful in the empowerment of women living in the highly patriarchal and traditional communities of Hossana Town.

1.4 Objective of the Study

The general objective of the study is to assess the impact of SHGs (SHGs) in creating livelihood options and women's empowerment under CHSFS Hossana program. The study is not meant to compare the SHGs promoted by CHSFS with those formed by others as the assumption of CHSFS may differ in many aspects from that of the others. The specific objectives of the present study are:

- To examine the socio economic profiles of SHG women
- To assess whether participation in SHGs increases a woman's participation in social, community and political activities or not; and
- To examine if participation in SHGs increases a woman's influence over household resources or not
- To assess if participation in SHG enhances decision making both within the family and in the community or not

1.5 Significance of the Study

This study assesses the impact of SHGs on the livelihood diversification and women empowerment with reference to CHSFS SHG Hossana program. This would be of great support to the implementing agency to bring necessary improvements in the course of attaining the overall goal of the program. Consequently, this research might offer information for further

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research and analysis to what extent the SHGs under CHSFS have been able to create sustainable impact information on the group members.

1.6 Scope and Limitation of the Study

As to the scope the present research was to assess the impact of self-help groups on the livelihood diversification and women empowerment with reference to self-help groups organized by CHSFS Hossana project. This type of study has not been done on CHSFS's self-help groups. As to the limitation, the sample for this study was restricted to self-help groups whose maturation is equal to four year and above. Consequently, it is hard to generalize the findings of the study to all the 12 self-help groups. Second, it is unpredictable whether the samples respond to the questionnaires honestly. The sample group members' responses to the questionnaires may be out of the researcher's control. Third, owing to the limited time for answering the questionnaires, the format of the questionnaires consists of only questions prepared by the researcher. Therefore, the study may not be able to comprise all the questions needed to do this assessment.

1.7 Operational Definitions

SHG (SHG): - SHGs are groups of 20 people who provide mutual support for each other. The SHG members share common problems. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem.

Women Empowerment: - in this context is SHG member's participation in their own matters and benefit from social, economic and political sphere.

Kebele: - A kebele is the lower administrative unit of Ethiopia similar to a ward, a Neighborhood or a localized and delimited group of people. It is part of a woreda (district), itself usually part of a Zone, which in turn is grouped into one of the Regions based on ethno-linguistic

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communities that comprise the Federal Democratic Republic of Ethiopia. Each kebele consists of at least five hundred families, or the equivalent of 3,500 to 4,000 persons. There is at least one in every town with more than 2,000 populations.

Woreda: - Districts or woreda (Amharic) (also spelled wereda) are the fourth-level administrative divisions of Ethiopia. They are composed of a number of wards (kebele) or neighborhood associations, which are the smallest unit of the local government in Ethiopia. Woredas are typically collected together into zones, which form a region; districts which are not part of a zone are designated Special Districts and function as autonomous entities. Districts are governed by a woreda council whose members are directly elected to represent each kebele in the district. There are about 670 rural woredas and about 100 urban woredas. The terminology varies, with some people considering the urban units to be woredas, while others consider only the rural units to be woreda, referring to the others as urban or city administrations

Zone: - Zones are the third-level administrative divisions of Ethiopia. Woredas are typically collected together into zones, which form a region.

Gender relation: - distinct role of men and women in the household. In the research area men are responsible to provide all the necessities to deal with family contacts outside the home whereas poor women are responsible to domestic work and to look after the children.

Idir: - *Idir* guarantees grieving families including the self-help group members; the complete assistance (financial or otherwise) they seek in times of emergency. *Idir* members are required to attend funerals and must always be ready to help. *Idir* can be established by a community or village, at the work place, or among friends and families.

Iqub: - enables a family, including a poor family of the SHG members, to obtain the necessary funding for activities such as weddings, building a house, or starting a micro-business.

CHAPTER TWO: LITERATURE REVIEW

2.1 Ethiopian Women

According to Ethiopian National Census (2007) women constitute about half of the population in the society. Ethiopian women are involved in all aspects of their society's life. Women are both producers and procreators and they are also active participants in the social, political, and cultural activities of their communities.

However the varied and important roles they play have not always been recognized. The discriminatory political, economic and social rules and regulations prevailing in Ethiopia have barred women from enjoying the fruits of their labour. Without equal opportunities, they have lagged behind men in all fields of self-advancement. Hence economic development in Ethiopia is unthinkable without the participation of women. In some economic sectors women even constitute a proportionally larger group of the labour force than men. However, because their participation in the economy has not been valued, Ethiopian women have not received their fair share of the nation's wealth (Women's Affairs Office, 1998).

Report by Prime Minister Office/Women's Affairs Sub Sector (2004) indicated women in Ethiopia as anywhere else occupy the law status in the society; although the women represent 49.8% of the country's population and contribute mainly to food production and other; they have not shared the fruits of development equally with their male counterpart. According to the report rights such as, access to land, credit and other productive resources are difficult for women to attain and they also experience multiple forms of other deprivations such as longer working days, women specific ill health, low levels of education relative to men, and lack of adequate representation in leadership and decision making positions.

According to the report by United Nations Ethiopia Team (2011), women's employment in industries in Ethiopia is lower than men; with only 27.9% female employment, women on average earn about 86% of what men earn. On the other hand, women are highly represented in the informal sector comprising more than 60% of those engaged in the sector. Gender gaps in terms of access to micro-credit and financial services; inadequate entrepreneurship and managerial capacity; and skills to successfully set up, run and expand businesses are significant constraints to women's economic empowerment.

The self-help movement is said to represent an alternative development strategy, one that involves the process of social and economic empowerment and whose long term objective is to rebalance the structure of power in society. It is centered on people and their environments and argues for the rectification of imbalance in social, economic and political power. It is based on a humanist model of development – focused on men and women, and not just on the growth of materials, which are merely, means (Friedmann 1992 and Elders 2003).

The SHG 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 (Kindernothilfe, 2014). 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, 2014).

The Self-Help enables the most vulnerable women and children within a community to acquire adequate sustainable economic and social living conditions as well as political participation by unleashing and developing their individual potentials in groups and networks

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(Kindernothilfe, 2014). Focus of both, Community Development and Self-Help Approach is the formation and strengthening of civil society structures on community level and thus they produce synergy effects when combined

The SHG was introduced in Ethiopia in year 2002 by Kindernothilfe following an experience sharing workshop held in India where Non-Governmental Organization (NGO) representatives from Ethiopia and other African countries took part (Consortium of SHG Approach Promoters, 2014). According to Consortium of SHG Approach Promoters (2014) the two organizations namely, Ethiopian Kale Hiwot Church and Jerusalem Children and Community Development Organizations pioneered to adopt the approach and started implementation shortly after wards. In order to coordinate and provide technical support Kindernothilfe established SHG approach National Coordination Office-Ethiopia, which was hosted by German Development Service (DeD) until 2006. Following program direction shift of DeD, the coordination office moved to Facilitator for Change (FC) that provided all rounded support besides hosting the office until it took another form by year 2010 (Consortium of Self-help group Approach Promoters, 2014).

Traditional cooperatives associations existed in the Ethiopian Society centuries ago in the form of *iqub* and *idir*. *Iqub* is an association of people having common objectives of mobilizing resources, especially finance, and distributing it to members on rotational basis. *Idir* is an association of people that have the objective of providing social and economic insurance for the members in the event of death, accident, damages to property, among others. In the case of funeral, *idir* serves as funeral insurance where community members elect their leaders, contribute resources either in kind or in cash and support the mourning member (Emana, 2009).

Idir is regarded as crucial and unique in meeting emotional needs. As well, *idirs'* meetings are ideal places where women share experience; discuss issues of pressing concern and their worries. Other benefit of *idir* include opportunities for social interaction, risk sharing and development of friendships, dispute resolution, Sharing and using timely information more effectively, Lower level of funeral services anxiety, Improvement of self-confidence and leadership role, reciprocity and coexistence and trust (National Center for Biotechnology Information, 2014).

2.2 The Concept of Self-help groups

Kanti (2012) stated SHGs (SHG) have emerged as popular method of working with people in recent years. Since SHG based micro finance program covers a large number of women, it is expected that such programs will have an important bearing on women's empowerment. SHGs have emerged in order to help poor women to secure inputs like credit and other services. SHG has been recognized internationally as the modern tool to combat poverty and for rural development. SHGs are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision (Kanti, 2012).

According to Shivakumar (1995) small savings by rural women can generate the requisite resources which can wean the people away from the exploitation of moneylenders. Savings depend on habits and voluntary savings constitute the key for economic progress. It has also been proved that the poor people can save substantially through group efforts. Promotion of SHGs has the potential to bring women into the mainstream of economic development paving the way for sustainable development.

Vattano (1972) on his study showed how the power-to-the-people movements provided avenues for the development of the SHG movement. According to Vattano (1972) in Japan, people who had come to enjoy a free society welcomed "the peak of circle movements" in 1955 (Ôsawa, 1976), and, influenced by Western civil right movements, they promoted the establishment of similar movements. In the 1970s, the emphasis moved from mass movements to small group movements in some countries. According to Moeller (1978) in Germany, people began to be more interested in their ordinary lives than in political abstractions.

2.3 Why Self-help groups

An SHG is a small, economically homogeneous affinity group of rural/urban/tribal poor voluntarily coming together to save small amounts regularly, which are deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group (Chaudhary, 2008). Sharma (2001) stated that SHGs are the most important gears for women's empowerment. Their participation in the economic activities and decision-making at the household and societal levels are increasing and making the process of rural development participatory, democratic, sustainable and independent of subsidy. SHGs function in the place of moneylenders because loan can be taken at any time, when needed for any purpose (Sharma, 2001).

2.4 Self-help group as Economic Empowerment of Women and Human Right

The importance of dedicating consideration to the socio economic condition of the vulnerable section of the community is recognized by the local authorities of the project area, Hadiya Zone and Hossana administration. On the other hand the Ethiopian Constitution, article 25, gives guarantee that there shall be no discrimination and says all persons shall be equal before the law and shall be entitled to equal protection of the law without any discrimination

whatsoever. According to the Article all persons shall be entitled to equal and adequate guarantees without distinction of any kind such as race, nation, nationality, colour, sex, language, religion, political or social origin, property, birth or other status (Soboka, 2013).

Srivastava (1998) stated sustainable development is development that not only generates economic growth but distributes its benefits equitably; that generates environment rather than destroying it; that empowers people rather marginalizing them. It gives priority to the poor, enlarging their choices and opportunities and providing their participation in decisions affecting them. It is development that is pro-poor, pro-nature, pro-jobs, pro-women and pro – children.

2.5 Self-help group as Poverty Eradication

According to Karmakar (1999) bringing individuals group members in a group enable them to explore the benefit of collective perception, collective decision making and collective implementation of programs for the common benefit. Karmakar (1999) stated that the basic premise of SHG is the mobilization of money by infusing/developing regular habits of thrift. Due to its collective responsibility, borrowed money can also be used effectively. Savings plus credit is said to be a good starting point for group formation called SHG.

There are many studies basically related with assessment of the SHG approach in poverty reduction, mainly the initiatives taken up by the micro finance institutions in promoting all round skills among the poor masses (especially women). Mukharjee (2007) stated that a core strategy of any new invention to poverty eradication was to reach the poorest of the poor, who basically reside in the rural areas and therefore, an institution is necessary at the central level for looking into the financial needs of the poor at the grass root level. According to Prasad (1986) removal of poverty has been an important objective of the planning in India, and here importance should be given to Schedule Caste (SC) and Schedule Tribe (ST) who constituted the poorest segment of

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the rural society. Banerjee (2004) stated that the development processes will generate increase in the capacity of the people to control all aspects of life- social, economic, cultural and political and it has some inter-linkages with poverty alleviation.

From these we can understand that community empowerment is more than the involvement, participation or engagement of communities. Community empowerment infers community ownership and action that explicitly aims at social and political change. Community empowerment is the product of putting the values of community development into action. Baum (2008) stated community empowerment recognizes that if some people are going to be empowered, then others will be sharing their existing power and giving some of it up. Power is a central concept in community empowerment and health promotion invariably operates within the arena of a power struggle.

2.6 Gender Relation

According to FAO (1997) Gender roles are the ‘social definition’ of women and men; the definition varies among different societies and cultures, classes, ages and during different periods in history. Bravo-Baumann (2000) stated Gender relations are the ways in which a culture or society defines rights, responsibilities, and the identities of men and women in relation to one another.

Gender is defined by FAO (1997) as ‘the relations between men and women, both perceptual and material. Gender is not determined biologically, as a result of sexual characteristics of either women or men, but is constructed socially. It is a central organizing principle of societies, and often governs the processes of production and reproduction, consumption and distribution’. This definition of gender focuses on women and on the relationship between men and women, their roles, access to and control over resources, division

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of labour, interests and needs. Gender relations affect household security, family well-being, planning, production and many other aspects of life (Bravo-Baumann, 2000). Hence gender relations pretty much means what are the male and female roles, attitudes, etc, and how do the different genders interact with each other.

CHAPTER THREE: RESEARCH METHOD

3.1 Research Design

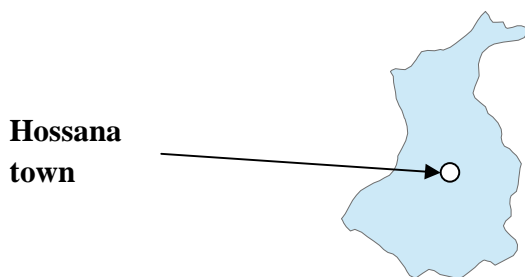
The general objective of the study was to assess the **role** of SHGs on livelihood diversification and women empowerment in Hossana town, Hadiya Zone, Southern Nations Nationalities Peoples' Regional State. The research was descriptive in that it studies the relationship among the variables such as age group, source and size of income, level of education, family size, etc. Both qualitative and quantitative data were used to assess the impact of the SHGs. Hence the researcher employed mixed methods research design.

The quantitative method employed in this study was simple statistics expressed in frequencies and percentages; and they were used to give explanations on the socioeconomic characteristics of the study subjects. The researcher also used qualitative approach to investigate detail information about participants' opinion and feelings. The field data collected have been analyzed and presented in the form of tables, simple averages, percentages, weighted scores and narrative ways.

3.2. Research Area and population

The study was conducted in Southern Nation Nationalities Regional State (SNNPRS), Hadiya Zone, Hossana town. Hossana, the capital city of Hadiya Zone is located 230 km away from Addis Ababa. According to Central Statistics Agency (2007) the total population of Hossana town is 69,957 people (35,503 male and 34,454 female); of which about 50% of the total population of the region is female.

Relatively Hossana town is among the few towns in the region that has better infrastructure facilities such as; high-powered electricity and pipe water supply, modern telephone and banking facilities, educational, health and other services. The targets of the study were 12 SHGs organized by Children’s Home Society and Family Services. The total population of the self-help groups was 244 which were women organized in 12 self-help group



Map of Lemo Woreda. Hossana town is the capital city of Lemo woreda and also the Hadiya Zone.

3.3 Sampling Techniques

Random sampling technique was used as employed for quantitative data because it provides equal chances to the population to be included in the research and also believed to avoid bias. The researcher employed purposive sampling techniques to collect qualitative data from the respondents by using in depth interviews and focus group discussions as he focused on particular characteristics of a population that were of interest, which were best enabled the researcher to answer his research questions.

3.4 Sample Selection

Each member of the population (i.e. 244 SHG members) had an equal and known chance of being selected. The researcher strictly followed the below to create simple random sample in a step wise manner. The SHGs from which the researcher selected the sample are those who are stayed at least 4 years in the group. Of the total 12 SHGs only 6 of them had an age of 4 and above year's maturation since they were established. It was believed that the role of SHG can clearly be seen on those SHGs having at least 4 years of maturation and hence the researcher focused on 6 SHGs with 116 SHG members for his study.

While choosing the sample size, the researcher decided the sample size to contain 60 SHG members. This sample size was chosen on the basis of the budget and time resources available. The researcher listed the SHG members and then assigned numbers to the list of units. To select a sample of 60 SHG members, the researcher identified all 116 SHG members and had received permission from the SHG's leaders to use their records and the CHSFS coordination unit to view the list of 116 women in the 6 SHGs. And then the researcher assigned a consecutive number from 1 to 116, next to each of the SHG members and selected his sample using random table

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until he had 60 SHG members that he wanted in his sample. Purposive sampling was used for focus group discussion as time and budget was of limiting. In addition the researcher wanted only the opinion of the self-help groups who were related in some way with the topic.

