

**INDIRA GANDHI NATIONAL OPEN UNIVERSITY, IGNOU**

**SCHOOL OF GRADUATE STUDIES**

The Effect of Community Saving Self-Help Group modality on women Empowerment: The Case of Adulala Area of Oromia Region

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The Effect of Community Saving Self-Help Group modality on women Empowerment: The Case of Adulala Area of Oromia National Regional State, Ethiopia

A thesis Submitted to INDIRA GANDHI NATIONAL OPEN UNIVERSITY, IGNOU SCHOOL OF GRADUATE STUDIES, in Partial Fulfillment of the Requirements for the Masters of Rural Development

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Declaration

I hereby declare that the dissertation entitled “The Effect of Community Saving Self-Help Group Modality on Women Empowerment: The Case of Adulala Area of Oromia Region” submitted by me for partial fulfilment of the of the M.A. in Rural Development 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 course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report for earlier work done by me or others

Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Certificate

This is to certify that **Mr Amare Feleke Nedi** student of MA(RD)from **Indira Gandhi National Open University**, New Delhi was working under my supervision and guidance for his Project Work for the course MRDP-001. His project work entitled “The Effect of Community Saving Self-Help Group Modality on Women Empowerment: The Case of Adulala Area of Oromia Region” which he submitted is his genuine and original work

**Signature of Academic Supervisor**

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# Abstract

*This research was conducted to assess the effect of Yekokeb Berhan community based saving self-help group (CSSG) intervention on women empowerment in Adulala area, Oromia regional state of Ethiopia. A cross-sectional survey was employed. A total of 90 women, 45 women who are members of CSSG and another 45 women who were not members of the CSSGs in the locality participated in the study. The findings of the study revealed that the intervention was instrumental in improving the informational, organizational (influence), financial and psychological assets of the members. The comparison of the two groups in watching television revealed as there is statistically significant difference between the two groups. The CSSG members were also found to have better access and ownership of financial assets. 86 percent of the CSSG members reported having personal savings (other than the savings the CSSG members have at the CSSG) while only 50 of the non-members reported having personal saving. Further, a higher percentage of CSSG members (93 percent) expressed as they are the primary change agents in bringing about the change they desire than the nonmember groups (78 percent). This implies as the CSSG members has higher self-efficacy than the nonmembers due to access to finance and information. Besides, the entire members of the CSSG members reported as they feel very high about having control on decisions regarding their own personal welfare, health and body while only 87 percent of the nonmembers reported the same. This difference is statistically significant, χ2 (1)=5.6, p<0.05. In spite of the above, there was no difference between the two groups on radio listening habit. In addition, there was no statistically significant difference between the two groups members’ membership in different groups. Further, the non-members were more active and influential in social activities. The findings of the study suggest the need for further study on the sustainability of the model.*

# Abbreviations

|  |  |
| --- | --- |
| IGNOU:  | INDIRA GANDHI NATIONAL OPEN  |
| ASCAs:  | Accumulating savings and credit associations |
| CMLFs:  | Community-managed loan funds |
| CSA:  | Central Statistics Authority  |
| CSSGs:  | Community based self-help saving groups |
| DHS:  | Demographic and Health Survey |
| MFIs:  | Micro financial institutions  |
| NGOs:  | Non-governmental organizations  |
| ROSCAs:  | Rotating Savings and Credit Associations |
| SHG:  | Self Help Groups |
| UNIFEM:  | United National Development Fund for women |

**CHAPTER ONE: INTRODUCTION**

**1.1 Introduction**

Women empowerment has become the ultimate objective of many developmental policies and programs since the Beijing declaration of the 1996. Since then many measures have been taken by governments and NGOs to achieve the goals. However, women are still the prime victims of poverty because of no access to or control over production resources or assets. The degree of poverty is higher for women than for male households especially in urban areas (Tassew and Tekie, 2000).

According to the study findings of Mulugeta (2010), women micro and small enterprise operators face numerous constraints such as lack of sufficient initial and working capital and it is stated in the study that the formal financial sector in Ethiopia does not provide financial services to poor households for income generating activities.

