

**The Role of Self Help Group /SHG/ in Mother and Child
Welfare Empowerment in Belay Zeleke kebele of Bahir Dar
Town**

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DECLARATION

I hereby declare that the dissertation entitled “**The Role Of Self Help Group /SHG/ In Mother And Child Welfare Empowerment In Belay Zeleke Kebele Of Bahir Dar Town**” submitted by me for the partial fulfillment of the master of social work (MSW) to Indira Gandhi National Open University, (IGNOU) New Delhi is my own original work and has not been submitted earlier, either to IGNOU or to any other institution for the fulfillment of the requirement for any other programme of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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Abbreviations

OVC – Orphan and Vulnerable Children

CCSW – children commercial sex worker

PLWHA – People live with HIV/AIDS

SHG – Self Help Group

SACCO – Saving and credit cooperatives

NGO – nongovernmental organization

GO - Government organization

CBO – community based organization

ACSI – Amhara credit and saving institution

CSA – central statistics Authority of Ethiopia

MFI – Micro finance institutions

CLA – cluster level association

ANRS – Amhara National Regional State

HH – House hold

7/17 CDA – 7/17 community development association

JECCDO – Jerusalem community and children development organization

BOFED – Bureau of finance and economic development

MSEDO – Micro and small enterprise development office

MCDP – Mission for community development program

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Abstract

This study explored the role of self help groups to empower mothers and child welfare in model urban centers. The study considered Belay Zeleke Kebele of Bahirdar city in Amhara national Regional State (ANRS) in Ethiopia. As per the focus put forward in the study the psychosocial and emotional, educational, nutrition, health, shelter, care and livelihood perspective and changes are assessed in the study. The finding showed that in association with self help groups the non government organizations are the primary once to promote the concept and follow up the change and facilitate the essential services and provisions. The government office mostly appreciate and promote the concept in association with micro and small enterprise development strategy that focuses on credit and business start up first and saving later, than the saving and credit procedure. In most case, due to this reasons and many more others the level of cooperation between this two parties, government and Non Government Organizations, is so limited to bring mutual understanding and shared plan of action. Self help group has enable women think new on business, assist their husbands in income generation, and create confidence to themselves by contributing income for the family, increase capacity to express them and communicate with others, learn time management, budgeting and benefits of saving respect to oneself and to others and written and unwritten new contract.

The SHG concept in association with economic empowerment basically have been told and established women in most of this study area but still from our evidences it is observed that children and husband`s (male family leaders) all know and like the SHG scheme for accessing loan and other wholesale commodities with lower cost. In some case for Self Help Group`s have started special savings, up to one birr for holiday expenses children`s enjoy the outcome more practical and essential to them and family as whole for self actualization and occasional expenditures. However, it is clear that greater household burden and full time employment or business practices by the members make the SHG weekly meetings short of participant for discussion and experience sharing to one another.

Chapter One

I. Introduction

1.1 Back ground of the study

Location and background

Bahir Dar city founded in 1930; is the capital city of Amhara national regional state. It accommodates the regional government and respective sector offices. In addition, Bahirdar is the centre for Bahirdar zuria woreda administrations. The city administration incorporates three satellite towns, nine urban kebeles and nine rural kebeles. The metropolitan area of Bahirdar stretches about 25 km radius from the centre of Bahirdar city proper. The city administration also includes the surrounding four small urban centres such as Zenzelma in the north, Zegie in the North West, Meshenti in the south and Tis Abay in the east. The city is located 567 kilo meters north west of Addis Ababa at 1790 to 1840 meter altitude, 11°38` latitudes and 37° 15` longitudes, with an average temperature of 17 to 19 degree Celsius.

According to the 2007 population and housing census of Ethiopia, Amhara regional state has counted population of 17,221,976 (8,641,580 (50.2%) were males and 8,580,396 (49.8%) females). Comparison of the 2007 census results of the total population at regional level with that of the 1994 census count shows that the population of the region has increased by 3,387,679 people (24.5 %) over the last 12 years. Likewise in 2007 census Bahir dar city, capital of the Amhara regional state, has total population of 221,991 (108,456 male and 113,535 female) that

has 130.9 % increase from 1994 census. Thus more than one hundred percent increase in population in between the two consecutive censuses is exceptional for this city (Bahir dar special zone), while the rest all zones in the region have made only an average increase of 27.29 %; excluding the one, Oromiya zone with decrement (negative increase). From the total housing units 38.88% are owner occupied, 5.18% rent free, 6.11% rented from kebele administrations, 48.75% rented from private household while the rest 1.08 % are rented from house renting agency, other organization and other conditions. In the special zone 10.5% of children's are mothers only alive while 3.4% and 3.5% are father and both parents deceased respectively, while 82.4 % children parents are alive.

Economic activity rates are higher in rural areas where most persons are self employed in their farms or other activity than in the urban areas where some specialized skills are required for access to employment. Urban disparities in economic activity according to sex are wider than in the rural areas of the region. Based on the 2007 census, about seven male out of 10 (75.8%) and six females out of 10 (62.9%) of economically active age were recorded as having been economically active.

In general, Amhara region men were found to be more economically active than the women (75.8% against 62.9%). Employment status of person does indicate the level of involvement and degree of decision making in respective activities. In the 2007 census, employment status is classified as paid employees (government, NGO`s and domestic employees) and other employees (self employed, unpaid family workers, apprentice, members of cooperatives and others); in all age groups there are higher proportion of paid males as compared to paid females. Pursuant to the 2011 population projection of the bureau of finance and economic development of the region, Bahirdar has a total population of 277,566 of whom 135,441 are male and 142,125 are female;

Children (0–14) and youth (15 – 29) accounts for over 29% and 43% of the total population respectively. A 2008 situation analysis conducted on orphan and vulnerable children in 40 towns and 60 rural kebeles in Amhara region have revealed that Bahirdar has the highest number of OVC with 11,405 OVC which accounted for 18.2% of the total OVC count in the region.

Although most (9,085) of these OVC were found to be under family environment, the rest were composed of 1,822 children on the street, 167 children of the street, and 331 children commercial sex workers (CCSW). The population of Bahirdar city suffers from a very acute problem of poverty. According to the Amhara National Regional state Trade, industry and investment bureau (2005), about 42 percent of the population of the city administration lives below the poverty line. With regard to employment, according to urban employment – unemployment survey conducted by the central statistics authority (CSA, 2007) 76,577 people (39,833 males and 36,744 females) were employed in 2007. The unemployment rate in the city was 18.2% (11.9% men and 24.1 % women) in the same year. Consistent with the national figures, women unemployment is higher than men. When we see unemployment by age category, the highest (38.3%) was recorded in the 40 – 44 age groups, followed by youth in the age ranges 20 – 24 (32.7 %), and 15 – 19 (28.1 %), respectively. The study also shows that employment to population ratio was low for women (46.0) compared to men (63.2) paid employment and informal sector employment accounted for over 66% (50,876 persons) and 28 percent (19,462) in the city, respectively. Government employment is the largest (28%) followed by self- employment (26%), employment at private organizations (25%) and domestic workers (8%).

According to 2007 CSA`s report on employment – unemployment survey, Bahirdar city had 69,174 employed persons both in the formal and informal sectors. Employment in the informal sector accounted for 28.1% of the total employment in the city. In other words, 19,462 people

(9,417 men and 10,045 women) were involved in the informal sector employments. More women were found to engage in informal sector compared to their men counterparts. The same CSA survey has also revealed that the city has had 50,876 paid employments in 2009, of which 46% and 37% of them were government and private organization employees, respectively. In terms of total employment, government employment accounted for only 30%. Employment in the private sector (in private organizations, self employed persons, employers, domestic workers, members of cooperatives, apprentices, and others that are neither government nor NGO employees were considered private sector employees) commanded two third of the total.

Belay Zelek kebele one of the Kebeles of Bahir Dar city administration is found in the peripheral side of the city and it is easily accessible to migrants and new comers from rural areas around the city and some far way. The kebele is also a marginal area for new facilities in the city as it is locality has identified by the government as economically and socially vulnerable area. Low level of family income, Culture of begging by using children, High level of school drop outs, High birth rate from informal sexual relationship, Problem of safe and secure shelter are serious problems of families and children. This magnitude of the problem is difficult to manage only with governmental efforts and such kind of uncoordinated action of the government organization and NGOs and CBOs.

Economic bases of most kebele residents are highly dependent on the informal and small scale sectors. Majority of the families are leading their life from an income collected in daily labour, others generate their income from petty trade, vending of local drink and low rate pension payments for military service and the like. On the other hand significant numbers of families and their children are leading their life by begging around church and market areas. In association with thier status, illiterate migrants from rural areas, they are enforced to involve in labours tasks.

They are living in homes constructed informally and with stumpy materials such as plastic homes mud and wood made and dry grass homes in a highly congested and unclean area. The living insecurity and economic despair exposed females to unprotected sexual relations ship and give birth for vulnerable child from their informal relationship. The other issue is the cost of house rent in the informal settlement that is relatively low where by people with low incomes are attracted to. This increases the number of families and children living under poverty in the kebele.

SHG back ground

In most developed countries personal wealth is acquired from three main sources: lifetime savings, inheritance and asset appreciation (Davies and Shor-rocks 2000). Browning and Lusardi (1996) cited Keynes`s (1936) list of the nine motives for saving and suggested that the list seemed complete even from a 1990s point of view. These motives are the precautionary motive, the life-cycle motive, the inter temporal substitution motive, the improvement motive, the independence motive, the enterprise motive, the bequest motive, the avarice motive, and the down payment motive. In urban developing nations three important factors prevented individual households from accumulating substantial personal wealth. First, income levels were low and barely enough for day to day living, let alone saving (Kraay 2000). Thus the inter temporal, improvement and avarice motive were suppressed. Second, aid agencies support and social welfare system provided majority of urban low income dweller with cradle- to- grave welfare, subsidy for family medical expenses, very low rental at destitute areas and free children`s schooling. Therefore, the need to save for precautionary, life cycle or bequest motive was absent. Third, the planned economy and lack of financial, housing and other important durable goods markets suppressed household down payment and enterprise motives. (Xin Meng, July 2007)

Currently, off the various situations coming up and put in place for social, legal and economic development interventions, self help group (SHG) practically become a foremost approach as coping strategy in some developing nations. This strategy become more flexible and sustainable in the third world, where most of the population lead their life in harder way with longer hour of tasks, lower wage rate, more risky jobs, uncertain and unsecured livelihood means and other related manifestations.

In these urban developing nations discontent the issue of gender, ethnicity, demography and other natural and cultural measures put their own contribution to segregate the level of inequity amongst parts. In line with this fact, women are the most deprived assemblage in the patriarchy social structure of Ethiopia. On course of these children who are totally dependent on women in household (mothers, grandmothers, sisters, caregivers, legal adaptors and other relatives) for basic facilities and care are also disadvantaged. So that, to fill the gap in every respect of life this social group may apply social, passive and active coping strategies as per their own and their environment capacity to manage the case. In self help group social and economic aspects of an individual is assessed and enhanced through local initiative prioritizing the individual's own resource. Self help group in the western world were mainly used for addressing psycho- social issues for addressing emotional problems. In developing countries SHGs began to be used for social empowerment and economic development.