3.5 Sample Size

The researcher identified 60 samples from the SHG members. He found optimum sample size, representative and also adequate as the groups were homogenous. Chaudhary (2008) stated that a SHG is a small, economically homogeneous affinity group of rural/urban/tribal poor voluntarily coming together to save small amounts regularly. In such a group even a very small sample is sufficient to ensure reliable result. The researcher also considered the limit of his budget and the time he had to distribute his questionnaire to SHG members. Simple Random sampling was employed for the quantitative survey while purposive sampling was employed for the qualitative one.

3.6 Data Collection Tools

The researcher used both primary and secondary data. The primary data were collected by using questionnaires and in depth interview. The secondary data was collected from documents and other different literatures. The primary and secondary data collected enabled the researcher to triangulate evidence.

The quantitative data were collected by using survey. Self-administrative structured questionnaire was prepared and distributed for the respondents. The questioner consist of items that help the researcher to measure changes that self-help groups demonstrated toward their household earning, social network, rights, etc. It was divided into several sections, which measure different study variables. These include general information (household listing); household characteristics; reproductive behavior and intentions; involvement in income

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generation activities (IGAs); economic and livelihood condition of the household; family income utilization pattern before and after they join SHG; saving pattern; change on socio-economic status after joining SHG; decision-making power of SHG members in their family affairs; structure and function of self-help groups; etc. All the questionnaires were prepared in English and later translated to Amharic. The questionnaire was pre tested at field condition after which based on the feedback collected, minor modifications on the questionnaires mainly on ethical issue.

The qualitative data was collected by using in depth interview and focus group discussion. It was used to explore information regarding the respondent families' economic status and livelihood; social, economic and political empowerment of the SHG members; etc. This was used to know the SHG members' past and present experiences: impact of the SHGs, their personal experiences and attribution. Some kinds of psychological feelings and impacts like self-esteem, self-confidence, and associated issues also were explored.

During the interview sessions the researcher had long conversations with the respondents in order to investigate the participants' thoughts, feelings, and views related to practices and conflict resolution approach. The interview also permitted the researcher to encourage an informant (respondents) to talk at length about the topic.

Unstructured interviews were administered to collect qualitative data from six sample SHG members, three project officers and three kebele leaders. Focus groups discussion (FGD) was held with two randomly selected SHGs, kebele administration, and project coordinators to learn more about group opinions. During the discussion, their nonverbal communications and group interactions were also observed and recorded. The researcher was therefore able to get closer to what the FGD participants were really thinking and feeling.

3.7 Data Collection Procedure

The data collection process followed procedural steps. The field data collection process was started by getting a support letter from the Saint Mary University. The letter of cooperation from the University was provided to the researcher prior to going to three institutions. The researcher first contacted Children’s Home Society and Family Services main office located in Addis to get permission. After that different personnel were contacted. The questionnaire and interview guide was prepared in English. The English version was then translated to Amharic. Later the questionnaire was pretested before the actual data collection sessions. The purpose of the pretest was to see whether each of the items could work as intended or not. The pretesting helped to revise the survey instrument before starting the actual field work. This was employed on randomly selected SHG members with a minimum cost and short period of time. Following this pretest exercise a total of 60 SHG Members were selected using the random sampling techniques.

Both qualitative and quantitative data were collected during the actual field survey. Quantitative data were collected prior to qualitative data. The data collections were held in a place and time that participant so that they feeling comfortable and that it is in line with their interest and choice. After the questionnaire filled the interview follows. In the interview, the researcher followed procedural steps; at the beginning of an in depth interview, a brief description about the purpose of the study was given to each participant. The confidentiality and anonymity of the data was also explained; and then each of the participants asked for their consent for tape recording. While interviewing, the respondents’ response was recorded in tape. The setting of both the interview and focus group discussion was decided based on the interviewee interest, time preference, and appropriateness for privacy.

3.3 Method of Analysis

Both the qualitative and quantitative data were analyzed. The questionnaires returned were checked before they were analyzed. Unanswered or incorrectly filled questionnaires were identified and then the survey questions arranged based on the code numbers and variable categories. Then, the raw data were entered in to the computer using Statistical Package for Social Science (SPSS) 22 version software. The questionnaires were then subjected to a random data clearing process to check for errors in data entry. In the first place the association of each independent variable with dependent variable was analyzed and those variables which were associated were made to enter together to determine the most important factor for determining the progress of self-help groups in terms of livelihood diversification and empowerment.

The qualitative data were collected and analyzed in narrative way. After the completion of each interview, the researcher transcribed the interview words in Amharic language in which the interview was conducted. Non-verbal communication was written from the note book of the researcher. Then the transcribed data were translated into English for analysis. Data coding was employed and then the researcher organized them into categories.

The researcher had broken down the data into categories through taking apart sentences. This coding was done by giving each discrete incidence, idea and even a name that could represent the phenomena. In other words, the researcher read the whole transcription to identify themes and assign codes. The researcher did this by writing the labeled concept in the margin of event in a paper and coloring up each identified themes and events using highlighter. The researcher passed through the data for the second time; in this pass, the researcher mainly focused on the initial coded themes.

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During the last pass the researcher identified the major themes and sub categories based on the objective of the study and put them in sequential manner. Then, he went through the broad categories and sub categories selectively to make comparisons and contrasts among responses of informants.

Thematic analysis was used for analysis purpose. The researcher strived for the search for and identification of common threads that extend throughout an entire interview/ set of interviews. After themes identified, responses of the sample were categorized under each theme.

Memos were also used to capture ideas and views at all stages of data collection and analysis. The researcher reflected about the overall and specific reflection of data in its memo. Non-verbal communications that informants show while expressing their feelings about the problem were also written down for later analysis. Memos and data were kept separately. These memos helped the researcher to pave the way for critical analysis of the findings. Finally the information collected by using quantitative and qualitative methods was discussed among the partakers. Under this the findings were discussed by using literature review and others.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Data Presentation and Analysis

4.1.1 Formation of the Self-help groups and their Profile

Recognition and formation of SHGs involved collection of information regarding credit needs, incomes and their seasonality, the availability of natural resources, skills and markets, people's perceptions of poverty and of intervenors, and the identification of social groupings in society. Participatory Rural Appraisal method was used in this stage. The people involved in

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collecting and correcting data in a manner in which all can participate using instruments to which they were accustomed like sticks, stones, seeds and colored powders.

According to the members, group members drew up criteria to select members or reject others. Among the criteria's were preference to women staying in the same street, area, locality and village; poor, but can mobilize savings and pay loan installments regularly; can/willing to attend group meetings regularly, same livelihood activity; willing to respect group norms/procedures; more preference to non-migrant households Good character; number restricted to 20 members many members were known to each other - relatives, friends, some have working relationships; friendly; help others; patient and has faith in others.

4.1.1.1 Composition of self-help groups

Members of the SHGs were from same/similar economic activity or socio-economic status. Hence the term homogeneity applies to and highly important for the functionality of the SHG. Most of the group members were socially backward, illiterate, with low motivation and poor economic base. These poor were not only weak in socio-economic term but also lack access to knowledge and information. The members shared many similar characteristics such as same sex, background or social order, occupation, poverty attributes etc (homogeneity). Members were bound by trust, mutual respect and affection (affinity).

4.1.1.2 Group size

The group size during the survey varies from 18 to 20 members with an average of 19.33. The group size during the survey was a bit less than the time of formation. The average size of

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the group during formation was 20 members (i.e. minimum of 19 and maximum of 21 members).

However, only 66.67% of groups consist of 20 members during the survey.

Table 1: - Group size of randomly selected sample SHGs

SN	Name of SHG	Existing Size	Remark	Age of the group
1	Anduamlak	20	One drop out from the original size	5 years
2	Temsalet	18	One drop out	4 year plus 11 months
3	Sirakibur	20	Two drop out	4 years plus 9 months
4	Sewenihun	20	No drop out	4 years plus
5	Wawoda	18	One drop out	5 years plus 1 month
6	Tsigereda	20	One drop out	4 years plus 8 months
Total		116	6 drop out	

Source: Field survey

The researcher also observed the existence of a clear relationship between SHG's maturation and the average monthly saving. The more matured the SHG is the higher average monthly saving.

4.1.1.3 Dropouts

Group members reported a total of 6 drop-outs. Among the reasons for dropouts include relocation for better employment opportunities; negative attitude of husbands; group norms and procedures (few group members had reported that some members dropped out due to their unwillingness to pay fine and unsuitable to group meeting time); long absenteeism (some group members dropped a member because of long absence without having realistic reason)

4.1.2 Socio-economic condition of self help group members

4.1.2.1 Literacy level

Table 2: - Educational status of SHG members for six SHG's

SN	Level of Literacy	In Number	In Percent
1	Illiterate	20	33.33%
2	Grade 1-4	10	16.67%
3	Grade 5-8	12	20.00%
4	Grade 9-12	14	23.33%
5	Certificate and above	4	6.67%
Total		60	100%

Source: - Field survey

The data from individual profiles of the SHG members indicated that about 33.3%; 16.7%, 20%, 23.3% and 6.7% of the group members were illiterate; attended first cycle primary school; completed second cycle primary school, secondary school and certificate and above respectively.

Table 3: - Loan amount received by sample SHGs (total loan received during the last 12 months- from September to August2013)

SN	Level of Literacy	In Number	Total loan distributed in birr
1	Illiterate	20	12,500
2	Grade 1-4	10	4,700
3	Grade 5-8	12	3,900
4	Grade 9-12	14	21,000
5	Certificate and above	4	8,000
	Total	60	50,100

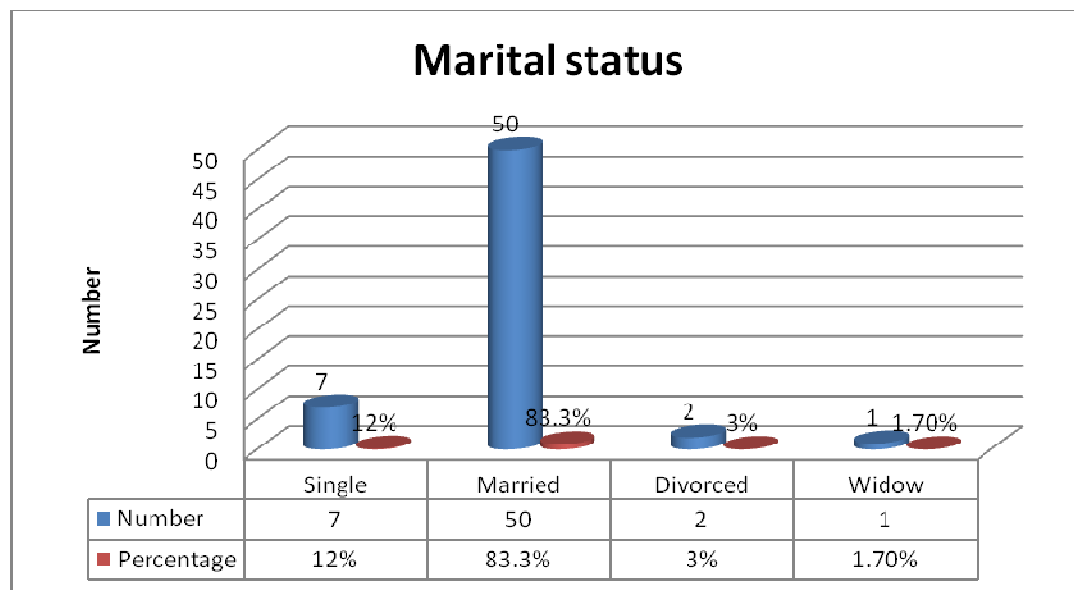
Source: - SHG's loan record

Women who join the SHG with more education reaped more benefit from the group and exhibited improved livelihood outcomes compared to other group members with lower education level (illiterates).

4.1.2.2 Marital status

The data on marital status of SHG members indicated that the majority of them were married. About 50% of the sample SHG members were married; the other 23% consists of widowed, 10% single and 17% separated. This indicated that 50% of the sample populations were single, widow, or divorced, and therefore rely solely on their income for their livelihood. Of the 30 married women the disaggregated husband's employment status indicated that 96% of them were assisting the earning of the household.

Figure 1: - Marital status of sample SHG members



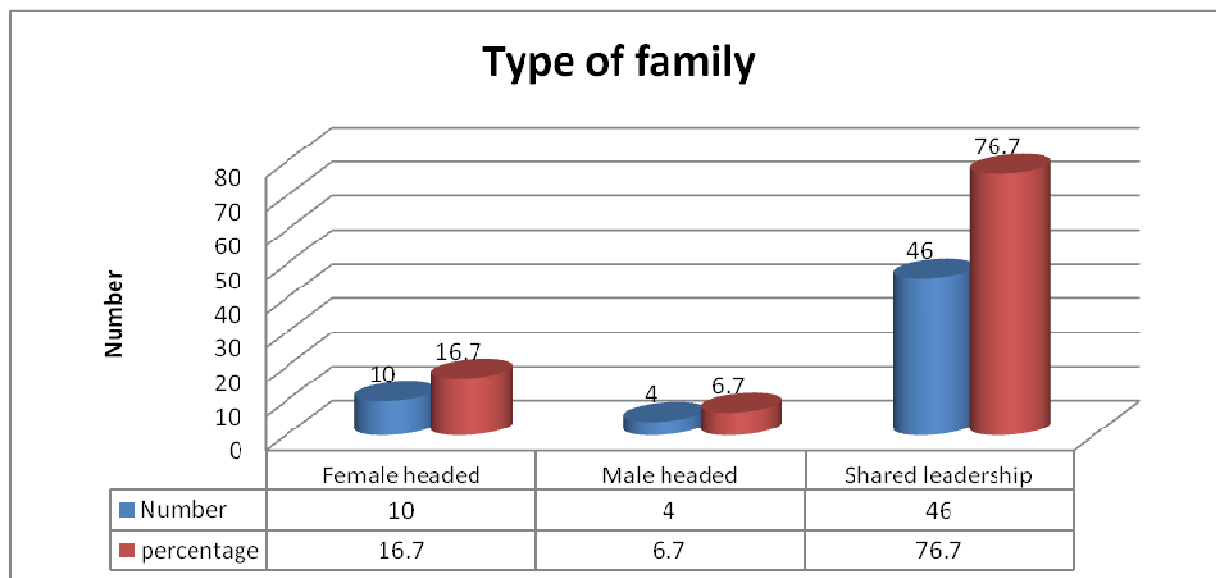
Source: Field Survey

Seventeen percent were single, widowed, or divorced, and hence they didn't have people to rely on for their livelihood. While the remaining 83% of the members were married. The probability of enhancing financial contribution to household for those married group members were better than single, widow and divorced group members.

4.1.2.3 Type of family

The term "female-headed family" refers to families maintained or headed by the widow/ separated woman or the women whose husbands are chronically sick and/or differently abled and who are not significantly contributing to the household income.

Figure 2: - Type of family



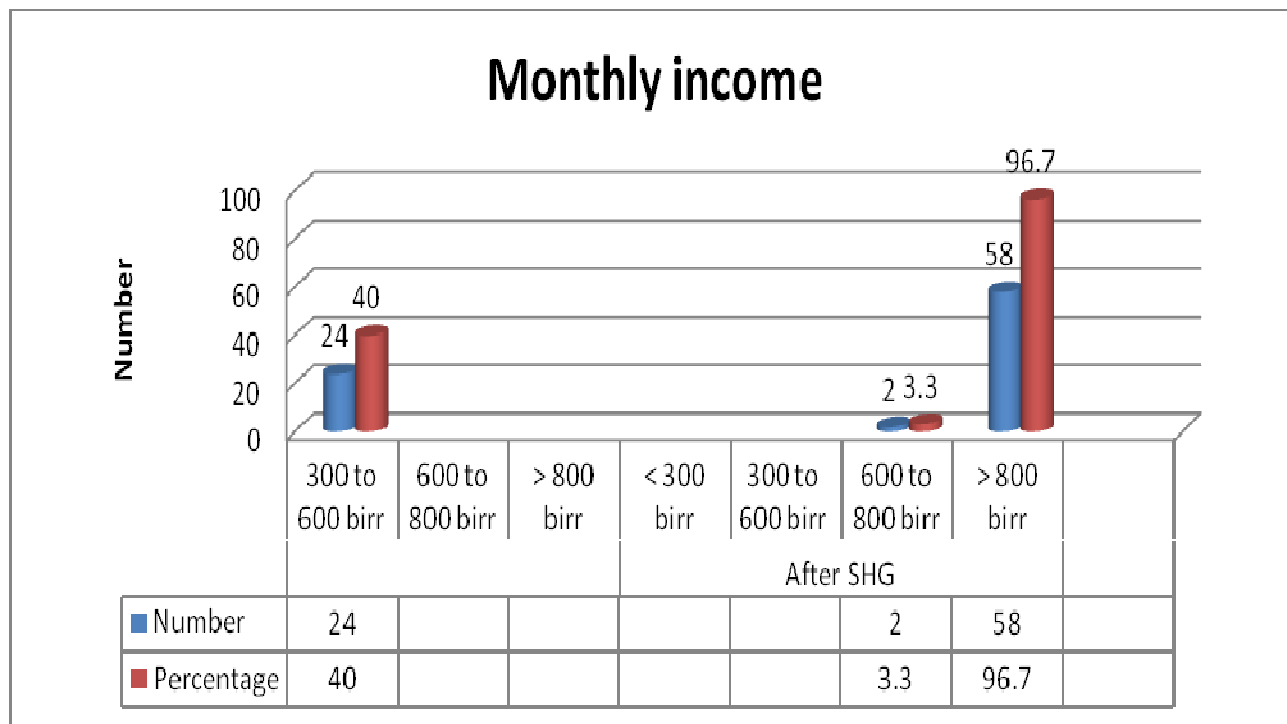
Source: Field survey

The survey result indicated that about 16.7%, 6.7% and 76.7% households were female head; male headed and shared leadership respectively.