Poverty reduction in recent years has been identified as the overarching long term goal of the development interventions of developing countries and many African governments have taken various policy measures to reduce poverty and achieve the millennium development goals by establishing micro financial institutions (MFIs) and the development of micro credit programs which are supported by Non-governmental organizations (NGO) as well (Sunita, 2003). Micro finance programs in the past couple of decades have gained a wide recognition and application across the world and were regarded not only as an important tool in poverty alleviation, but also as a prominent instrument to empower poor women (Aiste, 2009). Many countries have developed various approaches to enhance economic growth and help the community to develop their own approach to empower themselves

In addition to the formal micro financial institutions¸ International Non-Governmental Organizations (INGOs) have been participating in the development programs of various counties for a couple of decades and a great number of informal financial institutions were established by the help of these INGOs in collaboration with local NGOs. For instance, in India Self Help Groups (SHG) approach has been used by the government as a community based approach to support poor women to get access to credit and other financial services so as to empower themselves (Das, 2012).

In Ethiopia a lot has also been done in the last two decades in particular to reduce poverty and improve the life condition of the population (Bekele, 2014). Recognizing micro credit as a developmental tool that would alleviate poverty and enhance growth through accessing loanable fund, the Ethiopian Government has developed a poverty reduction strategy in 1990 and established micro financial institutions proclamation in 1996 in order to help poor people to get access to financial services particularly to women who are involved in small scale businesses (Bekele, 2014).

In addition to the formal micro financial institutions, many communities based saving and credit groups have been established and their numbers and importance are growing in the country and today many local NGOs and some religious institutions are promoting self- help saving groups /saving groups that provide micro credit services to their members (DAG, 2014).

According to the study findings of Chakravort and Sharma (2012), many women who joined saving groups without any business due to lack of capital were able to start their own business after joining community based saving groups. The above study also shows that not only did women engage in entrepreneurial activities but also there was a boost in the entrepreneurial qualities such as confidence, innovation, energetic, risk taking, financial independence and active participation in group meetings. Similar study conducted in Kenya by SAMBA (2013) indicated that micro credit program has brought significant impact on saving culture, access to loanable fund, embarked on income generating activities and enabled women to won assets like houses, movable assets

Currently many self- help group (SHGs) including the community based self-help saving groups (CSSGs) of Yekokeb Berhan program are providing different types of saving and credit services to their members in the country. The self- help saving groups which are established in different parts of the country by different International and local Non-governmental organizations are contributing to poverty alleviation of the population in general and the miserable life condition of poor women in particular.

An impact study conducted to assess the contribution of the community based self -help saving groups (CSSG) of Yekokeb Berhan program in Addis Ababa (urban setting) indicated that participation in the saving groups enabled beneficiaries to have access to savings and loans, and increased their average savings and loan volumes. The assessment further indicated that participation in the community based self- help saving group increased members’ involvement and investment in micro-enterprises which resulted in substantial income increase which led to the improvement of households’ ability to meet basic needs. The assessment also indicated that many women became providers of basic need of the family and reduced their reliance on their spouses’ income (Pact, intervention, 2015). However, the study did not dealt with women empowerment as a central theme. empowerment of women at grass root level is not well studied. This study investigated the impact of Yekokeb Berhan community based self-help group CSSG/ modality on women’s empowerment as an element of rural development agenda at Adulala area.

**1.2 Statement of the problem**

About 70% of the world poor is women and they have no access to credit and other financial services. Poverty has the perspective of lacking the necessary capabilities and entitlements to satisfy the individual basic needs and requirements. The fight against poverty must consist in establishing entitlements that allow poor access to material means to develop their capabilities. Although many developing countries have made various approaches to change the miserable living conditions of the poor, poverty is still a crucial problem and major development challenge of the developing nations of many African countries (Bezabih, 2007).

 In developing countries credit access and terms have been the major setbacks in women economic empowerment (Das, 2012). Lack of collateral, need of small-sized loans which is expensive, high bank transaction costs have been the major hindrance (Panda, 2009). Despite their large number and crucial functions of women in developing countries, the division of power between the male and female sexes as prescribed by most cultures, assign the subordinate position to women (Fest and Bassey, 2012).

Women suffered various forms of discrimination, inequality, exclusion and violence for long (CSA, 2001). According to Robinson (2002), about 90% of the people in developing countries lack access to financial services from formal financial institutions The main reasons for the exclusion of these groups from the formal financial service are high transaction cost of small and repetitive loans required by the small scale business of the poor; lack property that may serve as collateral and the informal nature of their businesses. These problems are more serious in the case of women as they are discouraged due to culture and tradition (Demelalish, 2004).