At the moment, in Ethiopia there are more than 4,643 Self Help Groups /SHGs/ consisting of 88,892 members. These SHGs run by 25 indigenous NGOs that are working in different parts of the country (kinder not hilfe,2011). The approach has been implemented in four region of the

country: Oromiya, Amhara, Benishangul Gumuz and Southern nation's nationalities and people (SNNP) and two administrative cities – Addis Ababa and Diredawa. The Self Help Group /SHG/ approach was introduced in Ethiopia 2002 GC, since then it has proved to be an effective strategy enabling women improve their lives through social and economic empowerment. The approach sounds very applicable to bringing about empowerment of women in countries like Ethiopia where women are often denied of equal access to education, social services, participation in social and economic activities as well as exposed to cultural and gender based discriminations. This accomplishment also led to the formation of cluster level associations and federations. Accordingly, the total number of cluster level associations (CLAs) formed grew to 229 in 2009 from 181 CLAs in 2008 (kinder not hilfe, 2011).

The capital city of Amhara national regional state, Bahir dar, has fourteen urban and eight rural kebele administrations with 135,441 male and 142,125 female 277,566 total number of population. In the city a total of more than one hundred fifty nongovernmental organizations have made agreements with the city and regional finance and economic development office with various thematic and geographic aspects; from these nongovernmental organizations some of them use self help group strategy as economic development tool deliberately based on the project document and the others just as per the knowledge and recommendations of the officials in the organizations (ANRS BoFED, summary report of CSA). Belay zelege kebele where this project document deal with has 15,435 male and 14,442 female that sum to be 29,877 (according to census projection for 2003 E.C) dwellers, who are mostly engaged in small business opportunities and employment jobs. In the kebele there about twenty self help group with ten to twenty members and capital of greater than one thousand to thirty thousand birr. Mekedem Ethiopia, Jerusalem child and community development organisation (JECCDO) and forum for street children (FSCA) are the three primary organizations working on the training, establishment and

management of the self help groups. The groups in compose women's or mothers of orphan and vulnerable children's, but still there are some male members in some groups.

Bahirdar city, where by the research is conducted, has four governmental banks with twelve branches and other twelve Nongovernmental or private banks, with thirteen branches working on the banking sector to perform all the saving, credit, money transfer and many more other banking services. Among the primary basic services the banks offer, saving which is with minimum amount of 50 birr initial deposit; this amount of cash is a five to ten days profit for one low income earner. Credit service for low amount of cash is unthinkable and for medium amount of cash individuals or groups' collateral in terms of house or vehicle and some other fixed asset is obligator. In general, loans are not as per you save in to the banks for there is limited access for loan and that is taken by higher economic class business makers in competition than economic advantage of the lower class. With informal dialogues with governmental and nongovernmental commercial banks in the city no one is ready to serve such low economic class people by loan even if the groups may become clients of the bank for saving; because there is low transfer for loan from central bank to be transferred through competition (collateral asset, amount saving, negotiation capacity and others).

1.2. Statement of the problem

SHGs are being increasingly used developmental programmes of government and NGOs. A number of strategies were used to alleviate the problem of poverty by both governmental and nongovernmental organizations. Some of them were partially successful and others were failures. Community based approaches, family based approaches and individual based approaches were used. However each of these strategies had its limitations. Group based approaches like development of women and children in rural areas of developing countries were also used occasionally but they did not have the wide spread recognition that they have nowadays (Ethiopia national SHG coordination office, 2011). Self help groups have now become an integral part of development strategy of governmental as well as nongovernmental organizations. These groups are grown up out of the developmental experiences of the various stakeholders concerned in the process – the beneficiaries, banks (creditors) and the government.

Economically poor individual gain strength as part of a group; besides, financing through SHGs reduces transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small- sized individual accounts, borrowers as part of a SHG cut down expenses on travel (to and from the branch and other places) for completing paper work. Loss of workdays in canvassing for loans from big business making financial institutions with greater bargaining power from the clients is reduced. As per my last year's exposure in the study area as well as other localities self help group program become vital intervention strategy with holistic idea, integrated and cost effective way for social, economic and capacity building of the local deprived community groups. As a matter of fact, to this locality inhabitant roughly justifiable unchanging economic development and lack of shock resilience

capacity the researcher suggest expansion of self help groups as livelihood and social strengthening means.

In Ethiopian context SHGs are introduced and become practical through nongovernmental organization within the past one decade period. The inspiration is adopted from Indian experience by organizations working on livelihood intervention. By now, the idea and its procedures translated in to Amharic and transferred to many social workers in different local and international organizations like Ethiopian kalehiwote church development program (Medanacts), Care Ethiopia, JECCDO, food for the hungry Ethiopia, compassion Ethiopia and others. It is viewed as having a role in empowering the whole community through the efforts of the members.

The project will answer the under mentioned research questions

- What is the role or importance of self help group in economic empowerment of women?
- What is the developmental role of self help groups in comparison with other financial institutions?
- How are the leadership, management and legal or policy conditions to support the self help groups to their given objectives?

1.3. Objectives

This project aims at assessing the significance of self help group and up graded saving and credit cooperatives and associations in women and child welfare empowerment as general objective.

The Specific objectives of the study are as follows:

- To examine the significance of saving and credit self help groups to their beneficiaries in Belay Zeleke kebele.
- To find out the advantages and limitations of the self help groups and other saving and credit cooperatives and formal banking system.
- To analyze the components of self help groups and saving and credit cooperatives.
- To suggest ways for ward as to how the SHGs, will work in the area for the overall development of mothers and their children.

1.4. Significance of the study

The result from this study provides both theoretical and practical insights. Theoretically, it was important to investigate the interrelationship among children's, women or primary care givers of children and their overall economic capacity. Moreover, for little has been done in practical terms on the establishment and strengthening of self help groups (SHG) for assisting low class dwellers of the city through the saving and credit and other related social and economic activities the study may create power for planning and incorporating such an ideas into the local development issues. On course of this, for there is no or very few efforts to study the inter relation among the self help groups and women empowerment and child development in the region in particular for the city; investigating the relationship among and the impact on the family and overall income

empowerment was expected to shed some light to which aspects of individual, family and community development actions should be taken into consideration while designing and managing local development plan and implementation. To be more specific, the Bahirdar city administration, Belayzeleke kebele administration and other local and international nongovernmental organizations might get strategic and supportive feedback from the results of the study and enable them to take all possible remedies so as to assist the most orphan, vulnerable and poor children and their families. Finally, this study might serve as a spring board for other researchers who were interested to undertake further investigation in the area of the study.

1.5 Limitation of the study

The research lays its focus on Belay Zeleke kebele of Bahirdar city in the Amhara national regional state. Where the researcher observed little and unorganized self help group structure and poor overall community cooperation among themselves to enhance their livelihood, five focus group discussion groups have been organised from the participants of ten Self help groups in the area. The self help groups were having a total of one hundred sixty three participants. Among these participants sixty were drawn using the simple random sampling one is males and fifty nine are female respondents. The research focuses to explore the role of self help group to the welfare of children and women dealing with the interrelationship between children and women as primary care taker and giver respectively. The research also attempts to investigate the formal banking sector contribution to the low economic group of the economy, more specifically to the women and children in these patriarchal social circumstances of the nation. Finally, it tries to explore whether this act is able to be help in the other development endowers (social, capacity building and human right) of the locality and the nation.

Chapter Two

2. Literature review

Global economic scenario

Risk is part of life. The way people and firms deal with risk, therefore, affects many aspects of economic activity. This is true everywhere, but it is particularly marked in poor rural economies where the magnitude of risk is larger and individual capacity to deal with risk is less (Fafchamps 1999). Economic agents have devised a variety of strategies to cope with risk, such as transfers, pre cautionary savings, or risk pooling (e.g., Townsend 1994; Morduch 1995). It is increasingly recognized that credit plays an important role in the way people deal with risk. By taking up a new loan, individuals can smooth their consumption in response to shocks. Fafchamps and Lund (2003), for instance, show that rural Filipino households borrow from friends and relatives when affected by income or health shocks. Borrowing to deal with shocks is a double edged sword. As individuals or firms borrow to meet immediate cash needs, they run the risk of falling in to a spiral of debt trap. In developed economics, the growing indebtedness of large segments of the population has begun to attract the attention of the press. Bissuel (2003), for instance, estimates that up to 200,000 French households are so much in debt that they will never be able to repay what they owe (e.g. Banque de France 2001; DREES 2003). Similar trends have been noted in the United States, where debt relief is nevertheless available as individuals can file for personal bankruptcy (e.g., Maki 2000; Lawless 2002). (Economic development and cultural change, Volume 55 number 4 July 2007; contingent loan repayment in the Philippines, by Marcel Fafchamps)

A survey done in 1999 by the World Bank (World bank 1999: Voices of the Poor - Can Anyone Hear Us) on the subject of poverty shows how poor people see their own situation. According to the survey four factors contribute to poverty. Lack of security, which is poor people have great difficulty in protecting themselves from life's risks. Life becomes a fight for survival if, for example, a harvest fails and there is no other security there. Hopelessness that means a person who sees no hope for the future and who is moreover completely alone does not believe in improvements any longer. Powerlessness: a feeling of impotence arises when a person's life is governed by corruption and violence without he or she being able to influence it. Isolation: most poor people are excluded from participation. On a political level they are powerless and voiceless. This shows clearly that poverty is multi-dimensional and is not just a question of income. Poverty is not merely material deprivation but a continuous process of disempowerment. It includes a denial of rights and opportunities, isolation, discrimination, domination and displacement. This is accompanied by social and political marginalisation and the isolation of the weakest. Alleviating poverty does not end with meeting the individual's material needs (e.g. through one-off relief measures) but by combating the causes of poverty. The self help approach empowers people to do this. Unfair systems in governments, international organisations and national structures contribute to persistent global poverty. Hence, it is essential to empower the very poor socially, economically and politically. Such empowerment leads to broad sustainable development which takes place among levels of society and levels of the community which are often ignored. To escape the claws of poverty on a long term basis, people need encouragement, motivation and training to strengthen their personalities. This is the only way of becoming empowered members of the community and this is where the self help approach starts. In many development-aid projects, despite all good intentions, the very poor such as widows, orphans, families with disabled children and others are not given participation in project work. This is because they have been marginalised in their local village community.

Self help approach is successful instrument to combating poverty in a sustainable way. It empowers the very, the majority being women socially, economically and politically empowering them to live a life of dignity with their children in the community. The work in and with the groups' sets off a number of amazing processes; these are amazing because they are carried out by the very poor themselves because, in contrast to other development aid approaches, the group members receive no material help. After all they do not want to live on alms. Instead, as a result of capacity building and the mutual support the members receive in the group; the very poor are empowered to take control of their own lives. Everything the women learn in the groups has a direct positive effect on their children. They go to school, are nourished better, are healthier and they live in peaceful environs. (KIDER NOT HILFE, 2011)

Self Help Group and Its Status in Ethiopian

Self Help Group (SHG) SHG is an informal self- initiative group of people with a common objective of working together for their economic social and over all area of development with only technical support of organizations in intervention.