4.1.2.4 Household income

The table below shows that about 96.67% have household incomes of more than birr 800 per month. The remaining 3.33% members have household income of birr 600 to 800 per month. During interview group members said that SHG is an appropriate entry point for initiating income generating activities. All (100%) of the sample group members interviewed witnessed that none of them organized income generating activity before the program and confirmed that their income and saving highly increased after they joined the self-help groups. The women interviewed added a small proportion of male households ‘members engaged in petty shops before they join the group.

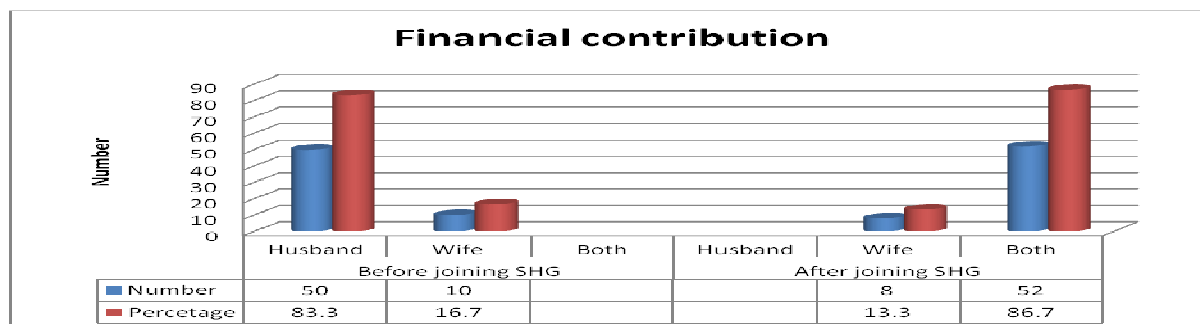
Figure 3: - Monthly income of sample SHG members



Source: Field Survey

The monthly income of 60% and 40% of the sample SHG members were getting less than birr 300 and birr 300 to 600 respectively before joining SHGs. Data collected indicated that the monthly income of 3.33% and 96.67% of the sample group members' income increased to birr 600 to 800 and above birr 800 respectively after they joined the self-help groups.

Figure 4: - Financial contribution to the household before and after SHG



Source: - Field survey (interview)

The above table indicated that financial contribution of women increased after joining SHG. This increased income access to the family members. Joining the SHG had contributed to the enhancement of financial contribution to the household.

Table 4: - Income utilization pattern of the family after joining SHG (comparing the situation before joining the SHG).

SN	Description	The same		Lower		Higher	
		number	%	number	%	number	%
1	Food	4	6.67	0	0	56	93.33
2	Clothing	12	20	0	0	48	80
3	Utilities	6	10	0	0	54	90
4	Children education	0	0	0	0	60	100
5	Household furniture	0	0	0	0	60	100
6	Savings	0	0	0	0	60	100
7	New IGA	24	20	0	0	36	80
8	Asset building	0	0	0	0	60	100

Source: - Field survey

4.1.2.5 Age of self-help group members

The data shows that the majority of SHG members were between the ages of 18-30 years (20%), followed by 31-50 years (73.33%). There were a small percentage of SHG members older than 50 years of age (6.67%). It shows that larger portion of SHG members were in the productive age.

Table 5: - Age of sample self-help group members

SN	Age of group members	In Number	in percent
1	18 - 30	12	20.00%
2	31 - 50	44	73.33%
3	Older than 50	4	6.67%
Total		60	100.00%

Source: Field survey

Up on focus group discussion members noted that young and middle age group people were active participants in the socio-economic activities of the self-help group. This indicated that age and socio-economic activities are inter-related.

4.1.2.6 Reasons for joining the self-help groups

Table 6: -reason for joining SHG

SN	Reason for joining	Unit of measure	No of members by order of priority							
			0	1	2	3	4	5	6	Total
1	Getting credit	Number	4	22	22	2	4	6	0	60
		%	6.7	36.7	36.7	3.3	6.7	10	0	100
		Weighted weight	0	132	110	8	12	12	0	274
2	To save	Number	10	32	12	4	2	0	0	60
		%	0	53.33	20	6.7	3.33	0	0	100
		Weighted weight	0	192	60	16	6	0	0	137
3	Motivation provided by the project	Number	6	12	36	6	0	0	0	60
		%	10	20	60	10	0	0	0	100
		Weighted weight	0	72	180	24	0	0	0	276
4	Economic empowerment	Number	2	6	30	18	4	0	0	60
		%	3.3	10	50	30	6.67	0	0	100
		Weighted weight	0	36	150	72	12	0	0	270
5	Social empowerment	Number	4	10	20	12	8	4	2	60
		%	6.7	16.7	33.33	20	13.3	6.7	3.3	100
		Weighted weight	0	60	100	48	24	8	2	242
6	Motivated by social workers of CHSFS	Number	2	4	6	8	30	6	4	60
		%	3.3	6.7	10	13	50	10	6.67	100
		Weighted weight	0	24	30	32	90	12	4	192
7	Share the experiences	Number	20	2	2	4	6	14	12	60
		%	33.3	3.3	3.3	6.7	10	23.3	20	100
		Weighted weight	0	12	10	16	18	28	12	48

Source: Field Survey

Note: 1. Weights: 0=0, 1=6, 2=5, 3=4, 4=3, 5=2, and 6=1.

2. Figures in the second row in line each reason are the percentages on row total

3. Figures in the third row in line each reason are the weighted weights

Sample group members had been asked to prioritize reason for joining SHGs. The respondents (sample population) asked to chooses reason for joining SHG in order of priority from 1 to 6.If anybody doesn't choose a given issue, that members priority is taken as '0'. The weights assigned for priority 1 were 6, the weights assigned for priority 2 were 5, the weights assigned for priority 3 were 4, the weights assigned for priority 4 were 3, the weights assigned for priority 5 were 2, and the weights assigned for priority 6 were 1. Then the members had been asked to prioritize their answers. The number of respondents, who had chosen a particular

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priority for a particular reason, was multiplied by the respective number of weights assigned and the products were totaled to arrive as the total weights. Total weights for reason for joining SHG indicated relative popularity of reason for joining SHG among the members.

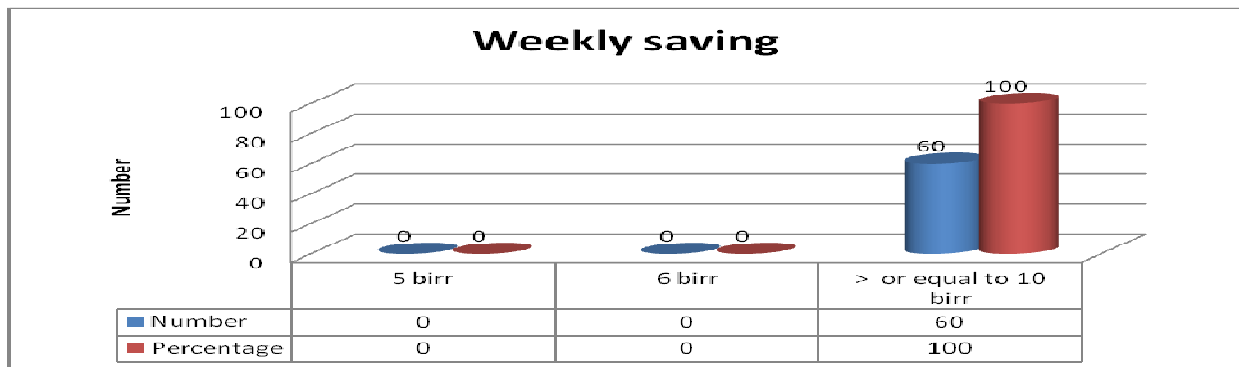
If for 60 self-help group members prefer to choose first priority for joining SHGs the total weights to that source would be 360(i.e. 60*6).If nobody chooses the total weights would be '0'. In this particular case the total weights classified as follows.

Key: - 240—360 Popular : 120—240 Less popular: 0-120 Not popular

The data in the below table indicated that getting credit, motivation provided by the project officers, economic empowerment, and social empowerment were among the major reason for joining the self-help groups.

4.1.2.7 Weekly savings by the sample self-help groups

Figure 5: - Weekly regular saving



Source: Field Survey (this doesn't include optional saving)

SHG members conduct weekly meeting and also save money the same day. Bookkeeper of the group collects the saving record on the pass book of individual group members and book journal of the group. The minimum weekly saving of the groups was birr 10; the annual minimum regular saving of the group members was birr 480. This saving did not include the optional saving.

4.1.2.8 Source of earnings per savings by the members of the self-help groups

The table below shows the Source of Earnings per Savings by the members of the SHGs.

Group members used various sources of earnings for savings. Among the sources of earnings were family member's income; earnings from own labour; earning by husband and borrowed money from the group and other sources.

Table 7: - Source of earnings per savings by the members of SHGs

SN	Source of earnings	Unit of measure	Number of members by order of priority						
			0	1	2	3	4	5	Total
1	Family Income	No	2	8	22	16	8	4	60
		%	3.3	13.3	36.7	26.7	13.3	6.7	100
		Weighted weights	0	40	88	48	16	4	196
2	Earnings from Own Effort	No	2	20	18	12	4	4	60
		%	3.3	33.3	30	20	6.7	6.7	100
		Weighted weights	0	100	72	36	8	4	220
3	Contribution by Husband	No	2	16	24	12	4	2	60
		%	3	27	40	20	6	4	100
		Weighted weights	0	80	72	36	8	2	198
4	Borrowed Money	No	4	28	8	6	6	8	60
		%	6	48	12	10	10	14	100
		Weighted weights	0	140	32	18	12	8	210

Source: Field survey

Note: Weights: 0=0, 1=5, 2=4, 3=3, 4=2, and 5=1

The respondents (sample population) asked to choose source of earning in order of priority from 1 to 6. If anybody doesn't choose a given source of earning, that member's priority is taken as '0'. The weights assigned for priority 1 were 5, the weights assigned for priority 2 were 4, the weights assigned for priority 3 were 3, the weights assigned for priority 4 were 2, and the weights assigned for priority 5 were 1. Then the members had been asked to prioritize their answers. The number of respondents, who had chosen a particular priority for a particular issue, was multiplied by the respective number of weights assigned and the products were totaled to arrive as the total weights. Total weights for source of earning indicated relative popularity of a given source of earning among the members.

If all the 60 members surveyed prefer to choose first priority for a source of earnings the total weights to that source would be 300 (i.e. 60×5). If nobody chooses a source of earnings the total weights for the source would be '0'. Then the total weights categorized as follows.

200 - 300 Popular

100 - 200 less popular

0 - 100 Not popular

4.1.3 Structure and function of self-help groups

Among the major points discussed under this topic include nature of savings and usage; group meetings and book keeping; types of leadership in SHGs; group practices that contributed towards smooth functioning groups; and how these good practices enhanced the skills of individual members.

4.1.3.1 Size of self-help groups

The existing average size of SHG is 19. The size of the group is important. The lower the size of the group is the slower its saving. In addition the collective strength of the group will also

be limited. If the size of the group is large, participation in the group and active involvement of all the members could be limited.

4.1.3.2 Savings

Group members adopted two types of savings, namely required (regular) saving and optional (voluntary) saving. The purpose of saving money is also to get practice in how to use money which before was almost impossible for the very poor. Micro loans granted to the members from the savings for income-generating activities.

Group members usually decided on the minimum weekly saving based on their perceived capacity. The groups tried to make that the amount should not be too simple for some and too tough for others. The need for forming homogenous groups came out in aspects like this. Some groups started with a minimum saving of birr 1 (about USD 0.051). Group members usually bring this amount on a group weekly meeting. This weekly saving amount increased after some time in almost all groups as the group members realized their potential to save and when their income started going up. All of the SHGs accustomed to the practice of weekly savings as the CHSFS promoted weekly savings.

During focus group discussion members noted that optional (voluntary) saving that allowed the group members to save for medical, school fees/material, etc. Members normally setting aside extra money, group members could make it easy for themselves to be prepared to pay these expenses, rather than using money that was earmarked for their businesses. This additional saving also helped the group's capital grow faster. At the same time it provided advantages to those who save more. Members normally got a loan about three fold of what they saved.

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According to group members, the saving culture that they developed through the SHGs enabled them to make a difference on their incomes. Members added since they got trainings in the group they started to be more careful in spending money e.g. reduced spending on coffee ceremonies, always looking for ways to save more. They said saving also created access to credit. Group members added the weekly saving was a very important component in the SHG approach that helped the members stretch their ability and discover that they could do more than they thought they could.

The table below shows that about 93.33% of the sample population had optional saving. This was normally a saving made once a week together with the regular saving. Money from this optional saving was given out as loans for those specific purposes such as medical expenses, school fees or for educational materials.

Table 8: -Types of saving

SN	Type of saving	In number	In percentage
1	Required/regular saving	60	100
2	Optional / voluntary saving	56	93.33

Source: - Field survey

4.1.3.3 Distribution of group funds/savings

Data collected from sample SHG showed that, 68% of groups dispersed money to their members one to three times. Common fund dispersed to income generation activities, children education, family medical coverage, food purchases, other social commitments, and the like.

Table 9: - Distribution of group fund

SN	Self-help group	Total members	Members received loan three times		Members received loan twice		Members received loan only once	
			No	%	No	%	No	%
1	Sew enhun	20	2	10	16	80	2	10
2	Tsigereda	20	4	20	13	65	3	15
3	Wawoda	18	3	16.67	14	77.78	1	5.56
4	Temsalet	18	6	31.58	12	63.16	1	5.26
5	Sirakibur	20	5	25	15	75	0	0
6	Anduamlak	20	7	35	13	65	0	0

Source: - Field survey (Loan record)

4.1.3.4 Meetings

SHG meetings were a place for members to give and receive both emotional and practical support as well as to exchange information. During focus group discussion most of the members noted that they were overwhelmingly enthusiastic by the meeting agendas and experience sharing's among the group members. The group meets regularly on weekly basis. They had fixed day and a common place to conduct the meetings. This in turn helped the members to plan

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their routine works in advance. According to the group members this meeting enabled them to understand each other’s difficulties better, helped to build trust among the SHG members.

The CHSFS normally encouraged weekly meeting and savings. During the survey, all groups practiced of weekly meetings together with their weekly saving. In our focus group discussions, the group members also confirmed that weekly meetings were more appropriate to pay savings and to borrow and repay loans. The groups noted the advantage of weekly meetings as it enabled them to optimally use (save) household income for the most important use and avoid unnecessary expenditure.

Table 10: - Periodicity of the Group Meetings by sample SHGs

SN	Periodicity of the Group Meetings	No of Members	Percentage
1	Weekly	60	100
2	Monthly	0	0
	Total	60	100

Source: Field Survey

Group meetings held periodically as shows in above table. All group members (100%) said that group meetings held on weekly basis. The interview conducted with women indicated that 84% group members were regularly attending the meetings, 16% mentioned personal problem for their absence from meetings.