In Africa women are regularly exposed to various forms of physical, psychological, sexual and emotional violence which can be traced to the unequal power relations in the society between men and women and the prevailing patriarchal norms that support the inequality (Mustapha¸ 2014). In Ethiopia in the past women were restricted to take part in any social activities and not given adequate roles in decision making process in their family. The situation was even more worsening in families where women were not engaged in business activities (Mulugeta, 2010).

It has now been changing and today many women in the world have got freedom to do business and currently many women are engaged in various business activities that generate income for their family. In recent years, efforts have been concentrated on the development of innovative method of credit schemes and programs in order to help poor people to engage in micro business activities to change their precarious economic conditions. Government, NGOs and micro financial institutions have been launching micro credit programs with a view to enhance the life standard of the poor people by alleviating their financial shortages (Sunita, 2003).

Government and donor projects which deliver credit and other micro financial services for poor and low-income people usually involve microfinance institutions (MFIs) with professional staff. An increasing minority of microfinance projects rely instead on community-managed loan funds (CMLFs) where credit to the members of a small group is managed by the members themselves with no professional management or supervision of the approval, disbursement, and collection of loans (Jessica, 2006). A research conducted by Muhammad (2013) in Asia indicated that the inability of formal credit institutions to cover urban poor has generally contributed to the involvement of large number of Non -Government Organizations to organize the poor into informal groups called self -help saving groups in credit schemes programs.

According to Getaneh (2010), the informal community based micro finance groups have the greatest potential to reach women in the poorest and most isolated areas than the formal micro finance institution. However, only few studies were conducted in the Ethiopia on the impact of the informal financial sector on the socio economic empowerment of women and more importantly in rural and semi urban settings (Mequanint, 2015). The review of the literature by the researcher also revealed that the studies are primarily conducted in Urban setting. This includes the works of (Pact, 2015; Ashenafi 2014, Mershaye 2015). Therefore, there is a need learn about the effect on the intervention, community based self-help saving group/CSSG modality, on women’s empowerment as an important element of development in rural development programs.

**1.3 Objectives of the Study**

1**.3.1 General Objective: -**

The general objective of the study is to assess the impact of Yekokeb Berhan community based saving self-help group (CSSG) approach of intervention on women empowerment in Adulala, Oromia regional state of Ethiopia.

1.3.2. Specific Objectives

The Specific Objectives of the study include:

* To assess the extent to which women involved in economic activities exhibit change in their informational, organizational, psychological and financial assets endowment as the result of participating in Yekokeb Berhan CSSG program
* Determine the level of women sense of control of over decisions that affect their personal welfare as the result of participating in Yekokeb Berhan CSSG program

**1.4 Research questions**

This study tries to seek answers for the following basic questions:

* Does participation in the CSSG improve the informational, organizational, psychological, and financial asset possession of poor women?
* Does participation in the CSSG improve the power of women on their decisions that affect their economic, family, social life and personal welfare?

**1.5. Significance of the study**

Vulnerable women have different problems one of which is access to finance to meet their un- met needs and empower them. Different studies indicate that the empowerment of micro credit program for women are important to give them a chance to access financial services. This study will be essential to: -

* Inform local NGOs and others on the importance of supporting women in the area of financial literacy
* Program planners¸ policy makers and implementers and others may use the result from the study as an input
* Experience and recommendations to further enhance the empowerment of women

The findings of the study will help the program/donor to revise strategies, replicate best practices for similar interventions on other areas.

**1.7 Scope and Limitations of the study**

 Ratson Women, youth and children is one of the implementing partners of Yekokeb Berhan which has been implementing the program in Bishoftu, Dukem and Adulala. The organization has so far established more than 54 saving and credit groups with more than 1000 members. Of this, 6 CSSGs with 56 members are at Aduala while the others are at Bishoftu and Dukem. The study was focused on those saving and credit program /micro credit program/ participants which were located at Aduala for the fact that it deals with the issue in a rural development context. The study was limited to the analysis of level of empowerment among the women, the factors that determine empowerment and the effect of the intervention on the degree of the women empowerment. The study was conducted from November 2016- April 2017.