The concept of SHG is based on the following features:

- Self-help supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development;
- Participative financial services management is more responsive and efficient;
- Poor need not only credit support, but also savings and other services;
- Poor can save and are bankable and SHGs as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks;
- Creation of a common fund by contributing small savings on a regular basis;
- Flexible democratic system of working;

- Loaning is done mainly on trust with a bare documentation and without any security;
- Amounts loaned are small, frequent and for short duration;
- Defaults are rare mainly due to group pressure; and
- Periodic meetings and non-traditional savings (MCDP, 2012)

In other words it is a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the Self help group (SHG).

The concept and practice of self help group in Ethiopia has recent years of experience. At the time of its preamble, there are different methodologies in placed to implement it as an approach. Even thought, there are various methodologies placed in different locations by different implementers, in most of the locations the end result becomes improved economic and social development for economically low class community group. For most of nongovernmental organizations that have a project year of less than five years the approach provided clear strategy for sustainable and community owned development as per the core or general objective of the project.

The target group of the self-help approach is the poorest women in a village or in the poor quarters of cities. They are approached and invited to be members of a self-help group. In the group they often experience a sense of community for the first time. This sense of togetherness is an important element of the work in a self-help group. In this mutually supportive group, women discover that they are not isolated powerless individuals and that others have the same problems. In the group, they experience mutual support and together they can make their voice heard and thus draw attention to their problems. They share their worries and fears, help and visit each

other, encourage each other and learn to trust each other. This is an important initial experience for the very poor which strengthens their self-esteem and above all boosts further development in a sustainable way. It also creates a secure environment for their children. The groups consist mainly of women. What has been noticed in working with women's groups is that responsibility for their families and especially for their children takes priority for women. Micro loans are exclusively used by them for improvements to the situation of their families and not for personal consumption which is often the case with men, as experience shows. What women learn in the group about nutrition, health care, solving conflicts, appreciation of education, the observance of children's rights and many other things benefit their children immediately. In the course of time members of self-help groups become respected members of the community (The self help group approach – Ethiopia National coordination office, 2009).

In 2005 an evaluation of the implementation of the self help approach in Rwanda, Ethiopia, South Africa and Swaziland was carried out examining particularly its impact on the improvement of the situation of children in each project region. An important result of this evaluation is that in all countries, children are the focal point of the progress achieved- for example, through improved nutrition, healthcare, family situation and access to education. Children benefited directly from all this. The situation in families has changed positively for children as there are fewer conflicts between parents when there is a secure family income and when less alcohol is consumed and conflicts are solved peacefully rather than violently. All members of self-help groups in Rwanda are now covered by the National Health Insurance. This was achieved with the help of the CLAs. Access to medical care has a very positive effect on the situation of children. It was expressed by the members that now their children can eat three times a day.

An example from the evaluation; previously, it was women who were suffering most, as they could not bear seeing their children going without food. The food security situation has improved greatly due to increased incomes from IGAs. In addition, there were several cases of children being enrolled back into school after dropping out. The members can now afford to buy uniform, books and pay fees for children to go to school. Members could also buy soap for washing for their children. There was also an increased awareness on children's rights. SHGs are keeping a watch on child abuse and rape. The evaluation also shows that the very poor are to a great extent prepared to make great efforts to overcome their deprivations, take on responsibility and are capable of taking control of their own lives. They learn in the group to act in the interests of their families and to assert themselves. Later on in Cluster Level Associations (CLAs) the problems of the larger community are tackled. People gain a political voice which they use in their own interest and with which they can solve problems. SHGs/CLAs can play a very responsible role in the community depending on the situation in the country and on the support of the organisation involved, like, for example in Rwanda and Ethiopia where the governments accept them as partners in development work and invite the groups to mobilize even more people for this kind of community development. (The self help group approach – Ethiopia National coordination office, 2009)

A self help group consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. The objectives of the SHGs go beyond thrift and credit –and include the overall development of

members in the social, political, cultural and economic arena; thus the SHGs are ‘Credit plus’ institutions (Fernandez, 1998).

Generally, according to various researches and organizational reports compiled in this title by different professionals and organizations, these under mentioned six basic benefits of self help group are mostly visible and vital.

Control and use of credit: loan utilization is not properly controlled by the facilitators as well as group representatives due to the experiences they pass through and the readiness of members to openly share ideas and involve with jobs under consultation. Totally members are not that much interested to collect loan and go through repayment process unless life trouble happen to them. Loans withdrawn are paid back properly by each participant without any inconvenient and misunderstanding to one another; for those who need surprise loan due to immediate problems, the general assembly prioritize requests and pass decision during formal meeting schedule. Members take loans for house hold commodities, starting new business or income generating activates, cloth and material purchase for child education and debt repayment from other sources by other family members like husbands and elder children. For ten groups there is only one default creditor who has not return 450 birr, for the client justified she have been stole during her business. The trend that is practiced in every group loan payment process is monthly principal and interest payments closed properly at meeting schedules; while those who can not make the payment is expected to pay only the penalty and present their requests for additional credit schedule.

Micro credit: the credit system in the self help groups is always tailored according to the clients’ capacity and interest; but for the formal governmental and private banks in the district the banks manage macro credits or private interests with much secured collateral, for the credit market is so

in higher demand and smaller supply. As a result to give room for the low income earners who are in need of credit and are able to pay back the cash on time the activities of the SHGs is vital and irreplaceable till now.

Improve occupations: unlike the SHGs the banks have no any detailed information about their clients from the lower income groups; for they are filled with number of clients who have considerable cash than even the aggregate of one group. SHGs work out to create group income generating activities like catering services, strong group of buyers cooperation for purchasing resources from wholesalers or direct from farmers in greater quality and lower price at harvest seasons of items. And also the group provide credit for members' individual income generating activities (IGA) as well as members' children higher education enrolment.

Decision making: role of the members in the group saving and credit structure is much wider than any has in other saving and credit systems. This is because the group as whole, like general assembly pass decision on the order of loan takers, the amount of loan in comparison with the request to be disbursed and the maturity period for the loan in line with the primarily set amount of interest rate. Such participation in decision making process make everyone to feel or just oversee the problem of others and make adjustments to its own either in active, passive or social coping strategy and reduce biased decisions in an informal manner. Most women increase their self confidence in feelings that `` I am not the only person in such circumstances`` , `` I can be like that and this taking models for their own and their children from the success histories they heard or see during trainings and field exposures. On the other hand, from the total women in the groups about 57 % access their loan even without consultation with the other family members for they perceive that the loan will be paid back easily and no need to share it to other family members as whole.

Technology transfer: no any commercial bank in the area is ready to give consultation and insight about various commercial investment and adoption of technological to clients. So that working with SHGs is advantageous with these respects that from the study groups two groups create the opportunities for the entire members to access power saving Cooking oven and improved seeds for urban gardening as model families through the health extension workers. If proper linkages with governmental and nongovernmental organizations are built SHG is supportive and better medium for technology transfer among members and from other sources.

Easy referral linkage: As part and member of the entire community group each member of the SHGs is addressed by the outreach support programs of NGOs and GOs. But for the SHG meeting schedules are availing more than ten persons at a time and the gathering is ready to learn and apply, the change facilitators distinguish the group as potential area for transferring messages and demonstrating models. Health extension workers and social workers from various organizations have the chance to function at any time for any kind of developmental activities without any limitations.

In general almost all literatures agree and conclude that woman at any level is the pivotal member of any typical family of Ethiopia, where patriarchy is the social structure in most of the locations. Domestic activities encompassing reproductive, productive and social activities are accomplished largely by women. So that, children have extensive correlation with the women for diet, education programs, health related aspect, psychosocial conditions and other physical, emotional, social and cognitive facet. As a result, every change either negative or positive create similar image in the mind setup and learning of children. From economic, social and capacity benefits SHG provide for women children's absorb self respect, confidence, loving attitude and harmony. In relation

with this they can perform very well in education, refreshments, health, nutrition and other living aspects in this competitive world to be good citizens of the future.

Women and children in the system

Considering all the aforementioned facts and activities, it is still true that the majority of women are forced to work at lowest paying position as compared to the males attributable to their lowest academic achievements. However, even those who has better academic performances have not been able to assume equal decision making position as men except in few cases. The literacy level is seen as important gender inequality indicator among rural community, which shows that there is lower literacy level among women than men 11% as opposed to 47% respectively (*Ethiopian Development Research Institute 2009*).

Table1: Gross enrollment rate of male and female at national level

Gross enrolment rate				
	Primary		Secondary	
	M	F	M	F
1996	44.9	29.4	-	-
1998	63.2	40.7	17.4	13.8
2000	69.8	52.0	19.0	15.2
2004	80.4	67.6	28.0	17.9

Source: (CSA. 2004)

As it is observed in the table female gross enrolment rate in primary school is 29.4 % having 15.5 % variance to the male in the year 1996. While in 2004, the gap reduced to 12.8 % (the enrolment rate for female goes to 67.6 %). In the secondary school the overall enrolment is too lower and for female's it has still considerable difference to that of male. Unlike the primary enrolment, in the secondary there is increasing rate of the variances between male and female. (in 1998 the

difference were 3.6 % while in 2004 it goes up to 10.1 %, through the enrolment increase for both.)

Women represent the majority of the poorest of the poor access to land and credit. In spite of their critical roles in agricultural production and management of natural resources, Ethiopian women have disproportionately low access to land and other productive assets. In this regard, the 2009 Ethiopian Statistical Hand Book report shows that out of the total land holders, only 18.6% were women and out of the non-land holders, population women constitute 57% of the total population. The 1997 Federal Rural Land Administration proclaim equal access to land for both women and men (allowing the joint allocation and registration of land in the names of both the husband and wife), which subsequently was adopted by all regional states except Somalia, Harare, and Benshangul Gums. Women’s low access and control over the land is mainly associated with the ineffective implementation of the laws and provisions.

Table 2: percentage of female agricultural land holders by region

Tigray	Afar	Amhara	Oromiya	Somali	Beshagul Gumuz	SNNPR	Gambell a	Harari	Dire Dawa	All Regions
29.9	18.8	17.8	17.3	18.9	17.5	20.2	18.1	16.0	11.7	18.6

Source: Ethiopian Gender Statistic Handbook. Draft, August 2009.

The study also indicates that Ethiopian men control agricultural assets twice far more than do women which are linked to credit and agricultural inputs that are associated with land ownership which obviously have marginalization effect on women. Women Entrepreneur in Ethiopia is at emerging stage despite so many obstacles in connection to access to finance and information.

It is well known that food security in Ethiopia is among the worst in the world where women and children suffer from the most chronic food shortage. The vulnerability to the natural and manmade calamities also place heavy burden on women (MOA, 2009)

The less accessibility to safe drinking water in the country places heavy burden on women and children where the coverage in 2002 has reached to only 19.9% for urban and 7.57 % for rural. This is a critical problem for women, as fetching water requires travelling long distances. The effect of lack of tap water on the health also makes women to suffer from heavy stress and workload, as they are the major responsible persons to look after their families' well being.

Recent data shows that about 74.5 % of the rural HH do not have access to clean water whereas 92.4% of the urban have. The limited road infrastructure, markets, grain mill and fuel saving facilities have also greater effect on women, deterring them from participating in activities that are more productive. The lack of adequate health coverage coupled with poor nutritional status has put the health condition of women at risk. Nationally maternal mortality ratio (MMR) is 673 per 100,000 live birth. Such an estimate is higher than the neighbouring countries; reflecting the additional risk, Ethiopian women face when they give birth (Ethiopia Gender Statistical Handbook, 2009). The same report also indicated that the rate of contraceptive uses is 10.9 percent to rural and 46.7 percent in the urban areas.