The data collected during the period covering July to September 2014 indicated that about 73.33% of the sample group members attended all meetings scheduled during that period. However, 15% and 10% of the members attended half and less than half of the meetings scheduled during that period respectively. During focus group discussion members said unforeseen reasons like death in the village, marriage of group members’ relatives, absence of

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book writer due to urgent work, visitors in the house; ill-health of the member or household members; and un-expected or emergency work were among the reasons for not attending the meetings.

Table 11: - Attendance in meeting in three months' time (July to September 2014)

SN	Level of attendance	Number of group members	In percentage
1	Attended all meetings	44	73.33%
2	Attended half of the meetings	10	16.67%
3	Attended less than half	6	10.00%
	Total	60	100%

Source: - Field survey

Reasons for inactive participation in the group meetings were discussions by the selected SHG member's. About 8 group members (about 13.3 %) said that inappropriateness of discussion agenda was the reason for inactive participation in the discussions. About 16 (26.7%) members said that illiteracy was the reason for their inactive participation in the discussions while 36 (60%) members said that they were fully participated in the meetings.

Table 12: - Participation in the discussion by sample SHGs

SN	Description	Number	Percentage
1	Inactive due to inappropriateness of agenda	8	13.3
2	Inactive due to illiteracy	16	26.7
3	Fully participating	36	60.0
	Total	60	100.0

Source: - Field Survey

Some SHG members noted that they were not interested on issues related to family planning thinking that the decision making on it highly depend on husbands. They also think that agendas such as community works were out of their scope.

Group's meeting minute's book for three months that covers June to August 2014 showed that financial and non-financial agendas were the two major types of agenda for group meetings (total of 12 meeting sessions). Collection of weekly savings, fines, disbursement of loans to members and repayment of loans, group and individual IGA were among the financial agendas included. While issues related to SHG concepts, skill trainings, other social issues, IGA activities were among the non-financial agendas covered.

Table 13: - Group meeting agendas

SN	Meeting Agenda	Unit of measurement	Number of Members by Order of priority						Total	
			0	1	2	3	4	5		6
1	Social issues	Number	16	10	6	10	6	8	4	60
		Percentage	26.67	16.67	10	16.67	10	13.33	6.67	100
		Weighted weights	0	60	30	40	18	16	4	168
2	Loan distribution and repayment	Number	4	20	18	4	2	6	6	60
		Percentage	6.67	33.33	30	6.67	3.33	10	10	100
		Weighted weights	0	120	90	16	6	12	6	250
3	Collection of weekly saving	Number	2	22	16	10	4	4	2	60
		Percentage	3.33	36.67	26.67	16.67	6.67	6.67	3.33	100
		Weighted weights	0	132	80	40	12	8	2	274
4	Group and individual IGA	Number	4	16	10	10	8	6	6	60
		Percentage	6.67	26.67	16.67	16.67	13.33	10	10	100
		Weighted weights	0	96	50	40	24	24	6	240
5	Skill training	Number	2	14	10	12	10	8	4	60
		Percentage	3.33	23.33	16.67	20	16.67	13.33	6.67	100
		Weighted weights	0	84	50	48	30	16	4	232

Source: Field survey

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Issues related to savings; issues related to disbursement of loans; issues related to income generating activities; issues relating to recovery of loans; and social issues found to be among the major issues frequently discussed by the group members.

Note: Weights: 0=0, 1=6, 2=5, 3=4, 4=3, 5=2, and 6=1.

Here under are lists of group meeting agendas based on their importance to the groups (from the top priorities to the least): -



- Collection of weekly saving
- Loan distribution and repayment
- Group and individual IGA
- Skill training
- Social issues

The same procedure of table 8 employed for analysis. If all the 60 members surveyed prefer to choose first priority for an issue the total weights to that source would be 360(i.e. 60×6). If nobody chooses an issue the total weights for the source would be '0'. The total weights categorized as follows.

- ✓ 240—360 Popular
- ✓ 120—240 Less popular
- ✓ 0-120 Not popular

All of the groups meet at their member/ representatives house. The meeting length was for one to one and half hours depending on the number of transactions and agenda points. The groups follow a clear procedure that provides equal opportunity to all group members to participate in all discussions and activities at all levels; this in turn enhanced the financial management skills, decision making skills, leadership qualities and communication skills. One of

the group members was selected as moderator at each of the meetings. The selection of moderator was on rotation basis.

4.1.3.5 Fines

All groups have specific norms relating to fines. However, the amount of fine and the terms and conditions vary from group to group. During focus group discussions, many had mentioned that the fines ensure more than 90 percent member attendance in group meetings, encourages regular savings, better participation of all and more transparency in group activities.

Table 14: - the reason and amounts of fines in the SHGs

SN	Reason for fine	Fine in birr
1	Absence from regular meeting with permission	No fine
2	Absence from meeting without prior information but with good reason	5
3	Absence from meeting without genuine reason	10
4	Disturbing in the meetings	20
5	Not depositing group saving in the bank in time	30
6	Failure to pay of loan for more than 2 and half months	30

Source: Field survey

4.1.3.6 Book keeping

The group had taken book keeping as the most crucial aspect of management of the SHG as well as of confidence building among the members. The SHGs ensured that all accounts and the books of account were up to dated and maintained to ensure transparency and accuracy. The researcher used bookkeeping as one of the key indicators to measure the performance of a group.

All SHGs maintained their books of accounts with literate members of their groups. This was because of the presence of literate and interested members. The data shows that 86 % SHG members keep their records at one of their group members' house while 14 % of them keep records at representatives' house. All group members possessed 'minutes book', 'member pass book', 'savings ledger', 'loan ledger' and 'general ledger. However, all lack cash book and receipts and payments book

4.1.3.7 Financial performance

The present chapter analyses the assets and liabilities of the sample groups, mobilization of funds from various external sources and their status, the members' access to loans and utilization of loans for various purposes. The repayment rate from members to group and from groups to external agencies and reasons for default are assessed. The strategies followed at various levels by groups and banks are also discussed in this chapter. Savings from members; fines and penalties were the internal sources the SHGs mobilize. External sources include visiting fee; interest from banks and interest on loans to members.

Need-based lending was common. Lending was only to their group members not to other SHG members and non-members. Loans for income generation activities were very common. Based on its critical need, members got small loans for consumption and emergency expenses. Loan purposes vary from member to member and from loan to loan. Majority of the members borrowed loans to take up some alternative income generating activity.

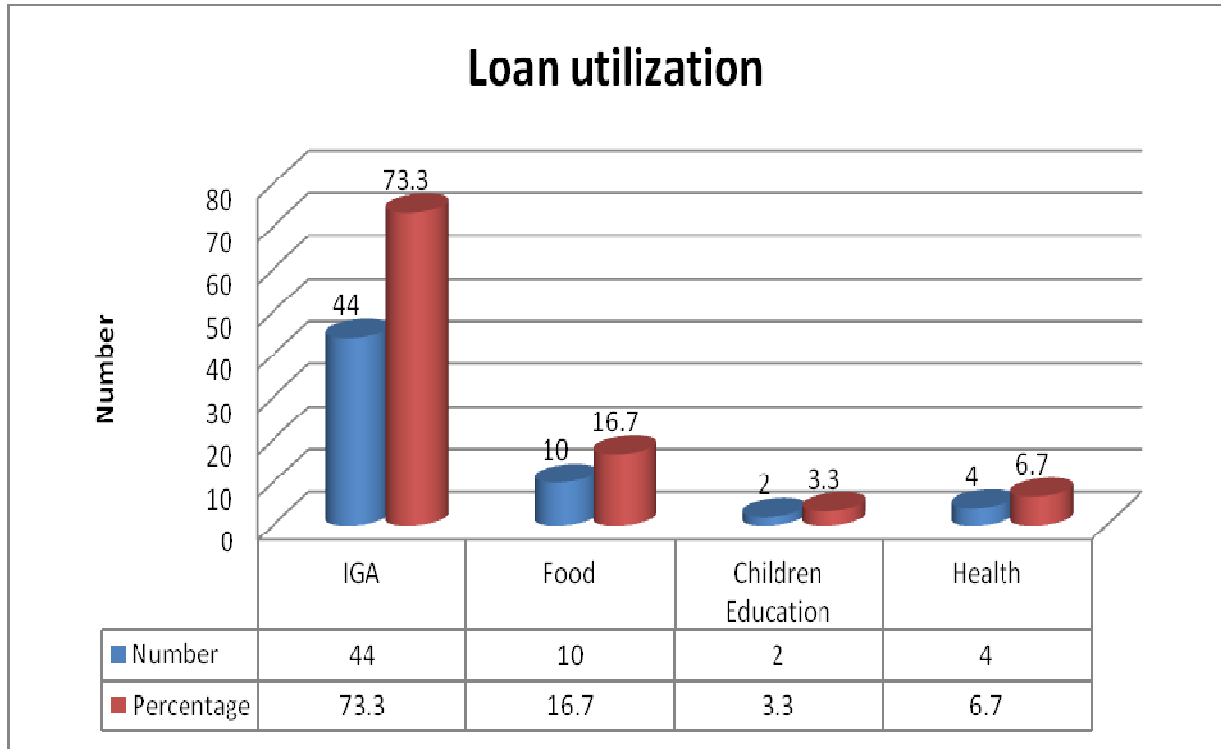
According to the group representatives and the project officers the loan amount received by the members varies from group to group. The group representatives and project officers noted that each group members were encouraged to take loan from the group to carry out income generating activities. The groups developed a mechanism on how to issue loans to the group

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members and frequently review its status to ensure the loan being recovered as agreed or not.

Below is the table that shows the usage of loan by the SHGs.

Figure 6: -Loan utilization



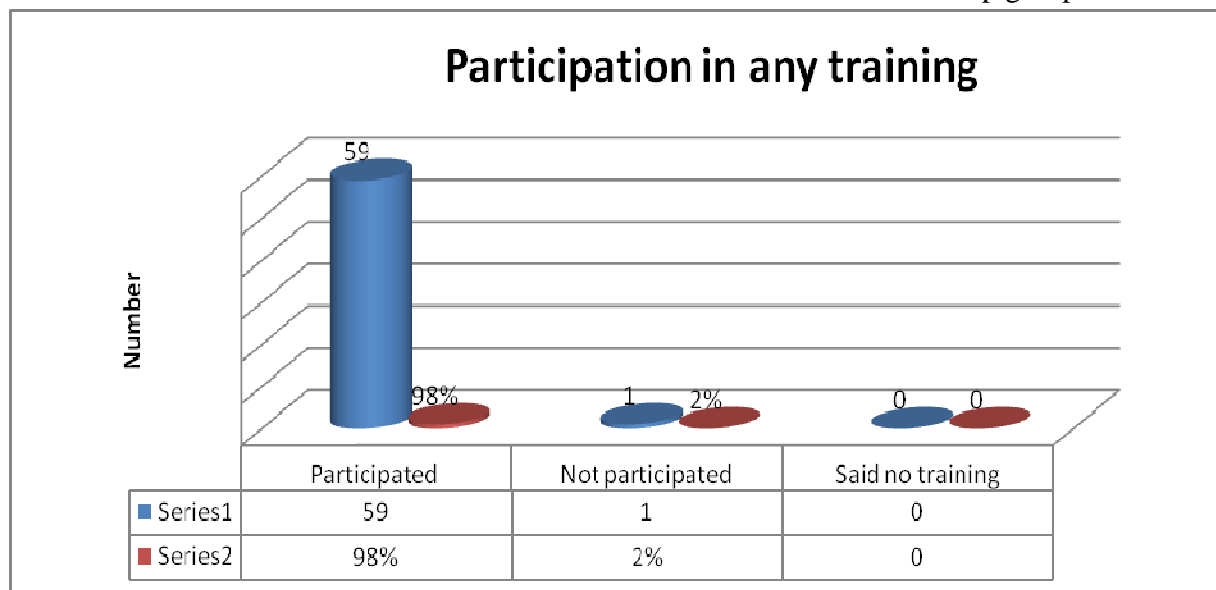
Source: Field survey

About 73.33% of the loan distributed to the group members spent on income generation activities while 16.7; 3.3%, 6.7% of the loan distributed utilized for household food purchases, children education, and health respectively.

4.1.3.8 Trainings

Training is an integral part of SHG. Several valuable trainings provided to the SHG members. Among the major trainings were IGA basic skills, health, bookkeeping, business planning, family planning, and the like.

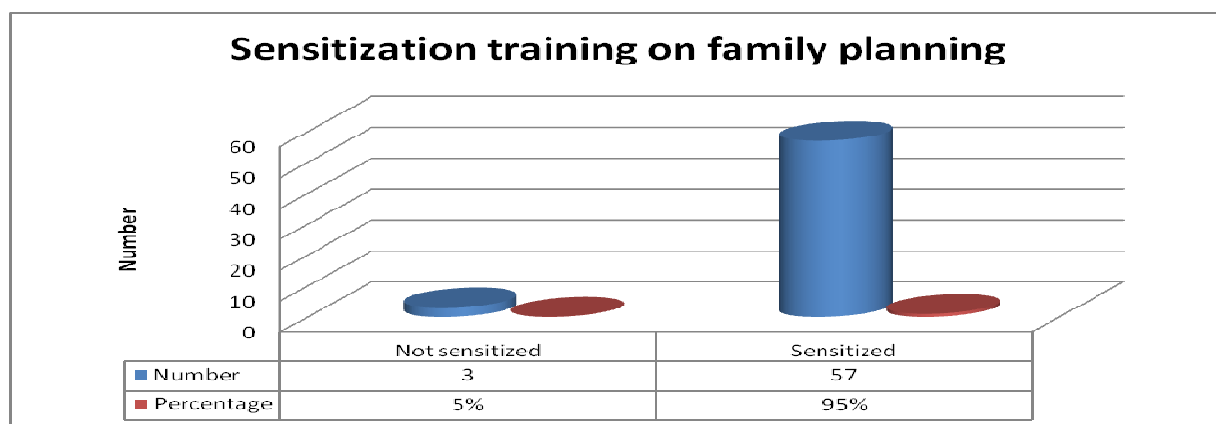
Figure 7: - Participation of sample SHG members in any training offered by the CHSFS



Source: - Field survey

The above figure showed that 98 % of the respondents were able to attend training after joining self-help groups. According to the respondents the training had an impact in enabling them increased household asset, improving management of their earning making use of bookkeeping skill, spend wisely, and diversify income generation schemes. The participants noted that there was a need for training on leadership skills and management. Only one of the sample did not attend the training due to personal reason.

Figure 8: -Sensitization (training) on family planning.



Source: Field survey

4.1.3.9 Household decision making

Table 15: - Decision making power in family affairs

Who decides on the below areas: -

SN	Areas	Before joining SHG			After joining SHG		
		Wife	Husband	Joint	Wife	Husband	Joint
1	Family planning (deciding on the number of children)	0	24	6	0	0	30
2	Family expenditure	0	30	0	0	0	30
3	Asset building	0	28	0	0	0	32
4	Loaning	0	26	0	2	0	32
5	Savings	0	24	6	4	0	26
6	Education of children	0	26	4	0	28	2
7	Starting new business (IGA)	0	30	0	2	26	2
8	Family health care	0	22	8	0	0	30
9	Participation in social activities	0	28	2	0	0	30

Source: - Field survey

Out of the sample population only 30 were living with their husbands. Hence only 30 women were participated in this interview. The above table indicated that women’s involvement in household decision making improved after they joined the SHGs. Focus group meeting participants also noted that the group members started play decision role on number of children (use of contraceptives) and also witnessed that they started rejecting domestic violence by husbands (empowered to resist domestic violence).

4.1.4 Women Empowerment

4.1.4.1 Social empowerment

Table 16: -Social status of group members

SN	Social issues	Improved		Better		No change		Worst	
		No	%	No	%	No	%	No	%
1	Participation in decision making	60	100	0	0	0	0	0	0
2	Access to information.	50	83.3	10	16.7	0	0	0	0
3	Courage to face life	56	93.3	4	6.7	0	0	0	0
4	Confidences to speak, think independently	50	83.3	10	16.7	0	0	0	0
5	Domestic violence	60	100	0	0	0	0	0	0
6	Improvement in harmony at the family level.	50	83.3	10	6.7	0	0	0	0
7	Enhanced social respect	60	100	0	0	0	0	0	0
8	Involve in community development activities	60	100	0	0	0	0	0	0

Source: - Field survey

All sample SHGs (100%) noted that the status, participation and decision making power of the group members improved after they joined the SHGs. Interview conducted with sample group members indicated that SHGs created access 83.3% of the sample groups to information. Hundred out of hundred percent of the sample SHG members witnessed that they started involving in community development activities.