**1.6. Definition of Key Terms**

1.6.1. **Microfinance:** Microfinance is an economic development approach that involves providing financial services, through institutions, to low-income clients, where the market fails to provide appropriate services.

1.6.2. **Micro-credit:** It is a component of microfinance and is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans which enable very poor people to engage in self-employment projects that generate income,

1.6.3. **Poverty:** Poverty is a condition in which a person of community is deprived of the basic essentials and necessities for a minimum standard of living. Since poverty is understood in many senses, the basic essentials may be material resources such as access to information, education, health care, social status, political power, or the opportunity to develop meaningful connections with other people in society

1.6.4. **Empowerment:** Empowerment which is a multidimensional concept is defined indifferent contexts. In this research, Empowerment, particularly women empowerment, is defined as the processes by which women take control and ownership of their lives through expansion of their choices’(United Nations,2001).It is an enhancement that can take place at a hierarchy of different levels individual household and community levels.

1.6.5. **Economic Empowerment:** In this research Economic Empowerment which is one dimension is defined as the involvement of women in economic activities that will allow them to generate their own income and their ability to control their income and expenditure.

1.6.6. **Social Empowerment:** In this research social empowerment is defined as the involvement of women in household decision process which comprises of decision on sending children to school and participation in community and local government meetings.

1.6.7. **Community saving self-help groups:** an informal group of saving and lending comprising 15- 25 members with relatively similar level of living standard; aimed at improving the wellbeing of its members through increased access to financial resources and social capital

# Chapter Two: Literature Review

**2.1 Introduction**

Micro credit schemes are an effective tool to fight poverty by providing financial service to those who don’t have access or neglected by formal financial institutions which can’t give credit with- out collateral. Recently there has been an ever increasing focus on the importance of micro credit programs/giving small loans/ in improving the livelihoods of poor people particularly poor women.

Many researches have been conducted world- wide to evaluate the various micro credit models that have been implemented particularly in developing countries which the researchers arrived at controversial findings. This section sets out the situation of women in Ethiopia¸ the concept and history of micro credit programs in the country and impact and factors that affect women empowerment.

**2.2. Women in Ethiopia**

Gender inequalities prevail in Ethiopia as it is a patriarchal society that keeps women in subordinate position (Haregewoin & Emebet, 2003). The socialization process, which determines gender roles, is partly responsible for the subjugation of women in the country. Ethiopian women constitute about 50% of the population and yet comprise the majority of the unemployed segment of the population and are hit by the hardest poverty. Such women have potential and energy to contribute to the economic development, yet their potential too often goes undeveloped and underutilized (Bekele, 2014).

Women are underrepresented in the formal sector of employment. The survey conducted by the Central Statistical Authority (CSA, 2004) showed that women account for less than half (43%) of the total employees in the country. On the other hand, the same survey showed over representation of female workers in the informal sector where about 58% of working women work in the informal sector compared to the 37.7 % of working men in the informal sector. The majority of women entrepreneurs are in micro-enterprises (65%) and many of them lack business development skills for improved competitiveness and management. At the same time, women’s organizing associations, such as cooperatives and women’s entrepreneurs’ associations have limited capacity to deliver services to, and build capacities of their members.

Women tend to manage smaller firms and concentrate in less profitable sectors. Female entrepreneurs in Ethiopia collect approximately 34 cents for each dollar earned by their male counterpart (CSA, 2012). This is a relatively low figure if we compare it to similar statistics in other countries (90 cents in Malawi, 80 cents in Benin, 82 cents in Egypt, 64 in India, 60 in Nigeria, and 62 in German). It demonstrates how programmatic interventions targeting female entrepreneurs can be particularly relevant in Ethiopia to unleash a potential for women to increase their personal income and growth as well as national development.

Women’s decision making power is limited regarding land use in rural areas (Haregewoin & Emebet, 2003). Their study further indicated that less than 25% of women are able to decide by themselves on contraceptive use. Mostly women in the country have the power to make decisions on issues related to the daily life of their family, but decisions about large household purchases, degree of participation of a woman in economic and social activities, and reproductive health issues are dominated by men.