The Ministry of Health, 2004 report on traditional malpractices shows that 90 % of women and children in Ethiopia have been subjected to one of the three types of circumcision. The report further revealed that 20 types of the traditional malpractices which have been identified across the whole country largely affected women overall health conditions mainly in aggravating maternal mortality rate during delivery.

At national level, women are twice HIV/AIDS positive compared to men, in the urban area, over three times as many women are infected (7.7 percent compared to men 2.4). While women are more likely to live with HIV/AIDS than men and they are less likely to have access to anti retroviral therapy (ART) and information (Ethiopia Gender Hand book 2009). The vulnerability of women is not only because they are highly infected, but also that they are the direct bearers of the burden if any one of their family members live with virus. In support of this fact, studies indicate that women having HIV/ AIDS infected husband, mostly spend up to 60% of their time in looking after the sick when they should have been engaged in productive activities. Studies also show that gender based violence including rape, abduction, and early marriage are significant.

Owing to the gender based division of labour practice women are disproportionately affected more than men both in physical fatigue and health and emotional stress as they are forced to shoulder the heaviest burden of almost all the reproductive activities. Studies show that an average woman spends for longer hours a day in fetching water and fire wood, grinding grain, cooking food and other tasks which are necessary for the family survival. Yet, such contribution has been totally ignored to be included in the national statistics forcing women to spend much of their time and energy for unpaid labour with all its consequences on their health, education and productive activities.

The representation of women in the higher political and decision-making ladder has grown from 7.7 % of the total seats of the House of Peoples' Representatives to 22 percent 1997 (Gender statistical handbook 2009). Whereas at community level the gap is still huge, indicating that the power to influence the policy direction in accordance to women's priorities has remained to be

minimal. Women's decision-making power at house hold level is by far worse, for example In relation to child bearing, selling assets etc. The prevailing gender inequalities, not only worsen the condition of the vulnerable groups of the population segment which are women and children but also have been among the major development impediments.

The World Bank's Empowerment and Poverty Reduction: A Source book, defines empowerment in its broadest sense as the "expansion of freedom of choice and action". United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Kabeer's (1998, 1999) view of empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability. The expansion in the range of potential choices available to women includes three inter-related dimensions that are inseparable in determining the meaning of an indicator and hence its validity as a measure of empowerment. These dimensions are (1) Resources: The pre-condition necessary for women to be able to exercise choice; women must have access and future claims to material, human and social resources; (2) Agency: The process of decision-making, including negotiation, deception and manipulation that permit women to define their goals and act upon them; (3) Achievements: The well-being outcomes that women experience as a result of access to resources and agency. Mayoux's (2000) definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relations". It consists of: (1) 'Power within', enabling women to articulate their own aspirations and strategies for change; (2) 'Power to', enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; (3) 'Power with', enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women and men's organizations for change; and (4) 'Power over', changing the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them. These power relations operate in

different spheres of life (e.g., economic, social, political) and at different levels (e.g., individual, household, community, market, institutional).

JSI researchers identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank, BRAC and other credit programs. These domains are a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. Thus, their concept of empowerment can be looked at in a behavioural sense as the ability to take effective action (Snow, 1990). UNDP has identified two crucial routes as imperative for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize (UNDP 2001). In many developing countries (especially in South Asia), one strategy which has been found to be promising is participatory institution building in the self-help groups, often coupled with savings and micro credit loans (ESCAP, 2002). Mayoux, (1995) has identified three ‘paradigms’ on micro-finance and gender. The ‘financial self-sustainability paradigm’, currently dominant within most donor agencies; USAID, World Bank, UNDP, etc. assumes that increasing women’s access to micro-finance services will lead to individual economic empowerment, well-being and social and political empowerment. It provides little opportunity for client participation, group self-management or autonomy (Rahman 1999; Mayoux 1995). The ‘Poverty alleviation paradigm’ has its rationale for targeting women, because of higher levels of female poverty and women’s responsibility for household well-being.

Chapter Three:

3. Research Methodology

3.1 Research Design

As mentioned earlier, this study was aimed at investigating the significance of self help groups to the economic capacity of women and children welfare. It also examined the predictive power of each independent variable on the overall human, physical, natural, economic and social achievement. On top of this, it also aimed at examining whether there is significant difference between the two sexes in line with this strategy for household welfare and child empowerment. To achieve its purpose, the research was designed to be qualitative (focus group discussion and interview is used as means). Numerically the basic variable like financial capacity in person and group is utilized to demonstrate the qualitative analysis of empowerment of the study subjects.

3.2. Research Setting

Belay Zeleke kebele of Bahirdar city administration at Amhara regional state was selected for the study. The reason for selecting this kebele was that there hasn't been significant research work conducted in the area for this kind of research, although there are self help groups' initiated at this locality and perish due to various reasons. Therefore, the researcher selected the above mentioned city and kebele or local province by purposive sampling method.

3.3. Subjects of the Study

The subjects of the study were women and their respect children of Belay Zeleke kebele of Bahirdar city, who are grouped under self help group composition in the district. The ten self help groups selected for the study in the locality are composed of 187 members, two male and 185 female. Among these, the whole females presently participating at these SHGs are touched in one

or other way for clear understanding of the strategy. The required sample size fifty were taken as source of data for this particular study.

3.4. Source of data

The primary sources of data for this research were the sample of women who were members of the self help groups in Belay Zeleke kebele of Bahirdar city. During the study season, there were ten existing self help groups. Each group consists of ten to twenty members and total of 187 populations of which two were males and 185 were women participants. It was from these SHG participants the subjects of the study being selected using simple random sampling technique. In addition, information from local administrative bodies and partner non government organizations was also composed as supplement and means of verifications for the primary data collected. The financial registration books, attendance sheet and related documents with technical persons from local implementing partner organizations were taken as the source of data.

3.5. Variables of the study

Below is given a specification, definition or designation of the variables within the context of this study.

1. **Dependent Variables:** The dependent variable in this study was economic wellbeing of women and associated welfare (wellbeing development) of children who are with women care givers.
2. **Independent Variables:** The independent variables considered in this study were the overall structure and framework of SHGs and other indirect but vital variables like the family condition, job status and related interventions from care and support program.
3. **SEX:** It represented females and males; although the document detail focus on the women aspect more.

3.6. Population, Sample and sampling technique

The target population of this study was Belay Zeleke Kebele women care givers who are involved in self help groups in any program intervention during the last some years. There were ten self help groups in the locality. Each SHG consists of ten to twenty members and total of 187 populations of which only two males and 185 were women. It was from these members of the self help groups the subjects of the study being selected using simple random sampling technique.

3.7. Procedures of Data Collection

Communication with Belay Zeleke kebele administration women, children and youth affairs office head and 7/17 community development association made clear and easy the overall step to access the vital documents for the research. Then respective self help group supervisor social workers were requested to spend the time for data collection .To establish a good rapport with subjects and avoid misunderstandings from the discussion questions, introduction was given about the objective of the study ,the importance of their cooperation and their sincere responses just before the administration of the discussion question. For the majority of the subject were illiterate, modes of documentation and level confidentiality in line with their freedom to consume enough time to respond to the entire or no question were told. In relation to the data collection, the data for the study was collected by using focus group discussion and interviewing about women welfare, child development and document and functional and financial capacity of the self help groups. Prior to the administration of the questionnaire, each subject in each focus group discussion and interview was given a code with respect to their sit and assemble or group. Then, the questionnaires were administered to 185 participants of SHGs present in the locality. The self help groups` registration books (saving, loan, penalties and other collections), attendance sheet, and other file were utilized as a source document.

Chapter Four:

4. Socio economic and demographic characteristics of respondents

4.1. Age, sex, religion and marital status of respondents

The study considers ten self help groups as primary groups to conduct the assessment and evaluate changes as per the research question. In these groups the total members count to be 187, women members covered 98.93 % while males cover the rest 1.07 % of the population. For the total population the age composition rest on 29 % from eighteen to twenty nine, 65% from thirty to fifty nine and the rest 6 % for individuals greater or equal to sixty years. Almost 94 % of the members in each group have been living in that locality for more than twenty years with insignificant reshuffle or adjustments even though there may be movements in the husbands' side of some of the members.

As the number dominance in each group goes to women's the job classification is more explanatory to the gender segregation in the patriarchal social system; 49.3 % of the members are house wives, 35 % try petty trades in their locations that is related to sales of local drinks and other road side business like sales of boiled potato, sugar canes, egg and maize. While the rest 15.7 % are involved in contractual and fixed term employments in different construction site, Injera biking, road cleaning and others related to these.

Table 3: Demographic profile of the participants

NO	Sorting	Variable and figures	% age				
1		Age					
1.1	18 – 29	53	29 %				
1.2	30 – 59	120	65 %				
1.3	>59	12	6%				
	Total	185	100 %				
2		Years of settlement	% age				
2.1	>20	122	66 %				
2.2	10 – 20	59	32 %				
2.3	<10	4	2 %				
	Total	185	100 %				
3		Job type before	% age	Job type after	% age		
3.1	Housewives	35	19 %	5	3 %		
3.2	Petty trade	74	40 %	94	51 %		
3.3	Daily labour	76	41 %	86	46 %		
4		Language	% age	185			
4.1	Amharic	185	100 %				
4.2	Other						
5		Marital status	% age				
5.1	Married	161	87 %				
5.2	Divorced	24	13 %				
5.3	Not married	0	0 %				
6		Religion					
6.1	Orthodox	158	85 %				
6.2	Islam	27	15 %				
6.3	Other	0	0 %				
7		Education					
7.1	Literate						

7.1.1	➤ Write and read their names	68	37 %				
7.1.2	➤ Up to grade 8	17	9 %				
7.1.3	➤ Grade 10 or 12 complete	7	4 %				
7.2	Illiterate	93	50 %				
8		House ownership of participants	% age	Housing condition of participants before		Toilet access before	
				Depleted	Good	yes	No
	Rented from individual	91	49 %	77	108	105	80
	Rented from government	48	26 %				
	Self owned	15	8 %				
	Temporary informal shelter	31	17 %				
	Dependent	0	0 %				
9		Income status before	% age	Income status after	% age		
	<200	6	3 %	2	1 %		
	200 – 500	104	56 %	80	43 %		
	500 – 1000	75	41 %	92	50 %		
	>1000	0	0 %	11	6 %		
10	Meal per day before		% age	Meal per day after	% age		
	Once	22	12 %	5	2 %		
	Twice	98	53 %	85	46 %		
	Three times	63	34 %	88	48 %		
	More than three times	2	1 %	7	4 %		
11	N° of children			Source of light power		Source of heat for food preparation	
	One child	25	13.5 %	Electricity	187	Electricity	0
	Two children	85	45.5 %			Cow dug	73
	Three	45	24 %			Wood	92

	children						
	Four children	11	6 %			charcoal	22
	>Five children	21`	11 %				

4.2. Family back ground, education and living facts of respondents

Ninety eight percent of the participant are born and grown up in Amharic speaking locations as mother tongue except some of the rest two percents who have come from Tigry region due to marriage and personal adjustment due to war and the unrests happened in early age. Marital status shows 87 % for married and 13 % for divorced once; while some of the married are married this time for more than once and the some of the divorced have child from other relationships that is not considered to be marriage as per their description.