4.1.4.2 Economic empowerment

Table 17: - Economic status

SN	Economic issues	After SHG							
		Much better		Better		The same		Worst	
		No	%	No	%	No	%	No	%
1	Access to financial resources outside the household	56	93.3	4	6.7	0	0	0	0
2	Livelihood skills	50	83.3	6	10	4	6.7	0	0
3	Income earning capacity.	52	86.7	8	13.3	0	0	0	0
4	Access to outside market.	50	83.3	10	16.7	0	0	0	0
5	Access to independent income.	50	83.3	10	16.7	0	0	0	0
6	Own income, and the power to retain / save such income and use it at own discretion.	30	50	16	26.7	14	23.3	0	0
7	Participation in household decision on how money will be spent.	30	50	18	30	12	20	0	0
8	Control over of the family resources.	34	56.7	16	26.7	10	16.7	0	0
9	Income generation opportunity.	52	86.7	8	13.3	0	0	0	0

Source: Field survey

The above table indicated that the economic status of the sample self-help group's members enhanced as 56 women out of 60 responded that access to financial resources outside the household increased after they joined the self-help groups. About 83.33 % of the respondents

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witnessed much better improvements in their livelihood skills, access to outside market, and access to independent income. About 80% of the respondents said that participation in household decision on how money will be spent got much better for after they joined the group.

Table 18: - Social, economic and political empowerment after joining SHG

SN	Description			
1	Equal status, participation and decision making power at house hold level	Improved	No change	Worse
2	Access to information.	Better	No change	Worse
3	Courage to face life in any circumstance.	Better	No change	Worse
4	Confidences to speak, think independently, analyze problems and come to conclusions.	Better	No change	Worse
5	Domestic violence	Reduced	No Change	Worse
6	Improvement in value system, relationships, harmony at the family level.	Better	No changes	Worse
7	Enhanced social respect both within and outside the family.	Enhanced	No change	Worse
8	To improve the level of people's participation in developmental programs.	Improved	No change	Worse

Source: Field Survey

Note: 1. Weights: 0=0, 1=4, 2=3, 3=2, and 4=1

2. Figures in the second row in each reason are the percentages on row total

3. Figures in the third row is the weighted weights

The above table indicated that empowerment of women in SHGs documented since they joined the group. The participation of women in SHGs made a significant impact on their empowerment in both social and economic aspects. Women in SHGs recognized that their empowerment is essential for the development of the full potential of their individual resources.

4.2 Discussion

The results of the researcher indicated that participation of women in SHG activities highly contributed to the increased in both individual and group member's income. This finding of the researcher is similar to Shivakumar (1995) findings. Shivakumar ascertained that small savings by rural women can generate the requisite resources which can wean the people away from the exploitation of moneylenders savings depend on habits and voluntary savings constitute the key for economic progress. Shivakumar (1995) also proved that the poor people can save substantially through group efforts. Therefore promotion of SHGs has the potential to bring women into the mainstream of economic development paving the way for sustainable development. The data from individual profile of the SHG members indicated that about 33.3%; 16.7%, 20%, 23.3% and 6.7% of the group members were illiterate; attended first cycle primary school; completed second cycle primary school, secondary school and certificate and above respectively.

Literate group member's utilized larger portion of the loan available to the SHGs. Ten illiterates took birr 12500 in one year while 7 group members who were between grade 9 to 12 took birr 21000 in one year. This clearly showed how the level of education directly connected with business activities. Literates highly benefited from group funds making use of their planning knowledge and loan management they acquired from education. The more educated the

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self-help groups were the more they benefited from the group fund. This on the other hand said aloud that the self-help group formation needs to be integrated with at least non formal adult education; adult education could promote empowerment among women.

The group members noted that discussion of weekly SHG meetings significantly improved their life and gave them a chance to share experiences and learn from each other. The group also noted that loan distribution and its repayment; group and individual IGA; skill trainings; health issues; family planning; and other social issues were among the major points discussed during their group meetings.

The researcher learned that how more women can become economically empowered after they join the SHGs; most of the women started to significantly contribute to the family earnings. Information collected from focus group discussion and interview justified that the self-confidence level of SHG members increased in that group members started to sign, developed self-confidence to approach bank, developed confidence to speak to others, could make careful purchases, started expressing opinions freely, developed courage to involve in community development activities, developed confidence to talk within family and outside, involved in SHG leadership on rotational basis, etc.

The average size of the group during formation was 20 members (i.e. minimum of 19 and maximum of 21 members). However, only 66.67% of groups consist of 20 members during the survey. The lower the size of the group is the slower its saving. Collective strength of the group is also limited as compared to the larger group. Self-help group members witnessed that they started exercising judging equally together with their husbands on household asset buildings; family planning; and other issues in one way or another that affects their day to day life.

According to sample group members involved in focus group discussion, the saving culture that they developed through the SHGs enabled them to make a difference on their incomes. Members added since they got trainings in the group they started to be more careful in spending money e.g. reduced spending on coffee ceremonies, always looking for ways to save more. They group said that saving also created access to credit. Group members added that the weekly saving was a very important component in the SHG approach that helped the members stretch their ability and discovered that they could do more than they thought they could.

About 93.33% of the sample population had optional saving. This was normally a saving made once a week together with the regular saving. Money from this optional saving was given out as loans for specific purposes like medical expenses, school fees and for educational materials. After joining SHG the members got access to family income. Data collected ascertained that the self-help group was a cause for the enhancement of women's financial contribution to household', repayment of previous loans, and improved house hold medical supports, better children education, etc.

Most of the groups are homogenous in terms of social and economic categories. However, in terms of age of SHG members, insignificant member are heterogeneous. Nevertheless, there is replacement of dropouts and new memberships. It is found that majority of the members participate in the groups discussions. However some do not participate in the discussion due to illiteracy and lack of knowledge. Therefore efforts should continue to come out of their shell and encouraged to participate in the discussions.

CHSFS has motivated and mobilized the poor to form into groups through various capacity building processes. During focus group discussion members said the real aim of SHGs

is to empower individual's members and their families in such a way that they may find themselves capable of playing an important role in the socio-economic development of the community.

Although the members were economically poor and started with small amount of savings per week, over a period they have started to mobilize a outsized amount of savings with many practices such as diverse saving products, increase in weekly saving depending on household income and its sources and adding of dividend to individual growing savings. Groups utilized members' savings optimally to earn income for the group and to provide quality credit services to members.

CHAPTER FIVE: CONCLUSIONS, SOCIAL IMPLICATION AND RECOMMENDATION

5.1 Conclusion

The researcher found that the changes as a result of self-help were very huge. Saving culture developed, group members engaged in different individual as well as group IGAs, monthly income raised, number of meal per day by group members increased, children of the most vulnerable family could attend education, the role of women in decision making at all level enhanced, some SHG members started to plat the leadership role at the grass root government structure level, members started to advocate for others, contesting new approaches, got good understanding of the bank operation, and so forth after the women joined the self-help group. Household's ability to alleviate risk and cope with shocks was enhanced through SHG participation by increasing household income through provision of microfinance and training, aiding the household in the face of distress by providing loans, and enhancing their resilience by strengthening social support and improving women's empowerment.

Non-formal Adult education was missing from the SHG program of CHSFS. Literates highly benefited from group funds due to the fact that they easily making using of their planning knowledge and loan management they acquired from education. Most self-help groups failed to equally serve the members due to imbalances in the education status of the group members. Literate women were more likely to access a loan and attend trainings session that illiterate women.

Among the various dimensions of empowerment of women included in the self-help groups of Children's Home Society and Family Services are psychological (i.e. to establish individual identity, self-image, increase in self-esteem and developing capabilities), cultural, social, political, and economic empowerment. Culturally group members started redefining group rules, group norms, and recreating SHGs cultural practices. Social workers of the CHSFS and key informants witnessed that SHG members started involving in rotational group leadership and community action. Following different types of trainings that include skill trainings group members income security is attained, productive assets are owned and entrepreneurial skills are possessed by the members.

The last but not the least the self-help group's now can access the loans without collateral security for improvement of their livelihood activities and can take decisions and participate in social, economic and political activities which they were unable access it before they join the self-help groups.

5.2 Social Work Implication and Recommendation

The focus of CHSFS SHG was under privileged women. The CHSFS is striving to do its level best to change the living condition of the vulnerable section of the target area, Hossana, on economic and social side. The SHG has brought a positive impact on the poverty level and standard of living of the poor and more particularly on economic empowerment of women.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives, communities and their society. These knowledge and skills are what the SHGs of CHSFS are lacking. Well trained and knowledgeable personnel who may play the role of social worker is very important. Besides other roles, the social worker in the case of CHSFS SHG can act as mediator to assist SHGs to obtain the services and resources they need from government, other nongovernmental organization, community and other self-help groups.

Keeping the track of the SHG's progress, sharing responsibility for the group, being sure everyone has a chance to talk, emphasizing the importance of confidentiality, Encouraging outside contact among members, keeping recruiting, sharing rewards and failures, keeping a realistic perspective, remember that this is a support group are also among the most important role to be played in the self-help groups. These roles are best played by well experienced social work practitioner.

5.3 Recommendation

Here under are the major recommendations of this research: -

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- In the light of what we reviewed during the survey, the researcher recommend that both the government and non-governmental organizations should have to play a significant and prolific role in undertaking various activities for self-help group women's empowerment in a sustainable manner.
- Government offices as well as other non-governmental organization should take more interest in motivating and organizing the vulnerable section of the society and SHGs. The researcher suggesting Women, Children and Youth Affairs to play major role in this regards.
- Literates highly benefited from group funds due to the fact that they easily making using of their planning knowledge and loan management they acquired from education. Hence the researcher recommends adult education to be one of the integral parts of SHG program to ensure that the adult masters literacy and numeracy sufficiently.
- All SHGs should be equipped with the most basic business skills and skills of bookkeeping to business plan development to manage their finances. This would on the other hand provide better opportunity for illiterate group members to use group resources fairly. Self-help group should also enhance e not only the economy but also provide something meaningful for the society as a whole.
- The CHSFS need to hire qualified social worker who understands government bureaucracy and the ways various professionals, Other NGOs, community as well as local political bodies operate. The social worker will mediate between the SHG and the above mentioned entities and also play an important role in facilitating the

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empowerment of groups by making their knowledge, resources, and skills

available to the groups.

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ANNEX I: PROFORMA FOR SUBMISSION

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

Enrolment No: _____

Date of Submission: _____

Name of study center _____

Name of Guide: _____

Title of the project _____

Signature of student: _____

Approved/Not approved

Signature

Name of Guide:

Name and address of the student:

Date: _____

Date _____

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ANNEX II: PROJECT PROPOSAL

ASSESSMENT OF THE ROLE OF SELF-HELP GROUPS

ON

LIVELIHOOD DIVERSIFICATION AND WOMEN EMPOWERMENT

Indira Gandhi National University

School of Graduate Studies

Graduate School of Social Work

By

Tsegaye Haile

Enrollment Number: ID1051152

Project Supervisor Name: Tilahun Abegaz (Ph.D. Student)

Submitted to Indira Gandhi National University School of Graduate Studies

Graduate School of Social Work

2014

Addis Ababa, Ethiopia

1. INTRODUCTION

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INTRODUCTION

The self-help movement is said to signify an option of development strategy, one that involves the process of social economic and empowerment and whose long term objective is to rebalance the structure of power in society (Friedmann 1992 and Elders 2003). According to Friedmann (1992) a self-help group is focused on people and their environments and argues for the rectification of imbalance in social, economic and political power.

Empowerment of women has become known in many parts of Ethiopia as an important concern in recent times. The economic empowerment of women is being regarded these days by the government of Ethiopia as one of the greatest progress for a country. The Self-help Groups (SHGs) are considered as one of the strategies to pave the way for economic independence of women. The self-help groups provide a platform to its members to involve in micro – entrepreneurships. These ultimately enable them to become economically independent and capacitate them to provide employment opportunities to others.

According to Goankar (2001), the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and social change. Naila kabeer (2005) stated that accessing financial services can and does make important contributions to the economic productivity and social well-being of poor women and their households.

Investing in women brings about a multiplier effect. Case studies of women who not only are better off economically as a result of access to financial services, but who are empowered as well can be taken as indicators. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities because women tend to keep nothing back for themselves, they contribute decisively to the well-being of their families (Susy and Lisa, 2002).

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Self-help Group (SHG) is a village-based financial intermediary composed of local women in most of the cases. Members usually make savings and contributions over a few months until there is enough capital in the group to begin lending. This fund ultimately lent back to the members or to others in the village for any purpose (Raakhee, 2014).

STATEMENT OF THE PROBLEM

The urban populations in Ethiopia, particularly the slum dwellers are facing different economic and social problems. The major problems in urban centers of Ethiopian are unemployment, lack of social services, lack of housing, overcrowded living spaces, access of infrastructure, and others. The urban poverty rate is increasing. The problem is mostly caused by the rapid increase of rural- urban migration, natural disasters, less economic growth and lack of education.

Relatively Hossana town is one of the most urbanized towns in the south and nation and nationalities region of country. It is the major destination of urban rural and urban migrants. Different kinds of people migrate to the city every day. Children, women, the disabled, the aged, and unemployed youths are the major migrants. However, the economy and the social services of the city are not sufficient to provide an opportunity and adequate services both to the resident and migrant populations.

As far as the researcher knowledge, there is limitation of research that has been conducted regarding self-help group in Ethiopian context regardless of the presence of many governmental and non-governmental organizations operating in the area. Self-help group is becoming one of the approach to improve the life of vulnerable section of people in the area.

Children's Home Society and Family Services (CHSFS) is a nongovernmental organization that tries to contribute its share in the betterment of the livelihood of the under privileged communities in the Southern part of Ethiopia. Among the major developmental activities that have been carried out by the CHSFS include empowerment of destitute women organized under self-help group program, child sponsorship and education programs.

Except very few updates, regular activity reports, and year books on the status of self-help groups, there has not been a study reported on the role of self-help groups on the livelihood diversification and women empowerment of vulnerable group members. This make very difficult to generate information and analyse to what extent the self-help groups have been able to create

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sustainable change on the lives of those vulnerable section of the target community in terms of earning, food consumption, standard of living, engagement in individual and group development; decision making at different levels; women's participation in outdoor activities as an indicator of their empowerment. This study expected to fill this gap and generate important information for study.

OBJECTIVE OF THE STUDY

The general objective of the study is assessment of the role of self-help groups on the livelihood diversification and women empowerment under CHSFS Hossana program. The study is not meant to compare the self-help groups promoted by CHSFS with those formed by others as the assumption of CHSFS may differ in many aspects from that of the others. The specific objectives of the present study are:

- To examine the socio economic profiles of self-help group women
- To assess whether participation in SHGs increases a woman's participation in social, community and political activities or not; and
- To examine if participation in SHGs increases a woman's influence over household resources or not
- To assess if participation in SHG enhances decision making both within the family and in the community or not

UNIVERSE OF THE STUDY

The study will be conducted in Southern Nation Nationalities Regional State (SNNPRS), Hadiya Zone, Hossana town. Hossana, the capital city of Hadiya Zone is located 230 km away from Addis Ababa. According to Central Statistics Agency (2007) the total population of Hossana town is 69,957 people (35,503 male and 34,454 female); of which about 50% of the total population of the region is female.

The targets of the study will be 12 self-help groups organized by Children's Home Society and Family Services. The total population of the self-help groups is 244 women organized in 12 self-help group. Random sampling technique will be employed for quantitative

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data purposive sampling techniques to collect qualitative data from the respondents by using in depth interviews and focus group.

SAMPLE

Each member of the population (i.e. 244 self-help group members) will have an equal and known chance of being selected. The researcher strictly follows the procedure to create simple random sample in a step wise manner. Of the total 12 self-help groups, groups who have 4 years and above maturation since their establishment will be selected for further random sampling.

The researcher will have 60 samples for his quantitative data collection using random sampling. Purposive sampling will also be used to collect qualitative data from focus group discussion and informant interviews.

TOOLS FOR DATA COLLECTION

The researcher will use both primary and secondary data. The primary data will be collected using questionnaires and in depth interview. The secondary data will be collected from documents and other different literatures.

The qualitative data will be collected using in depth interview and focus group discussion. Unstructured interviews will be administered to collect qualitative data from sample self-help group members, project officers and kebele leaders.

DATAT ANALYSIS

Both the qualitative and quantitative data will be analyzed. The questionnaires returned will be checked before analysis. Then, the raw data will be entered in to the computer using Statistical Package for Social Science (SPSS) 22 version software. The questionnaires will be then subjected to a random data clearing process to check for errors in data entry. In the first place the association of each independent variable with dependent variable will be analyzed and those variables which will be associated will be entered together to determine the most important factor for determining the progress of self-help groups in terms of livelihood diversification and empowerment.

The qualitative data will be collected and analyzed in narrative way. After the completion of each interview, the researcher will transcribe the interview words in Amharic language in which the interview will be conducted. Non-verbal communication will also be written from the

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note book of the researcher and the translated into English for analysis. Data coding will be employed and then the researcher will organize them into categories.

Memos will also used to capture ideas and views at all stages of data collection and analysis. The researcher will reflect about the overall and specific reflection of data in its memo. Non-verbal communications that informants show while expressing their feelings about the problem will also be written down for later analysis.

ANNEX III: - CHAPTER PLAN

No	Research activity	Time required
1	Identification of problems	2 week
2	Review of literature	2 week
3	Identification of objectives	1 week
4	Formation of hypothesis	1 week
5	Selection of research design	1 week
6	Selection of sample	1 week
7	Selection of tools of Data collection	2 weeks
8	Pretesting of tools of data collection	1 week
9	Data collection	30 days
10	Editing of data	2 weeks
11	Preparation of code book	1 week
12	Preparation of master chart	1 week
13	Processing of data	2 weeks
14	Statistical analysis of data	1 week

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15	Writing of report	1 month
16	Presentation of report (Typing binding etc)	1 month

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ANNEX IV: BUDGET PLAN

No	Research activities	No. of personal required	Duration	Cost (in Birr)
1	Perdium for data collector (100 birr per day)	3	28 days	8,400
2	Perdiem for research team (200 birr per day)	2	30	12,000
3	Consumables (e.g. stationery)			4,200
4	Communication cost			2,000
5	Transport cost			5,000
	Total			31,600

ANNEX ANNEX V: - QUESTIONNAIRE GUIDE FOR SELF-HELP GROUP MEMBERS

1. GENERAL INFORMATION -HOUSEHOLD LISTING

1.1 Name of responder: - _____

1.2 Zone: - _____

1.3 Woreda (district): - _____

1.4 Kebele: - _____

1.5 Village: - _____

1.6 Age of the respondent

[1] =Below 18; [2] = 18-30; [3] = 31-50; [4] =above 50

1.7 Education status

[1] = Illiterate; [2] = 1-4 grade; [3] = 5-8 grade; [4] = 9-12; [5] = Certificate and above;

1.8 Religion

[1] =Protestant; [2] = Orthodox; [3] = Muslim; [4] = Other

1.9 Marital Status

[1] = Single; [2] = Married; [3] = Divorced; [4] = Widow

1.10. Family size of the responder

[1] = One to three; [2] = Four to six; [3] = More than six

1.11. Number of biological children

[1] = 1; [2] = 2; [3] = 3 [4] = 4; [5] = 5; [6] = 6; [7] = greater than 6; [8] = 0

1.12. Number of children not attending school

[1] = All are attending; [2] = 1; [3] = 2; [4] = 3; [5] = All are not attending

1.13. Reason for not attending, please specify

[1] = Low income; [2] = Below school age; [3] = School is too far; [4] = Other, please specify

1.14. Source of income for the family

[1] = Pity trading; [2] = Casual labor; [3] = Farming; [4] = Salaried work;

[5] = Dependent on husband; [6] = If other, please specify

1.15. Average household monthly income in birr

[1] = Below 300; [2] = 300 - 600; [3] = 601 - 800; [4] = Above 800

1.16. Head of the Household

[1] = Husband; [2] = Wife; [3] = Shared leadership; [4] = Single mom

1.17. Who make decision in the household?

[1] = Husband; [2] = Wife; [3] = Both

2. Household characteristics

2.1 Source of water during dry season

[1] = Piped water; [2] = Wells/Bore holes; [3] = Spring; [4] = River

2.2 Who is collecting water?

[1] = Wife; [2] = Husband; [3] = Children; [4] = Wife and children; [5] = all

2.3 How far is the water source (in meter)?

[1] = Less than half kilo meter; [2] = Half to one kilo meter; [3] = greater than one kilo meter

2.4 Toilet facilities

[1] = pit latrine without a slab or open pit; [2] = Good toilet facility with slab;

[3]= shared facilities of any type; [4]= no facilities

2.5 Cooking fuel

[1] = Fire wood; [2] = Charcoal; [3] = Electricity; [4] =Gasoline; [5] = All

2.6 Do you live in your own house?

[1] =Yes; [2] = Not;

2.7 If yes, what type?

[1] =Condominium; [2] = Privately owned house; [3] = other, please specify

2.8 If rental, how much do you pay monthly in birr?

[1] =less the 100; [2] = 100 -300; [3] = greater than 300

3. Reproductive behavior and intentions

3.1 Are you married?

[1] = yes; [2] = no; [3] = divorced; [4] = Widow

3.2 Do you have children?

[1] = yes; [2] = no; [3] if yes how many?_____

3.3 Do you have childbearing intention in the future?

[1]= yes; [2] = No

3.4 If yes, how many?

[1] = 1-2; [2] = 3-5; [3] = More than five

3.5 Have you ever attended training on family planning?

[1] = Yes; [2] = Not at all;

3.6 If yes to 3.5, how many?

[1] = Once; [2] = Twice; [3] = Three times; [4] = Four times; [5] = More than four

3.7 When did you get this training?

[1] = Before joining the SHG; [2] = After joining the SHG; [3] = Before and after

3.8 Do you use contraceptive methods?

[1] = Yes; [2] = No

3.9 If no to 3.8, what is the reason?

[1] =Lack of knowledge on how to use; [2] = Unable to decide on the use; [3]= Lack of money; [4]=Don't have any idea about family planning; [5] = If other, please specify

3.10 Who decide on the number of children?

[1] = Husband; [2] = Wife; [3] = Both

3.11 Do you immunize the children?

[1]=Yes; [2] = Not; [3] = Not applicable

3.12 If not for 3.11, what is the reason?

[1] = Lack of knowledge; [2] = Inaccessibility of health facilities; [3]= Lack of knowledge and Inaccessibility of health facilities; [4]=Not Applicable; [5] = If other, please specify

3.13 Your attitudes towards domestic violence?

[1] = Rejecting it; [2] = Accepting as the husband's right to "correct" an erring wife;

[3] = Consider beating as a sign of love; [4] = Although it is not right to beat someone, it is part of life and, hence, acceptable; [5] = 2 and 3; [6] = If other, please specify.

3.14. Do you know about AIDS and other sexually transmitted infections?

[1] = Yes; [2] = No

3.15 If no to 3.14, what is the reason?

[1] = Lack of exposure to information; [2] = Not interested to know; [3] = If other,

please specify.

3.16 Who has decision-making powers and economic control in the household?

[1] = Husband takes decisions alone; [2] Wife takes decisions alone; [3] = Husband and wife consulting with each other before making decision

4. Involvement in Income Generation Activities (IGAs)

4.1 Who is the bread winner of the family?

[1] = husband; [2] = Wife; [3] = Children; [4] = Both husband and wife; [5] Husband, wife and children; [6] I am single mom

4.2 Have you ever involved in any IGAs before you engaged in this project?

[1] = Yes; [2] = No; [3] If yes, what type of IGA?

4.3 What was the mode of economic income before you join the group?

[1] = Sell things outdoors; [2] = Garden vegetables; [3] = Fattening of sheep

[4] = Engage in preparing the baltena; [5] = Preparation and sell of Enjera;

[6] = If other, please specify

4.4 What is the mode of economic income since you join the group?

[1] = Sell things outdoors; [2] = Garden vegetables; [3] = Fattening of sheep

[4] = Engage in preparing the baltena; [5] = Preparation and sell of Enjera;

[6] = Started new IGA; [7] = If other, please specify

4.5 Did you get assistance from the project?

[1] = Yes; [2] = No

4.6 What kind of support did you get from the project?

[1] = Training support; [2] = Counseling support; [3] = Granted seed money; [4] = Loan;

[5]= New IGA skill; [6] = If other, please specify

4.7 What kind of training support

[1] = Benefits of economic empowerment for women; [2] = New IGA skills; [3] = Saving and its benefits; [4] = Business planning; [5] = Record keeping;

[6] = Market development; [7] = Family planning; [8] = If other, please specify

4.8 Does the project introduce new IGAs to the SHG? If yes, what are they? _____

4.9 What do you think are the outcome of economic empowerment in your group?

[1] = Better negotiation skills; [2] = Better access to information through contact with various people; [3] = Experience sharing; [4] = Develop self-esteem; [5] = Improve social value; [6] = Better decision-making capacity; [7] = Enable participation in public affairs;

[8] = If other, please specify

4.10 Have you been linked to government microfinance office within your respective district administration?

[1] = yes; [2] = no

4.11 What support did you get from government micro finance office?

[1] Receiving legal status for their businesses; [2] = Training; [3] = Loan services

[4] Securing work space; [5] = legal status; training and loan; [6] = Legal status and training; [7] = If other, please specify

4.12 What support you are receiving from the self-help group members?

[1] = Loan; [2] = Counseling support; [3] = Experience sharing; [4] = Social support

[5]= If other, please specify

5. Economic and livelihood condition of the household

5.1. What is/are the source/s of family income?

role of self help groups.....

[1] = Small business of preparing and selling enjera (Ethiopian flat bread);

[2] = Sheep fattening; [3] = Sell of labor; [4] =Government employed; [5] =; [6] =;

[7] =; [8] = if other, please specify

5.2 How many household members contribute to the family income?

[1] = husband and wife; [2] = wife; [3] = husband; [4] = husband, wife and children

5.3 What is the average monthly income of the household earned by all members of the household before you join SHG?

[1] =Below 300; [2] = 300 - 600; [3] = 601 - 800; [4] =Above 800

5.4 Current estimated average monthly income of the household earned by all members of the household:

[1] =Below 300; [2] = 300 - 600; [3] = 601 - 800; [4] =Above 800

5.5 Is your saving capacity in increasing order?

[1] = Yes; [2] = No; [3] = No change; [4] = Don't know how of detecting the change

5.6 Had there been any increase in the borrowing capacity?

[1] = Yes; [2] = No; [3] = No change; [4] = Don't know how of detecting the change

6. Family income utilization pattern before and after you join SHG?

6.1 Change on income utilization pattern of the family after joining SHG (comparing the situation before joining the SHG).

SN	Description	The same	Lower	Higher
6.1.1	Food			
6.1.2	Clothing			
6.1.3	Utilities			
6.1.4	Children education			

6.1.5	Household furniture
6.1.6	Savings
6.1.7	New IGA
6.1.8	Asset building
6.1.9	Other, please specify?

6.2. Number of meal of the household per day?

[1] = 1; [2] = 2; [3] = 3; [4] = More than 4

7. SAVING PATTERN

7.1 What is your current total saving? _____

7.2 Is there any difference in your saving between before and after you join the SHG?

[1] = Yes; [2] =No; [3] = No difference

7.3 Which one is greater?

[1] = After I join SHG; [2] = Before I join SHG; [3] = All the same

7.3 Do you have plan for your saving?

[1] =Yes; [2] = Not

7.4 If yes to 7.3, what is the plan?

[1] = Expand the existing business; [2] = To be individual entrepreneur; [3] = Send children to better private school; [4] = Increase family expenditure; [5] = Asset building [6] = If other, please specify_____.

Change on socio-economic status after joining SHG _____

SN	Description	The same	Increased	Decreased	Remark
----	-------------	----------	-----------	-----------	--------

8.1	Literacy/Education
8.2	Access to credit sources
8.3	Asset building
8.4	Family income
8.5	Skills development
8.6	Awareness on HIV/AIDS and other diseases
8.7	Awareness on family planning
8.8	Others (specify)

9. DECISION-MAKING POWER OF SHG MEMBERS IN THEIR FAMILY AFFAIRS

Who decides on the below areas: -

SN	Areas	Before joining SHG			After joining SHG		
		Wife	Husband	Joint	Wife	Husband	Joint
9.1	Family planning (deciding on the Number of children)						
9.2	Family expenditure						
9.3	Asset building						
9.4	Loaning						
9.5	Savings						
9.6	Education of children						
9.7	Starting new business (IGA)						
9.8	Family health care						
9.9	Participation in social activities						

STRUCTURE AND FUNCTION OF Self-help groups

Size of your SHG ? _____

Yearly Saving Patterns of SHG Members (in group)

[1]= Below 300; [2] = 300 – 600; [3]= 601 – 800; [4]= Above 800

Types of saving?

[1]= Required saving; [2] = Required and optional saving

Weekly saving

[1] =less than or equal to birr 5 ; [2] =greater than or equal to birr 5

Frequency of meeting

[1]=Weekly; [2] =In two weeks' time; [3] =Monthly

Level of attendance in group meeting in the last three months

[1]= Attended all meetings; [2] = Attended half of the meetings; [3]= Attended less than half

Agenda for meeting

[1]= none financial agenda; [2] = financial agenda

Meeting place

[1]= member/ representatives house; [2] =community resource centers

Thank You.

ANNEX VI - INTERVIEW GUIDE

(for SHG member's focus group discussion)

IGNOU Graduate School of Social Work; Questions posed to the selected SHG members

Information regarding the respondent families' Economic status and livelihood

1. What is/are the source/s of family income? _____
2. How do you explain change in your family income?
3. Is there any change in your workload? How do you compare your workload before you involve in the SHG and after? (Amount of work for the same wage, if you are employed)
4. Since you join SHG, had there been any increase in your savings capacity?
5. Since you join SHG, had there been any increase in the borrowing capacity? And how?
6. Since you join SHG, had there been any increase in your family's consumption pattern (food, clothing, medication, children's education, household furniture, frequency of meals per day)?
How do you explain this?
7. How the situations changed?(if there is any change) _____
8. Members size when started and members size now
9. Members dropped out and the reason for drop out
10. Number of new members
11. Admission criteria for new membership

Social, Economic and Political Empowerment of the SHG Members Social Empowerment

(The below table will be filled comparing the situation before you get involved in the SHG)

SN	Description	Improved	No change	Worse
1	Equal status, participation and decision making			

role of self help groups.....

power at house hold level				
2	Access to information.	Better	No change	Worse
3	Courage to face life in any circumstance.	Better	No change	Worse
4	Confidences to speak, think independently, analyze problems and come to conclusions.	Better	No change	Worse
5	Domestic violence	Reduced	No Change	Worse
6	Improvement in value system, relationships, harmony at the family level.	Better	No changes	Worse
7	Enhanced social respect both within and outside the family.	Enhanced	No change	Worse
8	To improve the level of people's participation in developmental programs.	Improved	No change	Worse

Economic Empowerment

(The below table will be filled comparing the situation before you get involved in the SHG

SN	Description			
1	Access to financial resources outside the household	Greater	Less	The same
2	Vulnerability to crisis situations like famine, flood, riots, death/accident in the family.	Reduced	Increased	The same
3	Livelihood skills	Improved	Worse	The same
4	Income earning capacity (improved or worse).	Improved	Worse	The same
5	Access to outside market and procurement agencies.	Better	Worse	The same
6	Access to independent income.	Better	Worse	The same
7	Own income, and the power to retain / save such income and use it at own discretion.	Increase	Decrease	The same

		role of self help groups.....		
8	Do you participation in household decision on how money will be spent.	Yes	No	The same
9	Involve in control over of the family resources.	Improved	Worse	The same
10	Income generation oppportunity.	Improved	Worse	The same
11	Is migration reduced or increased	Reduced	Increased	The same

Political Empowerment

Would you please briefly describe the differences after you get involved into the SHG?

SN	Description	Better	The same	Worse
1	Access to household property rights			
2	Access to household asset			
3	Participate in the household decision-making			
4	Gain access to community resources and welfare programs			
5	Participation in local election/democratic processes			

ANNEX VII - KEY INFORMANT INTERVIEW GUIDE

(for Self-help groups Leaders)

IGNOU Graduate School of Social Work; Part I: Background Questions

A. Respondent Identification

1. Interview Code _____ Date of Interview: _____
2. Sex of the Respondent: _____
3. Age of the respondent: _____
4. Residence of the respondent: Town: _____ Kebele: _____
6. Name of the SHG he/she belongs to: _____
7. Duration in the SHG (when did he/she join the SHG)? _____
8. Level of participation (responsibility in the SHG): _____
9. Marital status: _____
10. Level of Education: _____
11. Religion: _____

B. Family situation

13. How many people usually live in your household?
No. of children (up to 18): _____ No. of adults (19 and above) _____

C. ABOUT ORGANIZATION

About SHG

14. How many members are in your group? _____
15. Is the group size increasing, decreasing, or stable? _____
16. When you joined the group? In _____

17. Who you elected as a leader? _____
18. What major activities does your SHG performed so far? _____
19. How much money does your group saved so far? Socio-economic impact of Self Help Groups ...
20. Is the group saving increasing or decreasing?
21. What are the main livelihoods of your SHG members?
22. What IGAs do the members involved in so far?
23. What working relationship do you have with the concerning government, Non-government offices working in the area?
24. What challenges did you face and how did you solve it/them?