Orthodox religious affiliation takes the lion share 91 % while the rest 8 % is from Muslim community group. Literacy status rank 68 % for those who cannot read and write at all, 9 % educated up to grade eight, 4 % educated up to grade ten, while the rest 19 % is able to write their names and numbers to some limit with the facilitation of the former regime literacy campaign and families support in line with using some mathematical methods.

As it is described above the locality is one of the most vulnerable site in the city, so that housing of the participants is 49.5 % rented, 32.8 % informal, 4.5 % private, 9.5 % rented from local government and 3.6 % are dependent in other residents compound or fence side for shed only. On course of this, we can sum up 63.6 % of the houses as partially depilated, 28.1 % depilated and the rest 8.3 % as good status once; and 56.6% of this availed with toilet facilities either in public or private while the rest have no any, forced to open defection.

The health status in the family is comparatively in good status that, only 4 % respondents have family member who is badly sick and bed render as a result; off the entire families almost two percent of them have disabled family member (non-functional upper or lower limbs, vision and speaking and hearing problem) due to various reasons including accidents including vehicle, and unknown reasons. Cow dung, charcoal, and fire wood are the only source of power to prepare food while electricity is used as light source from direct power source or rented from neighbours for lamp per month.

For most of the families calculating their monthly income is complicated for they involve in petty trade and seasonal employments at construction sites. But still five hundred birr is the average income of most of the respondents, while there are 150 and 1000 birr minimum and maximum earnings from firewood sales and construction work respectively. The average number of members in each team is nineteen with women dominance up to 98.92 %, though there were no restrictions and kind of prioritization set during establishment (formation) stage.

Chapter Five: Major Findings of the Study

The findings and results of the survey based on the results of questionnaire canvassed among the group members and on the interviews and focus group discussions held with the bank officials, field workers and local Non-government organizations are as follows:

Role and importance of SHGs in empowerment of women

5.1 Economic

- Nearly 98 % of the members have accessed loan at least once from their own respective SHGs at the amount that either equals to the individual saving with no additional guarantee or up to three fold of it with additional other two members of the group, whom did not receive loan, for guarantee. Only 4 % of the members borrowed loans from other financial institute called ACSI /Amhara credit and saving institute/ that is the initiative of government being subsidized by government to finance micro and small scale business of various types in Amhara regional state. Off these percent, three fourth of it has accessed the loan just before the establishment of the groups while the rest one fourth has taken after the establishment of the group. In the case of loan repayment more than 99 % of SHG loan takers have repaid both the interest and principals back within the maturity period for others in turn expect the money too.
- As of the SHGs introduction, strengthening existing and initiating newer IGAs for group and individual business maximized. As a matter of fact, household earnings and monetary operation intelligence have increased among members from an informal and cultural type in to systematic, formal and realistic one.
- Purchasing power parity of the members increased as they all purchase necessary items like potato, onion, oil, flour and others in group with higher quantity at wholesalers or producers.

5.2. Social

- Homogeneity and mutual cooperation confirmed difficult even to think in the locality due to unmarked areas of cooperation and pattern to administer. But the concept of Self help affinity group people learn and practice the beauty of harmony and coordination with newer strategies to overcome this competitive world. A member signify it with local proverb `` Der biaber anbesa Yaser`` to mean `` Cooperation of spider web can tie a lion`` witnessing they did not ever think of these as poor neighbour thought they pass many bad and good days together.
- Weekly meetings scheduled and held regularly to collect the savings and discuss or act on other related and cross cutting issues.
- Saving amount is determined to the quantity that can regularly accommodate all the participants at weekly bases rather than just accelerating some relatively capable once only.
- Confidence, esteem and friendship children's of member women brought up with the SHG intervention create comfort in playing fields and schools. In most cases the issue of SHG member women children in association with school contributions, dressing, diet and other facilities get response in one or the other way.
- Due to the positive relationship that families in a group create, the children of SHG member women are also becoming best friends to each other.
- As matter of respect, love and coordination their parents develop to each other, children's learn gender equality in more practical and indigenous manner; promote their marital understanding and work ethics.

5.3. Capacity building

- Training, improved seed provision and practice on back yard gardening promote the whole members perception about its use. And for 30 % of the SHG members the concept through practice improves nutritional status for children and other family members as well as it create additional income source.
- Fulfilling school materials for their all children is planed and easy practice for the whole members. While nearly 38% of the members add quality of following up school enrolment, class attendance, proper ethics and rank of children's.
- For more than ninety seven percent of the members household flawed spending like day to day extended coffee ceremony and other festivities and celebrities reduced in frequency and content.
- Traditional medications and attachment with witchcrafts for health and other aspects are more than 90 % replaced with health institutions and other modern means.
- At least once in quarter for majority of the groups cross cutting agendas like HIV/AIDS, family planning, labour abuse, parenting skills and nutrition raised and discussed with proper focus and demonstration medium over these groups..
- The Health information delivered in the SHGs have created awareness and encouraged hospitalized delivery, family planning and child immunizations.
- For children who have completed grade ten or twelve and lost passing mark to college or university respectively; families have been discouraged for other options rather than expecting them in to daily labour. But in association with group members the family leaders develop practices on how to manage tuitions or utilize other opportunities for their children and let them involve in to the program.

Children, husband, and community insight shift

- *Respect and love* (reduction of domestic violence, inequality and ignorance): as long as women's are in the house there are low or no unique practices they learn and emprise others. But if exposures increased in quantity and quality with peers at different conditions like in the SHG; astonishing domestic practices, generation of new, supportive and native ideas for business and other performances become closer to the whole family.
- Furthermore inter and intra group harmony is also grown among neighbours.
- *Recognition and influence to participation or decision making*: decision making at different political, economic, social, spiritual, emotional and environmental affairs had been dominated by male in the past. But now recognition and participation of women is so improved on to decision making to household or other aspects.
- In a group all members learned to make, multiply and manage money getting for their own as well as for group in to the financial system.

Skill and knowledge earned members have earn knowledge and practical experiences about the principles and basics of saving, loan and other financial systems starting from the groups' establishment year. In addition, cross cutting knowledge or concepts are also delivered in SHG meeting

- *Financial*: Repetitive trainings have been provided to the group members in different times by governmental and nongovernmental organisations in accordance with the ideas at the national proclamation, decrees for savings and credit cooperatives (SACCO) and SHG principles. This idea assist the participants to manage the members own household resources in calculated prototype than just in traditional spending pattern.
- *Personal development (self confidence, self respect, Vocational trainings)*: it is found that 93 % participants in the SHGs have improved timely and quality purchase of school materials, diet, medication, preventive health care, shelter care and house hold facilities.

94.5 % of the participants trained on SHG concepts, entrepreneurship, financial management and organizational developments. 40 % trained for vocational trainings on crochet making, food preparation and hair dressing.

Table 4: Evaluation of changes in relation with SHG intervention

No	Variables	Status before		Status after	
		Unit	quantity	Unit	Quantity
1	Relationship with partner (husband)	Excellent	4	Excellent	26
		Very good	20	Very good	67
		Good	94	Good	50
		Bad	69	Bad	44
2	Relationship with other family members and neighbours	Excellent	14	Excellent	20
		Very good	55	Very good	83
		Good	56	Good	50
		Bad	105	Bad	34
3	Financial Knowledge	Excellent	6	Excellent	15
		Very good	17	Very good	17
		Good	44	Good	88
		Bad	120	Bad	87
4	Personal and environmental hygiene	Excellent	67	Excellent	68
		Very good	59	Very good	89
		Good	50	Good	26
		Bad	11	Bad	4
5	Knowledge and behavioural change on HIV/AIDS and other STDs and reproductive health	Excellent	10	Excellent	34
		Very good	23	Very good	35
		Good	81	Good	87
		Bad	73	Bad	31
6	Understanding about government and other offices	Excellent	21	Excellent	18
		Very good	15	Very good	65
		Good	51	Good	72
		Bad	100	Bad	32
7	Communication with local government bodies	Excellent	2	Excellent	5
		Very good	49	Very good	37
		Good	28	Good	62
		Bad	108	Bad	83

8	Capacity building trainings provided for members			Entrepreneurship	
				Financial management	Leaders of SHG
				Concept and principles of SHG	
				Leadership and conflict management	Leaders of SHG
				Basic health education	
				Generating business ideas	
				Urban gardening	
				Gender and development	
9	Access to financial institutions before	Excellent	0	Excellent	5
		Very good	38	Very good	62
		Good	55	Good	83
		Bad	94	Bad	37

Basics of Self help groups

- Meeting attendance:* meetings are held once in a week at a specific location of the village where most of the group members are living around a specific time and date is allotted and commonly known since the establishment of the groups unless adjustments are made in either of these variables like (three groups did during the last one year) noises and disturbances in the primary locations. Penalty for meeting absentee is in terms of cash. For five groups the penalty for absent members without permission is three fold to the weekly contribution, and the penalty for late comers is just equal to the weekly contribution. On course of this, sending contributions by somebody in the group or family is accepted without limitations by one group and with some prior criterions like sickness, job and other events if not to be penalized, for the rest ninety percent of the groups.

- *Interactive and cooperative:* even if some individuals who can read and write may dominate the media for discussion; each meeting can be called inclusive to every member and every member can be called interactive and cooperative. But still it is observed that due to lack of educational competence and other organizational information twenty two percent of the members stay silent for things, while they agreed with it.
- *Honest:* In each group on average there are around 65 % illiterate, who cannot check out their own pass books and verify it with the ledger. But the group representatives, book writers and cashier calculate the document on week based interval. For four groups one hundred percent loans are processed just in oral discussion without any application letter and signed document for the last about one year but still each member knows who had what and when openly and in sincere. Off course, documentation and written financial management is vital for auditing and creating accountability and confidence of the groups at any time even when the capital increase greater.
- *Ownership feeling:* the movement to start catering service as an income generating activity (IGA) and purchase of whole sale commodities for members' household consumption in addition to the weekly meetings show the total diligence and commitment of the members to magnify the ownership feeling of members.
- *Control of return credit:* Loan default or late return directly correlate with the other member's loan accessibility and group capital growth. So that, loan default or write off is less than one percent from the whole groups; due to closer follow up and timely measures taken at different levels by each member of the group.

Performance and efficiency in SHG

Self help group in the study area have been initiated before two to five years as it is initiated by different nongovernmental organizations as means for livelihood intervention for care and support programs in the kebele. The organizations have placed trained community volunteers as social workers to establish and follow up groups in the locality under closer supervision of officials. Since the beginning a total of fifteen have been established in the surrounding and five of it totally dissolved due to road constructions that demolish the house of many members. But from these five SHGs members' of three groups re-established by reducing those who left the area far, and start saving and credit process again. Using training sessions and meeting periods of groups in weekly bases awareness is created for members all to understand the purpose or goal of SHG in detail and be able to narrate it to others in their respective groups or village.