Thank You

ANNEX VIII INTERVIEW GUIDE

(for the project coordinating Staff)

IGNOU Graduate School of Social Work;

1. Background Information

1.1. Name of the organization

1.2. Type of organization:

1.3. Location: Sub City Kebele Telephone

2. Project Description

2.1. Vision and mission of the project _____

2.2. Project activities and services being provided _____

2.3. Project outreach service coverage area _____

2.4. Project beneficiaries' _____

2.5. Total number of the project beneficiaries: Male: _____ Female: ____ Total: _____

ask for gender proportion (Ask for detailed elaboration if there is major variation in the percentage of male and women ratio) _____

3. Operational definitions

3.1. Self-help group:

3.2. Cluster level Association: _____

3.3. Number of SHGs _____

3.4. Number of CLAs _____

4. How do you explain the impact, cost efficiency, and sustainability of the project? _____

5. Total annual budget for your programs _____

role of self help groups.....

6. Profession :(please list down)

7. Is there any proposal for future project extension? _____

8. If you have additional comments. _____

Thank You

ANNEX IX: INTERVIEW GUIDE
(for Kebele officials)

IGNOU Graduate School of Social Work; Question to kebele officials

1. How many poor people live in you kebele? What is the trend looks like?

(Increase/decrease)?

2. What are the major means of livelihood of the people in this area?

3. What is the role of the kebele in mitigating the effect of poverty?

4. Does your kebele has any kind of assistance program to poor people who live in the kebele? If yes, what kind of support do you give and what are the bases to be eligible for support?

5. What do you think should be the role of NGOs in fighting poverty?

6. What are the major problems of the Kebele, which hinders its activities?

7. What do you propose to overcome the problems of poverty in the Kebele?

8. What is the significance of CHSFS Hossana in poverty alleviation in your kebele?

9. Additional comment if any?

Thank You

ANNEX XI: TRANSLATED QUESTIONNAIRE

K[^]e }Ñ' }uLf }₄}zÒË nM SÖÃp

1. }₄[^]e }Ñ' u<É" }vLf }ÖnLÃ S[í

1.1 eU _____

1.2 µ" _____

1.3 "[Ç _____

1.4 kuK? _____

1.5 cđ' _____

1.6 ÉT@ _____

[1] < 18' [2] 18-30' [3] 31-50' [4] >50

1.7 }₄fUl' f Å[í

[1] ÁM}T[' [2] 1-4 ;öM' [3] 5-8 ;öM' [4] 9-12 ;öM [5] c' }öÿ? f " ÿ²=Á
uLÃ

1.8 GÁT*f

[1] ya,e "f ' [2] *,,Ê;e' [3] S<eK=U' [4] K?L

1.9 }₄Öw%o G<'@

[1] ÁLÑv ' [2] ÁÑv' [3] }₄}ó ' [4] vM }₄V}vf

1.10 }₄u?}cw w³f

[1] Ÿ1 - 3 ' [2] Ÿ4 - 6' [3] Ÿ6 uLÃ

1.11 }₄}KÆ MĐ, w³f

role of self help groups.....

[1] 1& [2] 2' [3] 3& [4] 4& [5] 5& [6] 6& [7] ĚÉef uLĀ

1.12 fUI'f u?f ÁMÑu< MĐ, w³f

[1] G<K<U ĀT^K<& [2] 1' [3] 2& [4] 3& [5] G<K<U ,ĀT\U&

1.13 ¾TĀT\uf U_i"Áf

[1] um ¾Ñu= U"ß ÁKS*\& [2] ÉT@Á†"< eLMĀ[c'

[3] ¾fUI'f u?- S^p' [4] K?L&

1.14 ¾u?}cu< ¾Ñu= U"ß

[1] 'e}— "ÓÉ& [2] ¾Ñ<Muf e^' [3] Ów'"& [4] ¾ĀS"" }ŸóĀ&

1.15 ,T"Ā ""H© ¾Ñu= U"ß uw'

[1] <300& [2] 300-600' [3] 601-800& [4] >800

1.16 ¾u?~ ,v" ^ T""<;

[1] vM& [2] T>ef' [3] vM" T>ef uŌ^& [4] "f w%o" ¾UfS^"< u?f&

1.17 "<d'@ cŪ"< T""<;

[1] vM& [2] T>ef' [3] vM" T>ef uŌ^&

2. ¾u?}cw G<'@

2.1 u?}cu< "<H ¾T>ĀÑ-""< Ÿ¾f ""<;

[1] ¾vD"vD ""<H& [2] ¾Ñ<ÉŌÉ ""<H' [3] ¾U"ß ""<H& [4] ""'&

2.2 ""<H ¾T>kÇ""< T""<;

[1] T>ef& [2] vM' [3] MĐ:& [4] T>ef" MĐ:& [5] G<K<U&

2.3 ¾"<H U"ß Ÿu?f U" ÁIM Ā`nM;

[1] 0.5 Ÿ=.T@& [2] 0.5 - 1 Ÿ=.T@' [3] Ÿi Ÿ=KA T@f' uLÃ&

2.4 ¼i" f u?f ŸÑMÓKAf

[1] f"i Ñ<ÉÕÉ& [2] uØ\ G<'@ ¼}c^' [3] ¼Ò^ i" f u?f& [4]
¼i" f u?f ¼KU&

2.5 UÓw ¼T>ueMuf G<'@

[1] uTÑÊ "Úf& [2] ŸcM' [3] Ÿ?K?if]j& [4] Ò'& [5] G<K<U&

2.6 u^d:G< u?f " < ¼Uf* \f;

[1] Ÿ-"& [2] ŸÃÅKU'

2.7 Ÿ-" Ÿj' U" ŸÃ' f u?f;

[1] e"ÊT>'>¼U& [2] uÓM ¼}c^ u?f' [3] K?L Ÿj' ÃÑKí _____
_____&

2.8 ¼Ÿ=^Ã Ÿj" ¼;" ;ðÁ"< U" ÁIM " <;

[1] <100& [2] 100-300' [3] >300&

3. ¼e' }ªMÊ ØÁo

3.1 ŸÓw}ªM;

[1] Ÿ-& [2] ŸLÑvG<U' [3] }óf%oKG<& [4] ¼fÇ' ŸÒ_ V,w—M&

3.2 MÐ< ŸLD<G<;

[1] >& [2] ¼K<U' [3] >" Ýj' U" ÁIM;_____

3.3]ÚT] MĐ:" ¼S"<KÉ Gdw >L<G<;

[1] >& [2] ¼K"U'

3.4 >- Ýj' U"ÁIM;

[1] 1-2& [2] 3-5' [3] >5&

3.5 uu?}cw Ux'@ LĂ eMÖ" >Ó~}ªM;

[1] >& [2] >LÑ-G<U'

3.6 >- Ýj' U" ÁIM Ñ>²?

[1] >È& [2] G<K,' [3] fe,& [4] >^,& [4] Ý,^f uLĂ

3.7 eMÖ"“<" SŠ >Ñ-i;

[1] u^e >Ñ' ÝSÁ^È, uòf& [2] u^e >Ñ' Ý}Á^ÈG< u%EL'

[3] ÝSÁ^È, uòf "Ç=G<U u%EL&

3.8 ¼u?}cw Ux'@ ²È fÖkT>ÁKi;

[1] >"& [2] >MÖkUU ' [3] ØÁo"< >ÁSKÝ}U&

3.9 ÝLĂ ÁK"< ØÁo (3.8) >MÖkUU Ýj' U;"Á~ U"É"“<;

[1] >ÖnkS<" >KT"p& [2] S"“c" >KS%oM' [3] Ñ"²w Txf&

[4] Ó"³u? Txf& [5] K?L Ýj' ÁÑKí_____

3.10 MĐ< KS<<KÉ ¼T>“e”< T”<;

- [1] vM& [2] T>ef' [3] G<K-U&

3.11 MĐ<” >eÿfv:&EM;

- [1] >-& [2] >Leÿ}wÿ<U' [3] ØÁo”< >ÅSKÿ}”U&

3.12 KØÁo 3.11 >ÅÅKU ÿj' Uj”Á- U”É”<;

- [1] Ó”³u? T×f& [2] ¼Ö?” }sU >KS*” [3] 1 “ 2&

- [4] ØÁo”< >ÅSKÿ}”U& [5] K?L ÿj' ÅÑKî _____
-

3.13 uvKu?f ¼T>Á`ew~ Ønf uT>SKÿf ÁKAf” >SK”ÿf;

- [1] >MkuK”<U& [2] ¼vM Swf ”<' [3] ¼õp' SÓKÝ ”<&

- [4] Mj vÃj”U kuK²KG<& [5] 2 “ 3 [6] K?L ÿj' ÅÑKî _____
-

3.14 eK >?Ée“ u”c=w ¼T>}LKñ ui -<” Á”<nK<;

- [1] >” & [2] >L”<pU'

3.15 KØÁo 3.14 >L”<pU ÿj' Uj”Á- U”É”<;

- [1] KS[í p`w >KSj’@& [2] KT’p >KSðKÓ' [3] K?L ÿj' Åw^^ _____
-

3.16 ¼u?}cw ¼Ñ”²w >e}ÇÁ” uT>SKÿf ¼T>“e”< T”<;

- [1] ¼u?~ >v”^ w%o”<”& [2] ¼u?~ T”^ [3] G<K-U uxU^

4. uÑu= TeÑ— LÃ ÁK }dfö

4.1 ¼u?}cu<” Ñu= U”ß ¼}Sc[}]”< uT” LÃ ”<;

[1] ṽˆˆ< LĂ& [2] Tˆˆ' [3] MĐ& [4] ṽˆˆ " Tˆˆ& [5] ṽˆˆ' Tˆˆ "Ç=G<U
MĐ' [6] w%oÂ" " < MĐ' ¾Te}ÇÉ[" <

4.2 uÑu= TeÑ— e^ LĂ }dfđˆ < Áˆ <nK<;

[1] ṽˆˆ& [2] :Lˆ <pU' [3] ṽˆˆ' Ÿj' ¾Ñu= TeÑ— e^ ṽˆˆ'f _____
_____ &

4.3 ^e ṽˆˆ' ŸSĂ^Ëf- uòf ¾Ñu= U"ß ¾'u[" < e^ U"É" <;

[1] ¾}KÁ; 'Ñaˆ" S"ÑÉ Ç` SgØ& [2] ¾Ōa ṽjMf SgØ' [3] Ÿwf TĂKw& [4]
¾vMfˆ e^& [5] "Ë^ SgØ' [6] K?L

4.4 u^e ṽˆˆ' Ÿ}Ă[í u%EL ¾Ñu= U"ß- U"É" <;

[1] ¾}KÁ; 'Ñaˆ" S"ÑÉ Ç` SgØ& [2] ¾Ōa ṽjMf SgØ'
[3] Ÿwf TĂKw& [4] vMfˆ& [5] "Ë^ SgØ' [6] ṽÇ=e ¾Ñu= TeÑ— e^
[7] K?L Ÿj' ĂÑKí _____

4.5 ¾yaËif ÉÒö ṽÓ}ˆ < Áˆ <n;

[1] ṽˆˆ& [2] :LÑ-G<U'

4.6 U" ˆĂ'f ÉÒö ṽÓ}ˆ aM;

[1] ¾eMÖ“ ÉÒö& [2] ¾Uı' ṽÑMÓKAf' [3] e^ KSËSˆ ¾Ñ"2w ÉÒö&
[4] wÉ'& [5] ¾iKAf eMÖ“ uÑu= TeÑ—' [6] K?L Ÿj' ĂÑKí _____

4.7 U" ˆĂ'f eMÖ“ ṽÑ- <;

[1] ṽÖnLĂ eMÖ“& [2] ¾iKAf eMÖ“

[3] lÖv“ ØpS< uT>M eMÖ“ ›Ó~%oKG<& [4] ¾”ÓÉ pÉ ’Óĭf&

[5] S’Ñw ›ÁÁ’ LĂ’ [6] Ă”u— ›ÁÁ’ LĂ’ [7] u?}cw Ux’@ LĂ’

[8] K?L "K Ăw^^ _____

4.8 ¾4yaĒj~ ›Ç=e ¾4Ñu= TeÑ— 2È }e}ª~<s:%EM “Ă; ›- Ÿj’ U” ›Ă’f; _____

4.9 u,=ç*T> ›pU“ SÔMuf” ”Èf Ă[Æ M;

[1] ŸÑ, Ò’ ¾4SeTTf ›pU SÔMuf& [2] KS[í p’w SJ”

[3] MUÉ M”<’<Ø TÉ[Ó& [4] u^e S}TS”” TÔMuf&

[5] ¾4}hK ¾4Tlu[cv© Ó”3u? TÓ-f’ [6] ¾4S”c” ›pU TÔMuf’

[7] uTlu[cv© ’Ña: }dfö TÉ[Ó’ [8] K?L "K Ăw^^ _____

4.10 KS”ÓYf ¾4Ñ”2w }sTf Ò’ c’}’< Á”<nK<;

[1] ›-”& [2] ,L”<pU’

4.11 K4.10 ›- Ÿj’ SMc< U” ›Ă’f ÉÒð :Ñ-<;

[1] wÉ’& [2] ¾4Uj’ ›ÑMÓKAf’ [3] ¾4MUÉ M”<’<Ø&

[4] ¾4Tlu^© ÉÒð& [5] K?L Ÿj’ Ăw^^ _____

5. ¾4=ç*T> ”Ç=G<U ›ÖnLĂ u?}cu<” ¾4T>SKŸf

5.1 ¾4u?}cu< ¾4Ñu= U”B U”É”<;

role of self help groups.....

[1] 'e]— "ÓÉ "Å "Ë^ SgØ& [2] Ýwf TÁKw' [3] ¾Ñ<Muf e^& [4] ¾S"Óef e^& [5] K?L "K ÆÑKí

5.2 Ku?}cu< ¾Ñu= U"ß ¾)'< e"f c-< "†<;

[1] "f" >vf& [2] "f" [3] >vf& [4] "f":vf " MÐ:&

5.3 ¾u?}cu< >T"Å ¾Ñu= SÖ"

[1] <300& [2] 300-600' [3] 601-800& [4] >800

5.4 ¾Ñu= U"ß- ÁÅÑ ";<;

[1] >-& [2] >ÅÅKU' [3] K"<Ö<" SK¾f >M%oMÿ<U&

5.5 ¾SuÅ' >pU- >ÉÖM;

[1] >"& [2] >LÅÑU' [3] SK¾f >M%oMÿ<U&

6. ¾Ñ"²w >e}ÇÁ'w uT>SKÿf

6.1 ¾Ñ"²w >Önku" uTSKçf ¾ ; K"<Ù<

.l.	¾e^"< -Å'f	K"<Ø ¾K"<U	k"dDM	ÚUbM
1	UÓw			
2	Mwe			
3	K?KA< ldle			
4	¾MÐ< fUI'f			
5	¾u?~ ldle			
6	lÖv			

role of self help groups.....

7	›Ç=e ¾Ñu= U"ß			
8	sT> "w[f			
9	K?L "w[f			

6.2 uk" e"f Ñ>²? ÁSÑvK<

[1] 1& [2] 2' [3] 3& [4] Ý^f Ñ>²? uLÁ&

7. IÖv

7.1 ›G<" ¾qÖu<f w' _____

7.2 u^e ›Ñ' ÝSÁ^Ëf- uòf" ›G<" ÁK<f" IÖv SÖ" ÁÇÉ\

7.3 ¾f—˘ ÁuM×M

[1] ÝSÁ^Ë, uòf& [2] ÝSÁ^Ë, u%EL' [3] M¿'f ¾K<U&

7.4 KIÖv- pÉ ›KAf;

[1] ›" & [2] ¾K^U'

7.5 K7.4 ›" Ý' U"E"˘ pÉ-

[1] "ÓÈ" Teóóf& [2] MĐŠ" "Á }gK fUI'f u?f KSLi'

[3] sT> "w[f SÓ³f& [4] K?L ÝL ÁÑKê&

8. u^e ›Ñ' Ý}Á^ì u%EL T u^© "Ç=G<U ›=ç*T>Á"˘ K'<Ø "K

.l.	¾e^˘˘ Á'f	K"˘Ø ¾K"˘U	k"dDM	úubM
-----	-----------	------------	-------	------

role of self help groups.....