Table 5: primary data of self help groups

S/ N	Name of group	Loan taken from non SHG source		Total number of members			Active members			Saving per member	Total Amount saved
		Before SHG	After SHG	M	F	T _{total}	M	F	T _{total}		
1	Mesenbet			0	20	20	0	20	20	3	13,023.00
2	Selam	2		0	19	19	0	19	19	2	12,002.90
3	Yabebale	1		0	18	18	0	18	18	2	11,438.50
4	Fana			0	19	19	0	19	19	5	17,025.00
5	Andenet			0	20	20	0	20	20	3	14,788.00
6	Hiberete			2	18	20	2	18	20	4	16,978.40
7	Addisalem		1	0	19	19	0	19	19	2	11,875.24
8	Enadegalen gena			0	16	16	0	16	16	2	12,542.78
9	Yetayale			0	18	18	0	18	18	2	13,372.50
10	Tegate			0	18	18	0	18	18	5	22,010.75
	Total	3	1	2	185	187	2	185	187	30	145057.07

For saving (weekly saving) day on average more than 78 % (considering the average number of members 19 and attendance 15, from attendance sheet review and field observation) members participate and share ideas or transact finances and resources within a total time duration of up to one hour. On course of this meetings held each week at fixed time, place and date saving is going on without interruption even for single week for the whole groups, unless holidays and other public events overlap and shuffle the schedule either in time or date; for individuals who are not able to be available due to various reasons, prior message through one of the members with well justified reason and the weekly contribution is essential. In addition when members feel that the week is busy for most of the members in different reasons the meetings will be held in two weeks term with two weeks payment. For those members who missed to do this and be absent from the meeting a range of penalties is in place to correct lacked acts. Thus it is common that all members understand or knew the bylaw of the group basically for their own seek, efficient utilization of resources in the areas such as loan, saving, penalties and for other proper communications with the people around them. For absentee and late coming to the meeting, tardy interest and loan payment, lack of participation in group income generating activities and other failures the groups pass penalties and collect cash payments; From this facts it is easy to say that members respect or obey to the bylaw of the group, but on the other hand it is observable that some members only are seen, reminding and interpreting the parts of the by law to others.

The registration book and minute books are there in each group nevertheless individual pass books are available for only 80 % of the groups. The ledgers are filled with information of the loan and saving as well as other transactions made in the group but for it is not in proper manner (tables and separate positions) for 90 % of the groups except the existing book writers and chair persons no other person is there to understand and manage cases. But the total capital of the group

is increasing higher from existing nine thousand three hundred forty two on average to more higher as the saving.

Table 6: loan access in self help group

No	Variables	Measurement	Quantity	% age
1	Facility for loan request	Fast and good	101	54 %
		Fast but not good	0	0
		Not fast and not good	0	0
		Not fast but good	86	46 %

Guests from nongovernmental organizations were taking part in group discussion for follow up and consultation of the process on to the bylaw and principles of self help group; during this, officials raise different discussion idea and assist participants to share and shape their life principles according to their concurrent condition. After wards for the officials are not part of the meetings and their supervision interrupted due to project life trend for discuss or talk on various socio economic titles is reduced, immediately. Three percent of the groups have invited the village health extension worker to raise basics of their package during meeting in six months interval without even conducting additional meeting for follow up and strengthening the idea. In general for such formal programs the group is lacked due to lack of plan marked with monthly, quarterly, semi annual and annual periods as well as there is no tool or easy assessment procedure to track the accomplishments of the group as per the plan in accordance with its worth to the community feasibility of income generating activities and others.

Table 7: service related information of self help groups

S/N	Name of group	Penalties and interest collected	Amount loan disbursed	Loan repayment	Outstanding loan	Amount of cash at hand	clients accessed loan during the study	Members access loan since now
1	Mesenbet	252.80	4200.00	2316.65	450.00	3068.00	3	20
2	Selam	400.50	5000.00	3500.00	0.00	230.00	5	18
3	Yabebale	109.50	2800.00	1300.00	0.00	1541.50	4	18
4	Fana	87.00	600.00	150.00	0.00	124.50	2	19
5	Andenet	112.00	800.00	150.00	0.00	155.50	2	20
6	Hiberete	101.50	1400.00	300.00	0.00	675.00	7	20
7	Addisalem	22.00	1300.00	450.00	0.00	977.50	6	18
8	Enadegalen gena	79.25	1200.00	400.00	0.00	55.00	6	16
9	Yetayale	67.75	2300.00	1100.00	0.00	440.75	10	18
10	Tegate	95.00	400.00	50.00	0.00	220.50	3	18
	Total	1327.30	20,000.00	9716.65	450.00	7488.25	48	185

The groups unanimously provide loans to their members with only 5 % interest rate and average maturity period of six months. Any of the Self help groups have linkage with the banks for revolving fund assistance and their own savings. Loan and repayments are not problems for the participants. The saving meetings are held each week for the whole groups unless different public events or holidays overlap with their meeting schedule. In this case two weeks saving are collected during the afore or next meeting. Three groups settle on to contribute additional one birr over their weekly common saving amount in monthly term as a special saving, just for raising the capital. The average amount of cash each person contribute as common saving for each week is three birr and off these groups 60 % of them added 50 cent to two birr additional saving for various social cooperation and engagements with members for events like giving birth, graduating children from college or university, sickness and mourn.

For half of the SHGs about 63.5 % of the saving goes to purchase of various items, like cooking oil, wheat powder, soap, and onion from wholesalers for reduced payment. These items are selected because all used in day to day activities and serve all the groups universally and are much expensive to be accessed from retailer. All the groups have designed and file detailed internal bylaws as per the group's interest; most of the members as well as the group representatives remained and check the basic law like interest rate, penalty conditions and loan term of references, but did not check out for other additional once.

Two of the self help groups start catering service as group income generating activity having working tools from their own group savings. The primary clients for their services are local nongovernmental organizations in their kebele and others that conduct meetings, trainings and coffee ceremonies in weekly bases.

Table 8: management and administrative efficiency of self help groups

S/N	Name of group	Members with Pass book	Group IGA or communal investment	Members with individual IGA	Saving			Interest rate for the members during borrowing	Linkage with government or private banks	Use weekly facilitators in rotation among members	Linkage with government bodies	Frequency of discussion on cross cutting ideas
					Social	Special	Common					
1	Mesenbet	0	Consumption Goods	20	2	1	3	5 %	No	Yes	Not at all	Once in month
2	Selam	19	Consumption Goods	19	0	1	3	5 %	No	No	Started but not good	Once in year
3	Yabebale	18	Catering service	18	1		3	5 %	No	No	Started but not good	Once in year
4	Fana	19	Consumption Goods and equipments	19	0.5		3	5 %	No	Yes	Not at all	Once in quarter
5	Andenet	20	Consumption Goods	20	0		3	5 %	No	Yes	Not at all	Once in quarter
6	Hiberete	20	Consumption Goods	20	0		3	5 %	No	Yes	Not at all	Once in quarter
7	Addisalem	19	Carte rental and waving	19	2		3	5 %	No	No	Started but not good	Once in quarter
8	Enadegalen gena	0	Consumption Goods and equipments	16	1		3	5 %	No	Yes	Not at all	Once in month
9	Yetayale	15	Consumption Goods	18	0	1	3	5 %	No	No	Not at all	Once in quarter
10	Tegate	10	Consumption Goods	18	0.5		3	5 %	No	Yes	Not at all	Once in quarter
	Total											

From the total amount of 20,000 birr accessed by twenty eight members 43 % have started and sustained new business like retail shop, petty trade, local drinks, urban gardening, injera (local bread) baking and crochet making, 54 % for purchase of house hold commodities and school materials, and children's collage and short term training payment, while the rest three percent for celebrations (holiday events), and other loan paybacks. As a matter of fact, the life of the whole members is generally improved from the loan access by increasing trust and confidence, quality of developing personal plans, communicating with others and lobbying power in addition to the economic advantage from collecting consumption goods with better quality and price from wholesalers and farmers at lower expense and income generated from initiated or expanded business activities either in group or individual IGAs. Furthermore, these members are benefited from the interest rate collected from creditors. None of the groups is integrated into financial institution around. Even though there are a considerable number of financial institutions around the locality where by these SHGs established, no one SHG is linked to these institutions.

“ Banks are always holding cashes for the more affluent than giving to the underprivileged to run small business; so that, we shall have our own cash at hand and lent it to one another throughout the year for maximizing our capital through interest collected and group investments held.”

All ten SHGs have internal bylaw to be used for managing group cases. 40 % of these bylaws of groups state that leaders shall be re-elected for every two years while for the rest 60 % it states just in three years term. From those groups that have made the full term two or three years period 70 % of the groups` group representatives are the once who are elected during the group establishment period from three to five years before. While for the rest substitutions are made in either way that leader displaced from the area and group forced to make change 8 %, new educated members join the group and adjustments made even before the maturity period 13 %.

Due to job opportunities and task burdens in meeting day's representatives' resign the position by insisting members 9 %. But still 60 % of the groups promote rotational leadership by encouraging members to lead each weekly meeting session in turn passing cash, other commodities and pass books among the book writer and members.

Table 9: Significance of self help groups for Women and children's welfare

No	Variables	Measurement	quantity	% age
1	Health status of children with in the last six months	Not sick at all	61	33 %
		Sick and taken to private health centre	17	9 %
		Sick and taken to governmental health centre	92	49 %
		Sick and taken to village witchcrafts	17	9 %
2	Follow up their children academic condition	Day to day	71	38 %
		Pass or fail	79	42 %
		Not at all (I cannot)	37	20 %
3	Practice urban agriculture after the training in the back yard	Yes now	56	30 %
		Yes but stop	36	19 %
		Not at all	95	51 %
4	Use personal loan for	IGA seed money	80	43 %
		Immediate need	101	54 %
		Celebration or festivities	6	3 %
5	Support from how many NGOs	From one	122	65 %
		From two	65	35 %
		From three and more	0	0 %

Among the ten millennium goal `women empowerment and involvement` is one of the priority; as a matter of fact Ethiopian is one of the nations with total commitment to fulfil the goal in 2015 as per the proposal set by the united nations. As per its commitment the government of Ethiopia has taken various measures to bring true this and the other nine goals. Accordingly, for this goal in also part of the millennium development goal document, sectoral delegation from minister level are still working down to the sub city or kebele administrations level. Patriarchal structure have been dominantly functioning over the nation for longer time and the struggle ignite by creating awareness for both male and female citizens all over the nation by different means preceded by various national and regional interventions by the government and other stakeholders around.

Among the interventions for women empowerment mainstreaming the concept in to other developmental programs and support or correct it with continues monitoring and evaluations (like Gender audit) looks very friendly and comprehensive. Separate slogans and advocacy about the concept have been performed for certain period of time and end implying the essentiality of mainstreaming the concern to everyone using policy frameworks to employment opportunities with additional marks or priorities to women and equitable resource distribution during divorce and remittance, empowerment for participation and involvement in various level decision making process.

`` since my introduction to SHG I have friends from the nearby villages to share my cases; and I start to count birr /money by my own with confidence to myself and my children's at school.`` (focus group participant)

Table 10: leadership efficiency of self help groups

N O	Variable	Measurement	quantity	% age
1	Leaders live position due to	Personal desire	6	49 %
		Power maturity	4	33 %
		Resigned from the SHG due to different reasons	3	18 %
2	Members satisfaction level in the overall system and service in SHG	Very Satisfied	138	74 %
		Satisfied	34	18 %
		Not at all	15	8 %
3	Received non obligatory social support from the group	Yes, when I really demand	36	19 %
		Yes, as per my request	28	15 %
		No, for I do not need any	97	52 %
		No, even if I demand	24	13 %
		No, even if I request	2	1 %
4	Members trained on vocational training in either crochet, food preparation, hair dressing	Yes	75	40 %
		No	112	60 %

Communication and participations

Communications are very close among the members and group representatives, so that, members request money for their immediate needs from the group and 74 % of the service rendered highly satisfy with the replay, 18 % of members' discuss and access loan or assistance from the group with time and place restrictions, but still they feel satisfied beyond the limitations. While the rest eight percent is dissatisfied or not satisfied with the service for partiality amongst members during recruitment for vocational training, loan order and other service provisions. With the social service scheme the groups were able to reach 19 % of the members as per the gap others look on to the demanding members. 2 % request for social assistance but refused to obvious or unknown reason including ignorance. 15 % of the members submit request for the committee leaders their demand for assistance and receive as per their desire. But still the 13 % whom feel that they have problem but not observed by their friend or they did not submit request are not addressed with support.

Loan access: there is no or very low opportunity that women will participate to public gatherings and negotiate to her interest and choices. Especially for financial institutions are perceived as for riches and educated once, low income earning females are totally discouraged in to it. In addition the loan system is always under competition for greater amount with huge collaterals but in SHGs there is always immediate and friendly loan access that any one that saved can access up to three fold of its savings.

`` Commodity purchase during harvest season from rural merchant and industrial items from wholesalers bring visible modification in my family consumption patter; I used to frustrate to spend even one birr for milk or egg to a child but now it is manageable by my own decision and financial source from waving cotton.`` (focus group participant)

Friendship and collaborations: Being member of SHG for saving and credit, the participants become closer friends to one another. And being a friend the participants share many human, physical and social endowers together. 60 % of the groups contribute social saving with their basic savings to be invested with various social affairs of members' like graduation, Mourn, festivities, and other related once. These activities create love and respect from their respective children and partners for replaying requests or share expenses with reasonable manner. Group IGAs and purchase of items for group capital increment all empower efforts as it is for mutual benefits and competitive advantage over the other class of the community. Social problems that are head ache for a certain group this day is also for the other in next day. So that feeling global, national and regional issues as one reaction pull forward from various directions together in response increase bondage among groups. As a result the competition for loan, members did not even want to think about is solved easily as per their agreement to consider urgent cases that members face than other criterion or structure.

`` My house hold commodity management (cost and time) including coffee ceremony, three times per day, and other adjustment come effective, concern for the essential social structure increase and seek practical things with love and compassion to others even beyond your own.`` (focus group participant)

Capacity building session: from the entire members of the SHGs 94.5 % have get training on saving and credit, Financial management, entrepreneurship, generating business idea either once or more than once. In addition, for greater than 46 % of the members' get vocational training on crochet making, food preparation, and hair dressing is provided excluding the chance they provided to their siblings or other family members by themselves or co working NGOs.

Learning: Under self help groups time management, designing and controlling internal bylaw, understanding and going with government Rules and regulations, concept about various income generating ideas and access to vocational trainings, parenting style and child developments, cross

cutting ideas (like HIV/AIDS, reproductive health, and other), health related aspects (preventive and curative health care), new technology, nutritious and cost effective food preparation financial management, feeling of ``half full`` to cooperate and work with others, necessity of community development for family empowerment and child development.

``SHG is my fullness for it gives me valuable friends and family love and respect and resources for different purposes. `` (focus group participant)

Children's wellbeing: In ten groups 13.5 % parents have only one child, 45.5 % of members have two children, 24 % members have three children, 6 % members have four children and 11 % members have five and more children. For these families the parents are responsible to administer every expense and other life choices but due to lack of knowledge on parenting skills, financial management and other related facts mostly in the locality children go out of control of the families' leadership and drop out from education and miss behave until put in prisons as jubillance delinquent. But due to the holistic capacities that parents earn from SHG sessions families become capable to priorities issues and encourage their children for education, better health and hygiene. School dropout due to scholastic materials is reduced for the savings immediate replay to this question. Furthermore, for grade ten complete but not pass to preparatory class have access to short and long term vocational training payments from their parents, scientific preventive and curative health methods at health institution with medications are encouraged than traditional once, for parents understand the unproven administration of traditional drugs and easy of the modern once.

`` I let my first child to study front disk management (hotel management) paying birr 50 per month for the governmental technical and vocational school [TVET] with additional expense for her transportation to school, and photo copy service``

``Providing love and rearing child towards purpose is fundamental for any one including the poor like me; but due to misunderstanding and fear for their needs I

was pulling my children's. But right after my training on parenting skill I become good mother and enjoy my life sharing love among families.``

Limitations in the strategy and functional gaps

- *Decision making regarding purpose of loan:* loans are accessed very easily to the whole members from their own saved capitals. The loans are accessible for all registered members with three months maturity period and 5 % interest rate. The maturity will be revised as per the loan taker interest, reason for the loan and other member's desire and capital at the treasurer. One hundred percent of the groups have forgotten to fill the loan issuing format and deliver the loans with oral discussions or simple registration of the name and amount of cash in the ledger and pass book. But except the loan format no other sheet is available for group representatives be remained to inquiry the members why they take loans for; so that the idea will be missed and just deliver the cash as per request order. For special privileges in loan order only that the group members present their reasons for loan.

- *Management of IGAs initiated by loan access*
 - Cash management (money making, multiplication and manage): members were having possibility to make savings greater than what they are doing now or just allow potential members to contribute in special columns for more savings. But including this the groups did not empower greater savings for members.
 - Make household purchase: in the whole groups more than 50 % of the saving or cash is invested for purchase of household commodities either in group from wholesalers or just for private consumption. It has been expected to manage cash collected in higher diligence to successful start up business activities involved in the business.
 - Capacity to use money autonomously and increase bargaining power

- Cross cutting interventions:* self help groups are medium or strategic groups where by every economic, social, environmental, human, right, capacity gaps and potential areas of low income individuals in person and as group being assessed and act accordingly either to correct or maximize the benefit it. As a matter of fact, beyond saving and loan acts in each week and dissolve the meeting; discussion focused on concurrent phenomenon in the households, village, city, national and international levels shall be raised and discussed. Concepts on HIV/AIDS, reproductive health/ family planning, technology transfer, hygiene and sanitation (personal and environmental hygiene) and many more others that look contextual and vital for the villages shall be raised, moved and set local interventions. These sessions have positive contribution in reducing household expenditure by reducing medical expenses; increasing effective working hours for every household member, manage family number according to family income by using various technological tools and many more affairs. However, from snap shot observation held on to the groups in one week there was no one group has raised an issue and discuss. Nevertheless 20 % groups replayed they had discussions within the last one month, 60 % groups within the last three months, 20 % within the last one year through a visitor and no discussions unless visitors come and give us directions.
- Saving restrictions /Fixed saving amount/* - members are not empowered to save according to their capacity; rather they are limited to their friends or other members' capacity only in the course of trend. The Bylaw for all the groups state that one person can pull additional savings in the group saving as it is called `special saving` in the pass book and ledger sheet and manage it accordingly as personal saving. A woman may demand to put her additional income in her SHG account and access it in later days as per her desire, or else she may spend it for it is just in her hand, for she has no linkages within other financial institute. This trend hinders the progressive advantages and full banking services expected to be maximized in the group.

- *Communal investments* – for all the groups more than 50 % capital is invested on consumption goods purchase for the sake of division among the entire members. In this case the advantage of individual's towards capacity building as well as strives for self reliance and development management is reduced in favour of sense of collectivism. There are limitations and frustration for starting new group IGAs for group capital formation. The reasons put forward for this problem are associated with time management, task classification and knowledge gap about the business.

- *Lacked Correlation with government sectors and financial institutions*

The groups are not properly interlinked with the concerned government bodies for service provision and market linkages. Members of groups built confidence to make public attachments and participations on different life matters, but still to utilize it for the group development has reservations and lack coherence. On course of these, some of the government officials did not consider the groups as formal and legal groups to function in such a way as they are doing now. As a matter of fact, intentional or unintentional efforts are pulled to dissolve the groups in to other partnerships or cooperatives with methodology from small and micro enterprises development office, which is direct target of the government.

Furthermore; there is no linkage from all groups with financial institutes for saving cash or accessing additional loans matching to the group members. The saving boxes with the whole collected savings are put in the cash collector house while the book writer or the chair person has the key for the box. It is made of wood and is easy for lifting. Some of the cash collectors' house is not safe as per their type of work, family and housing patter. As a matter of fact, considerable saving are not advised to be put in such a way that potentially cause lost to the group as whole and to the accountable group representatives. For this reason, linkages shall be made for safe and sound way of saving and withdrawal.

- Late tendency for establishing cluster level association:* Cluster level association (CLA) or SACCO (saving and credit cooperative) establishment as per the conditions of groups around a certain locality shall be encouraged and be functional, according to the development stages of groups. This strategy make easy to link the groups with financial institute, government offices and other stakeholders with low administrative expenses and more harmonized patter. Due to lacked cooperation among groups some kinds of income generating activities, financial and functional capacity is threatened bad and pulled in to failure or disband some time later. As a result as the development stage of the groups goes higher and capital savings looks greater coordination for the establishment of the association shall be encouraged in a concerned external body that can be the NGO or the local government bodies or even individuals who has concept and commitment about the social welfare of these group members. Cluster Level Association can be organized incorporating all the participants from the ten SHG and delegating representatives from each group. while the SHGs are still in action in weekly bases for various economic and social affairs, and become successful in function as well as financial stand.
- Dependency syndrome:* SHGs all trained for all stages of development in the group and are provided with the training documents and experience sharing visit to better performing locations. But still groups did not strive for positive changes and routine activities unless some external interventions catalyze the issue. During the researchers contact two groups with no pass books for their members are just waiting visit of NGO for printed materials and other stationary resources. So that, for structural reform and simple materials application, in a way that question ownership, group representatives and all other participants are slower. In addition, the way that other community groups are addressed by other support programs, is the obstruction to strengthen and energize these groups to a level that totally own and attract.

Direct support provisions and sudden seed money transfer and repetitive write-off from loans by government bodies aligned with political conditions also reserve the personal effort for personal development. Furthermore, some NGOs work on short term transfer without strong follow up and capacity building for their selected beneficiaries rather than “help the people to help themselves” strategy ; as result 35 % of the members from the ten groups are registered again to other support system that may even confused to what they start in the SHG.

- *Limited technology transfer from concerned groups*
 - **Physical** – physical development is one of the basic parts of human development. Group members experience better quality of life in association with how to make, multiply and manage their money and other resources. Accordingly to their best interest, improved physical knowledge shall be adopted from different areas as per the local context. Physical matters like improved hygiene and sanitation (example: open defecation free village formation) use of power saving tools, kitchen shelves, back yard gardening, water harvesting and others like these shall be empowered to increase cost effectiveness of dwellers.
 - **Intellectual** – cognitive development as part of the four human development areas (spiritual, physical, cognitive and social) shall also be the focus areas of the SHG program. This part of development makes easy all other development areas and ensures sustainability as it is very helpful for analysis and reasoning. Promoting night classes based on private interest or creating linkage with local government and international organizations is an option to empower members for functional adult literacy or intellectual development being at their jobs and home.