1	¾fUI' f Å[í			
2	¾SuÅ' »pU			
3	sT> "w[f			
4	¾u?}cu< Ñu=			
5	¾S<Á jIKAf			
6	u>?< »Äy= "Ç=G<U uK?KA< ui -< LÃ ÁK Ó"¾u?			
7	uu?}cw Ux'@ LÃ ÁK Ó"¾u?			
8	K?L "K Åw^^			

9. ¾'<d'@ »cxØ LÃ ÁK jdfö

}.l.	¾}dfö »Ä'f	ÿSÅ^Ëf- uòf			ÿSÅ^Ëf- u%EL		
		T^	»v^^	G<K-U	T^	»v^^	G<K-U
1	¾u?}cw Ux'@						
2	¾Ñ"²w »ÖnkU						
3	sT> "w[f						
4	wÉ'						
5	lÖv						
6	¾MÐ< fUI' f						
7	»Ç=e ¾"ÓÉ e^						
8	¾u?}cw Ö?"						
9	¾Tlu^© }dfö						

¾^e }Ñ' }sU ÓMÓKAf

1. ¾^e }Ñ' Tlu^:G< ¾c"< lØ' _____
2. }S © }T"Ä lÖv:G<
 - [1] <300& [2] 300-600' [3] 601-800& [4] >800
3. ¾lÖv"< }Ä'f;
 - [1] SÄu— lÖv& [2] SÄu— "Ç=G<U SÄu— ÁM)' lÖv'
4. dU" © lÖv SÖ"
 - [1] < 5 w' [2] >5 w'
5. ewcv"< ¾T>"H@Ä"<
 - [1] udU"f& [2] uG<Kf dU"f' [3] u"&
6. vKð"< fef "" ¾vLf }dfö
 - [1] G<K<U }dfð^M& [2] ¾ewcv"< ÓTi }dfð^M'
 - [3] ÝÓTi u < 'u' }dföÄ'
7. ¾ewcv"< }Ë"Ç U" 'u'
 - [1] Ñ"²w 'i ÁM)'& [2] Ñ"²w 'i ¾)"
8. ¾ewcv"< x
 - [1] ¾vLf S*]Á& [2] ¾Tlu[cw }sU'

"ScÓ"K"!!!

Ý}S[Ö< ¼Tlu\ ›vLf Ö' ¼}Á[Ñ nK UMMe

1. ¼u?}cu< ¼Ñu= U"ß U"É" <; _____

2. uu?}cu< ¼ ¼" <" K" <ß Te[Çf ÄLK< _____

3. ¼e^ Ý" K" <Ø ›e} <KªM; ÝSÄ^Ëf- uòf " ›G<" ÁK" <" G<'@ T'ÇÄ' ÄLK<; _____

4. Ý}Á^ì ËUa ¼Ñu= U"ß- ÚUbm; _____
5. ¼SuÁ' ›pU-e ÔMw...M; _____
6. ¼u?}cu< ¼SÒÑw' ›Kvue' Ö?" fUI' f "Ç=G<U ¼u?}cw Idle G<'@ ÚUbm; _____

7. c=Á^ì ¼'u[" < ¼u?}cw IØ' _____
8. ›G<" ÁK" < ¼u?}cw IØ' _____

9. ÝTlu\ Ás[Ö< c-›K<; "K< U;"Á~ ÄÑKî _____

10. u?}cu< LÄ ¼}ÚS\ c-› w³f _____

11. ›ÇÇ=e "Ä THu\ ¼T>Ñu< c-› ¼TÁTELD†" < Sed' f _____

Tlu[cv©' >=¢*T>Á© "Ç=G<U þK+"© >pU TÔMuƒ ²<]Á u^e >Ñ' Ÿ kñ u%EL Á"ÇÉ'

.l.	¾ƒŸ<[ƒ >p×Ÿ<	hiLDM	K"<Ø ¾K"<U	wdDM
1	Ÿ<M S"e"	hiLDM		
2	¾S[Í >p`xf			
3	'<a" KSssU l'Ö"ƒ			
4	¾S"Ñ' Gdw ¾STS"Úƒ " 'Óa<" ¾Sö ƒ >pU			
5	¾u?ƒ "<eØ Ønf	k"dDM		
6	¾vM" ¾T>ƒ eUU'ƒ	hiLDM		
7	u}KÁ; ¾Tlu[cw MT, < LÃ }dfö	hiLDM		

¾=¢*T> ShhM" uT>SKŸƒ u^e >Ñ' Ÿ kñ u%EL ¾ ; K"<Ù<" Ÿ < ¾}Ökc<ƒ" Á"ÇÉ'

.l.	¾ƒŸ<[ƒ >p×Ÿ<	úubM	k"dDM	K"<Ø ¾K"<U
1	Ÿu,cu< "<Ü ¾Ñu= U"à<	úubM	k"dDM	K"<Ø ¾K"<U
2	K:ÅÖ }Öm'ƒ	k"dDM	úubM	\$
3	ilKAƒ	hiLDM	¾Ÿó ""<	\$
4	Ñu= ¾TeÑ-ƒ >pU	\$	\$	\$
5	Ñu= ¾TðLKÓ >pU	\$	\$	\$
6	^e" KS%oM ¾T>Á[Ó ¾Ñu= TeÑ— e^	\$	\$	\$
7	uÓM ""<d'@ ¾T>cØuf Ñu=	\$	\$	\$
8	uu?}cw ""<d'@ }dfö	\$	\$	\$
9	u?ƒ Kq ScÁÉ	\$	\$	\$

role of self help groups.....

þK+"" uTSMÿf

u^e ›Ñ' Ÿ kñ u%EL uT>ÿ}K<f ¼fÿ<[f ›p×ÿ- LÃ ÁKAf" ›e}Á¼f ÃÓKi<'

}.l.	¼fÿ<[f ›p×ÿ-	}hiLDM	K"<Ø ¼K"<U	wdDM
1	¼sT> "w[f ¼vKu?f'f Swf			
2	¼sT> "w[f ¼SÖku Swf			
3	uu?}cw "d'@ }dfö			
4	¼Tlu[cw Gw,," SÖku			
5	U'ÿ- LÃ ¼SU[ØU J' ¼SS[Ø }dfö			

"ScÓ"K"!!!

34}S[Ö< c-< nK UMMe

1. 34}ÖÁm"< eU _____ k" _____
2. 34}ÖÁm"< ë _____
3. 34}ÖÁm"< ÉT@ _____ Ý}T _____ kuK? _____
4. 34^e }Ñ²< eU _____
5. u^e }Ñ²< 34q₂uf Ñ²>²? (u;Sf) _____
6. 34}dfö- SÖ" (Mj) _____
7. 34Öw%oo G<'@ _____
8. 34fUI' } Å[í _____
9. GÄT*f _____

34u?}cw G<'@

10. uu?}cw- 34T>* \ c-< lØ' _____ lí" f lØ' _____ 34^am-< lØ' _____

eK ^e }Ñ²<

11. `e- vK<uf ^e }Ñ' ÁK< }vLf lØ' _____
12. 34}vLf lØ' 34ÚS[" "Ä"e 34k'c _____
13. ^e }Ñ²<" 34}kLkK<f SŠ ";< _____
14. 34^e }Ñ²< }Ö] }É'Ñ"< 34}S<f T"" ";< _____
15. ^e }Ñ'- U" U" c' ...M; _____
16. ^e }Ñ'- U" ÁIM qØvDM; _____
17. lÖv"< 34ÚS[" "Ä"e 34k'c; _____
18. u^e }Ñ'- 34 kñ }vLf 'ca 34}Sc[]"< U" LÄ ";< _____
19. 34^e }Ñ'- }vLf 34}d}ñuf" 34Ñu= TeÑ— Ä²'\
20. ÝS"Óe © ,"Lf Ò' ÁL.G< 34e^ Ó""<'f U"É""<; S"Óe © "MJ' É'İ,,e Ò'; _____
21. 34ÑÖT.G< }ÓÇa,,e U" U"É"f""<; "Èfe }dKó,%E†""< _____

ScÓ"KG<!!!

KÉ'ĩ- c^}™, ¼k[u SÖÃp

ÖnLÃ S[í

1. ¼É'ĩ~ eU_____
2. É'ĩ- ¼}cT^uf e^_____
3. ¼É^h'_____

ýaËj~" ¼T>SKÿf S[í

1. ¼É'ĩ~ ^°Ã_____
2. ¼ýaËj~ e^-<_____
3. ýaËj~ ¼T>Ápóf"< x -< (kuK?Áf)_____
4. ¼ýaËj~ }ÖnT>-<_____
5. ¼ÖnLÃ }ÖnT>-< (ukØ "Ç=G<U kØ}— vMj' SMÿ< ¼}Öks<)

""É_____ c?f_____ ÖpLL

ANNEX XII. CURRICULUM VITAE

Mobiler+251911692372, +251922114938 OR +251911855544

P.O. BOX 26220 Code 1000 Addis Ababa, Ethiopia

E-mail: tilahunabegaz@yahoo.com or tilabegaz08@yahoo.com or tilabegaz@yahoo.com

1. PERSONAL DATA

Date of Birth October 1, 1978

Sex Male

Marital Status Married

Nationality Ethiopian

2. EDUCATIONAL BACKGROUND

2.1. Summary of Education

Master in social work (MSW), Master (MSC) in transformation in work place, post graduate certificate in transformation in work place, Master in Christian counseling, BA in Sociology and Social Administration, BA in management, BA in Business administration and Information system (BAIS), LLB Law (in the progress), ATH (withdrawal) in Theology, Political Science & International Relation (BA some courses), Diploma in management, certificate in teaching, certificate in computer. PhD in Sociology in the progress but currently with drawl, Developmental psychology in the progress, MBA in the progress

2.2. Higher Education

SN	Educational Level	Field of study	University	Graduation time	
2.2.1.PhD and MASTERS STUDY					
1	PhD student	Sociology	Addis Ababa University , Ethiopia	in the progress	
2	Master in social work (MSW)	Social Work	Addis Ababa University , Ethiopia	July, 2010	
3	Master in Art (MA)	Christian Counseling	Grace graduate college and Vision international university	2010	
4	Master in Art (MA)	Developmental Psychology	Addis Ababa University , Ethiopia	course is completed	
5	Master of science(MSc)	Transformation in the Work place	Staffordshire university, UK	in 2013	
6	MBA	Business Administration	Alpha University College	in the progress	
2.2.2.POSTGRADUATE CERTIFICATE					
	Postgraduate certificate	Transformation in the Work place	University of Manchester, UK	2009	
2.2.3.FIRST DEGREE					
1	Bachelor of Art (BA)	sociology and social Administration	Addis Ababa University , Ethiopia	2006	
2	Bachelor of Art	Management	Alpha University	2006	

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	(BA)		College		
3	Bachelor of Art (BA)	Business Administration and information system (BAIS)	Addis Ababa University , Ethiopia	2008	
4	LLB	Law	Mekele University, Ethiopia	In the progress	
5	BTh	Theology	ETC	Some courses	withdrawal
6	BA	Political science and international relationship	Addis Ababa university	Some course	
2.2.4.DIPLOMA					
1	college Diploma	Management	Alpha University College	2002	
2.2.5.Certificate					
	professional certificate	Teaching	Dessie teacher training institute	1996	

2.2. Higher School

- Academic stream Adjibar senior secondary school Adjibar, Ethiopia, Tenata Woreda, South Wollo Zone Adm. Amhara region, Ethiopia

3. TRAINING

- Computer Certificate in Microsoft words, Microsoft excel, Microsoft access, Microsoft PowerPoint, Microsoft outlook, Internet utilization.
- Christian communication world vision Ethiopia, Antsokia ADP, Ethiopia

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- Business processing and Re-engineering Ethiopian management institute, Addis Ababa Ethiopia
- Organizational structure, Ethiopia management institute, Addis Ababa Ethiopia
- Public service delivery, civil service Ethics and change management, Ethiopian civil service college, Addis Ababa Ethiopia
- German language, German cultural institute, Addis Ababa Ethiopia
- Disaster prevention, Tear fund regional office, Addis Ababa Ethiopia
- Photographing , Dorcas Aid, Addis Ababa Ethiopia
- GIS (Geographic Information System), Ethiopian Kale Heywet Church
- Training of trainers of psychosocial care worker by cooperation Addis Ababa university school of social work, CDC, university of Illinois Jane Addams college of social work, institute of social work Dares salaam
- Participatory Need Assessment , Dorcas Aid international

4. PROJECTS AND TEAM WORK

- BPR (Business processing Re-engineering) team member at least for one year The Secretariat of The House of Federation, Addis Ababa, Ethiopia
- Vice Chairman of organizational structure team, The Secretariat of The House of Federation, Addis Ababa, Ethiopia
- Worked in different committees like Recruitment and selection committee member, Bid committee chairman, Discipline committee member, training and development committee member, finance and logistic committee chairman, sponsorship committee chairman

5. WORK EXPERIENCE

5.1. Summary

I have worked as Branch Manager, Integrated orphanage Center (Orphanage project) coordinator, human resource division head, Administration and finance service head, Administration department head, Commercial department head, senior personnel officer, personnel clerk, Accountant, teacher and other part time work.

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Regular works

TIME	ORGANIZATION	TITLE	DUTY & RESPONSIBILITY	REMARK
March1/2013 to present	Hope Enterprises	Branch Manager	Manage the overall work of Hope enterprises Addis Ababa branch; child development, school (Kg-High school), technical and vocational center, feeding center , community base education, finance and other works	Managerial position
May 2007- February 30/2013	Ethiopia Kale Heywet Church Development program	orphanage center Coordinator, program officer	Coordinate, Sebeta Orphanage Center over all activities	Managerial Position
March 2007- May 2007	Debrezeyit Food Industry	Head of commercial department (acting)	Coordinate and manage purchasing raw materials activities, marketing, selling and market research teams and activates	Managerial position
June 26/2006- July 07/2006 & Aug 29/2006- Jan 15/2007	Secretariat of The House of Federation	Head of administration and Finance service (Acting)	Coordinate and manage HR division, Finance and budget Division, General service and purchasing division	Managerial position
July 2004- Sep 2005	Secretariat of The House of Federation	Senior personnel officer	Handel recruitment activities, administration correspondences, etc	
Jan 2004-July 2004	Ministry of education head office, Addis Ababa	Personnel clerk	Handel recruitment activities, administration correspondences, etc	

Sep 2003	2003-Dec	Biruh Tesfa School	Teacher	Teach students	role of self help groups.....
Sep 2003	1999-Aug	Love life ministry Addis Ababa	Accountant Assistance Personnel	Manage over all activities of finance, human resource activities including preparing report, recording handling admin. Activities	
1996-2000		Adjibar world vision	Translator	Translate sponsorship letter (IL&RL)	Par time
Mar 2007	2007-May	Debrezeyit Food Industry	Head of Administration Department	Coordinate and manage HR, General service and purchasing, over all the property of the organization	Managerial position
July 1999	1996-Aug	South Wollo, Tenta Woreda, Education Office	Teacher, school director, unit leader	Teach, Coordinate, Manage	3 government school

5.3. Parttime Works

SN	Types of work	Organization	Duration
1	Lecturer, acting Department Head	Ethiopian catholic church university (ECUSTA)	September 2011- June 2012
2	Par timer Lecturer; Teach Master evening students	Grace Graduate College , Masters program	February, 2013
3	MSW Field work supervisor	Saint Marry University	September 2012-present
4	Par timer Lecturer s	Ethiopian Kele Heywet Church Child Ministry	November2012- March 2013
5	Par timer BSW students supervisor	Addis Ababa university	November 2013 to present
6	Par timer Lecturer; BSW students	Jophtahe College	November 2013 to January 2014
7	Par timer Lecturer	Full Gospel Church theology college	Feb-14

6. Language

Language	Listening	Speaking	Reading	Writing
Amharic	Excellent	Excellent	Excellent	Excellent
English	Excellent	Excellent	Excellent	Excellent
German	Beginner	Beginner	Beginner	Beginner

7. Reference

- Mr. Kebebe Tadesse
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- Dr. Zewdu Kebede
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- Mr. Yesuf Ali
Mobile +251912073645
- Mr.Ephrem Kebede
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