Chapter Six

6. Summary, Conclusion and Recommendation

6.1 Summary

Self help group (SHG) as a worldwide known and acknowledged development strategy is not timely introduced in Ethiopia. Even after its introduction the level of intervention or dissemination in the nation is concentrated to some non government organizations at some specific locations with unfrequented pattern. But nowadays various working agents and individuals in the welfare program initiate different mechanisms to develop national working procedures in coordination with all concerned bodies to the sector. Even if this initiative is so good, as of the author the act is all limited and focused at Addis Ababa, the capital city where many local and international nongovernmental organizations are working. As a result, self help group movement at regional town, like Bahirdar where this research is conducted, is so scattered and loosely managed by different groups with different procedures.

The document intend objectively to examine the significance of self help groups for saving, credit and other socio economic advantages of their beneficiaries in study area or sub city as a model program implementation location. Furthermore, the research tries to find out the advantages and limitations of self help groups or saving and credit cooperatives and formal banking system, to analyze the components of self help groups and saving and credit cooperatives and to suggest ways for ward as to how the SHGs will work in the area for the overall development of mothers and their children. As the study aimed to investigate the significance of self help groups to the economic capacity of women and children welfare. It also examined the predictive power of each independent variable on the overall human, physical, natural, economic and social achievement. On top of this, it also aimed at examining whether there is significant difference between the two

sexes in line with this strategy for household welfare and child empowerment. To achieve its purpose, the research was designed to be qualitative (focus group discussion and interview is used as means). Numerically the basic variable like financial capacity in person and group is utilized to demonstrate the qualitative analysis of empowerment of the study subjects. Ten self help groups selected for the study in the locality are composed of 187 members, two male and 185 female, at Belay Zeleke kebele of Bahirdar city administration at Amhara regional state. It was from these SHG participants the subjects of the study being selected using simple random sampling technique. In addition, information from local administrative bodies and partner non government organizations was also composed as supplement and means of verifications for the primary data collected. The financial registration books, attendance sheet and related documents with technical persons from local implementing partner organizations were taken as the source of data. The dependent variable in this study was economic wellbeing of women and associated welfare (wellbeing development) of children who are with women care givers. The independent variables considered in this study were the overall structure and framework of SHGs and other indirect but vital variables like the family condition, job status and related interventions from care and support program. The questions raised in the researcher`s observation was What is the role or importance of self help group in economic empowerment of women, What is the developmental role of self help groups in comparison with other financial institutions and How are the leadership, management and legal or policy conditions to support the self help groups to their given objectives.

The study works on ten self help groups and the members by which 98.93 % women and 65 % age 30 to 59. The groups consider economically low women members with petty trade 40 %, daily labourers 41 % and 19 % housewives without job. Off these total self help group members 87 % are married while 50 % are illiterate even if 66 % of them dwell at Bahirdar for more than twenty years with educational facilities around them. For most of these illiterate program participants the first reason for their lost education is child birth from their early marriage (45.5 %

of the members have two children while 41 % have three or more). Considering all these existing facts of women and associated children in the household livelihood intervention to enhance the skill, attitude and knowledge of women have been tried in so many ways by so many concerned parties. But the aspiration and trail did not last long due to vanished ownership and commitment. Unlike other interventions the self help group approach touch the participants economically by accessing loan for 98 % with low interest rate to start new or widen the existing income generating activities. The group also create considerable purchasing power parity to each member for consumption goods, purchase from wholesalers. For half of the SHGs about 63.5 % of the saving goes to purchase of various items, like cooking oil, wheat powder for bread, soap, and onion from wholesalers for reduced payment. The capacity building sessions for family and business management in line with knowledge transfer for technological tool change their perspective for partnership, friendship, credit, self reliance, newer business, saving and other fundamental aspects. In weekly saving days on average more than 78 % members participate and share ideas and transact finances and resources within a maximum of one hour. as a matter of fact, weekly meetings, internal bylaw, social contribution and other group work activities capacitate group members ethically to vision towards optimism and compassionate community activity ownership. 60 % of the groups contribute social saving with their basic savings to be invested with various social affairs of members' like graduation, Mourn, festivities, and other related once. These activities create love and respect from their respective children and partners for replaying requests or share expenses with reasonable manner. Group IGAs and bulk purchase of items for group capital increment all empower efforts as it is for mutual benefits and competitive advantage over the other class of the community. Furthermore, self help groups become psychological ventilation spot for drawing lessons from others individuals and groups experience and thought to administer their problem (grief and temptation).

To sum up the economic advantages of beneficiaries from 20,000 birr accessed by twenty eight members 43 % have started and sustained new businesses like retail shop, petty trade, local drinks, urban gardening, injera (local bread) baking and crochet making, 54 % for purchase of house hold commodities and school materials, and children's collage and short term training payment, while the rest three percent for celebrations (holiday events), and other loan paybacks. In general, the life of the whole members is improved economically, socially and in capacity building from the saving and loan access by increasing trust and confidence, quality of developing personal plans, communicating with others and lobbying power in addition to the economic advantage from collecting consumption goods with better quality and price from wholesalers and farmers at lower expense and income generated from initiated or expanded business activities either in group or individual IGAs.

6.2 Conclusion

The research find out that self help group has significant contributions in empowering women group members and other community as a whole through resonance effect it has. Sustainable development and transformation cannot be achieved unless women are fully integrated in the development process. In addition, Women's right is part and parcel of the basic human rights so that they deserve to benefit a fair share of the development fruits.

The study result on five major conclusions that the existing self help groups in the study area and the whole as a system has in common for women members and their respective children. As family is the smallest unit of community and the nation, the facts observed and concluded here shall have response or readjustments or continuation input from every respective partner. The study also gives or show thoughts for further studies. Primarily, it is concluded that self help groups are fundamental and short cuts to organize and assist lower income groups, with strong ownership and responsibility for development. Even thought there are yet reservations and limitations of individuals to go with the full package of intervention due to capacity and commitment gaps.

Secondly, SHG is more of community owned and non government organizations initiate and assist program. As a result, the life span of SHGs in most cases is equivalent to phase out period of that NGO project in that area. Although it is known that project hand over to government bodies is one of the phases out obligation, no local government body is structured or committed to get these groups. As per policy set up, neither the MSED0 nor did the financial institutions directly mention or accept SHG as business working group/client/. Thirdly, in a locality due to

SHG or CLA hundreds of persons with other thousands of family members come together each week for at least thirty to sixty minutes. But no government worker (like health or micro and small enterprise extension workers) wholesalers and producers consider these assemblies as opportunity for addressing information, conducting promotion and using as clients (for retail or wholesale).

Fourthly, what so ever the initiative and whoever is the source of it, the basic desire for nation is development with equitable, comparatively advantaged and advanced quality of life. SHG become root of confidence and economic strength to low income earners. As well it is direct, cost effective, community owned, independent and comprehensive intervention strategy to address the majority. But still there is no governmental or nongovernmental organizations communication, network, coordination or collision at city level designed to multiply the reputation, utilize and support the existing in to the optimal. Fifth, gender balance related interventions have been so difficult to be implementing in the local scenario, as the patriarchal manifestation hinder activities from reaching to the client and partners practically. But SHG is originate an authentic leadership, resource ownership, decision making, experience sharing and related superior outdoor ideologies demonstrative field for the women at village level.

6.3 Recommendation

Women comprising the majority of the Ethiopian population have key roles to play in all aspects of the development process. The role of women is particularly important when they become the head of the household. Number of programs aiming at enhancing the socio-economic well being of women has been implemented across the country. These include Encourage saving and credit services to women via existing micro finance institutions and rural credit programs. Women's Development Initiative Project (WDIP) and the Ethiopia Women's Development Fund (EWDF) are the two foremost initiatives launched to address problems of women's economic vulnerability and dependency. Ethiopia's commitment for the fulfilment of the MGD goals, one of which being women empowerment created enabling environment for all stakeholders to exert their utmost efforts in addressing the existing gender inequalities; Yet, the gap has remained wider that it could not be adequate to pull women out of the consequences of the disparities and be able to proceed on equal footing with men.

In most urban areas like the study area, OVC care and support programs are the major short term projects or programs of non government organizations. Among these projects some utilize self help group approach as a step for self reliance. As a result, to help children indirectly but sustainable the projects consider women as primary targets of SHG establishment. As per the ongoing strategy of self help group (SHG) the following recommendations are stated by the researcher for factual women and children empowerment. As per the attributes of SHG in the literature review, self help supplemented with mutual help can be powerful vehicle for the poor in their socioeconomic development. Without the individual's personal commitment and real desire to development the group may not assist a person to positive change. So that vision building, striving to that and sharing with friends shall be the lead than expecting from friend or initiating organization.

Individual commitment, members' participatory decision making, and dedicated field staff for assistance during the primary stage of development are vital but still government bodies support and responsibility to hand over during the project exit is essential. For this very reason this activities shall be planned together with the city and local government strategic and annual plan in line with responsible sector. This plan shall also consider the issue of equity and support the plan with budget for capacity building, institutional development and matching fund disbursement or link with financial institutions. Furthermore, association of the SHGs with existing support schemes of micro and small enterprise development office, for endorsing newer business ideas, provision of working shops and other seed resources, technical support, market linkage, loan access and others shall be encouraged.

It is observed that as per capital and project life time different NGOs establish a certain number of SHGs and left. The SHGs are initiated and trained with two basic kinds of ideologies as per the project affiliation in the area. The first is to save cash without time boundary and let the members' access cash through low amount interest loan only, while the other one is to divide the saving among members once or twice in a year and restart saving again. Considering this operational patterns as means we can find out different attributes from each SHGs that segregate from the other and cause difficulty for establishing clustering. As a result Partnership, cooperation and networking among SHG implementing organizations and their stakeholders need to be strengthened to install unanimous attributes, reduce negative competition, produce sense troupe to form cluster level association and further as need arise, and avoid duplication of efforts. This harmonious act will also smooth the handover part during phase out period. Now a days as government has GO NGO forum to be held from woreda to federal level and according to Amhara regional state CCC (community care collision) structure at kebele administration level to

work in almost similar objective a little effort and communication can bring the researchers recommendation true.

On the other hand, as SHGs are voluntary assemblage with deeper desire of development, practitioners with any kind of development agendas like health, education, psychosocial, nutrition, shelter and others shall use these than struggling to shape others and consume members' time. For full pledge transformation in attitude, behaviour and skill the women shall be provided continuous family planning education and service provision at group level. Trainings on parenting, child development, vocational skills, and other management, leadership and cross cutting basic ideas shall be provided continuously.

Maximizing these groups in quality and quantity to every low income dwellers around their surroundings is helpful for poverty reduction through improved savings and feasible investments. As a matter of fact, increasing visibility of the existing groups is valuable. Introduce and skill up utilization proficiency for technologically advanced equipments for economic efficiency and additional income like power saving ovens and urban gardening. In addition by linking groups with producers and wholesalers increasing their bargaining power for accessing consumption good is advisable to make visible the strategy as model.

The local administrative interventions on health, education, livelihoods and other socioeconomic aspects are more manageable here in these groups than door to door or mass communications.

Government offices shall provide feasibility assessment documents, business counselling, working places, sales shop and forward and backward market linkages for the group and individual IGAs than pushing some group members' languor, artificial requests and dependency syndrome.

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