According to the 2005 DHS, the low status of women in developing countries in general and in Ethiopia in particular and their socioeconomic marginalization has attributed, among other things, to lack of access to productive resources such as lack of land, lack of access to credit, education, employment opportunities, basic health services, protection of basic human rights and low decision making capacity. According the above publication¸ such gender gap between men and women in socio-economic indicators has negative impact on the overall development of the country.

In most developing countries in general, and in sub-Sahara Africa in particular, the worst-affected groups in job crisis are women where women’s unemployment problems arise from a variety of factors including cultural prejudices, educational difference between men and women and lack of marketable skills. Unemployment, which is mainly an urban phenomenon, continues to be serious social problems in Ethiopia despite some improvements in recent year (Wubante, 2015).

At present, various women's organizations are being formed in Ethiopia to address women’s issues in different areas one of which is self -help groups which are enabling poor women to have access to credit, training and to obtain self-employment, or create various activities that are productive and beneficiary (Tamiru, 2013).

## 2.3 The Concept of Micro Credit and History in Ethiopia

 Micro credit is the extension of small loans to poor people to qualify for traditional bank loans and is provided by different institutions such as MFIs, cooperatives and semi -formal institutions and informal sources. Nurul and Marzine(2006) mentioned in their study that micro credit is different from micro finance in that micro credit is the provision of credit of small amount and is confined to a certain group of people or client whereas micro finance operates across different types of people and clients and provides credit and other financial services. Vikrant and Preeti (2014) in their study on the impact of self- help groups on women empowerment in Bangladesh defined micro credit as a component of microfinance and is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans.

Traditional financial system in Ethiopia has long history and paramount contribution to economic betterment and social wellbeing of the society. Traditional institutions organized with a sense of cooperation and risk sharing has enabled Ethiopians to experience saving and financial management within its cultural context. Iqqubs and Iddir are some of the informal financial institutions that shaped the social bond and interaction (Habtamu, 2012).

The credit-based Income-generating project which mobilizes and organizes women at the grass-roots level and provides access to supportive services is becoming a leading mechanism of planned intervention for poverty alleviation. Often owing to their flexibility and grass-roots-level organizing ability, Non -governmental organizations *(NGOs)* are entrusted with the task of administering micro level development programs to mitigate poverty and to enhance women empowerment.

According to Wolday (2006), after the microfinance law of 1996, NGOs (which used to have micro-credit programs) established MFIs by being shareholders and gave nominal shares to individuals working in the mother NGO and affiliated institutions. Although MFIs have expanded their outreach to many of the regions where the incidence of poverty is highest, a growing literature is emphasizing planned interventions at the grass-roots level aimed at improving the socio economic condition of women.

**2.4 Types of Informal Micro Credit (Savings and Credit Schemes)**

In most cases, government and donor projects that deliver credit and saving services for poor and low-income people usually involve microfinance institutions (MFIs) with professionals. However, an increasing minority of microfinance projects rely instead on community-managed loan funds where by credit to the members of a small group is managed by the members themselves. The common name for these micro credit schemes is community-managed loan funds (CMLFs).

Different countries in different parts of the world use one or more of the micro credit schemes in facilitating saving and credit services to poor people particularly to marginalized women. For instance in India, it is the self- help saving group modality that has been adopted by the government to avail credit services to poor people. On the other hand, in Bangladesh where the first micro finance institution was started¸ it uses various modality to avail credit to poor people like the famous Grameen bank which the formal micro finance institution but also uses other modalities to help poor people to get access to credit service. The following are the community managed loan funds that are widely practiced in Ethiopia.

**2.4.1 The Community Saving Self-help Group (CSSG) Methodology**

The primary purpose of a Community Savings Self-help Group (CSSG) is to provide its members with simple savings and loan facilities, when they don’t have access locally to formal financial services. Loans can be supplemented by a social fund that offers small but important grants to members in distress, thus providing a form of self-insurance to members.

The CSSG methodology builds on the traditional Rotating Savings and Credit Associations (ROSCAs) known in Ethiopia as Iqqubs. While Iqqubs are rigid in their structure and provide limited and nonflexible access to accumulated savings, the CSSG methodology adds innovative twists that make the functioning of these groups more flexible and potentially attractive to participants. / Yekokeb Berhan program training manual, 2012/.

**2.4.2 Accumulating savings and Credit Associations (ASCAs)**

Accumulating savings and credit associations (ASCAs) do not distribute all the money at each meeting, and are able to offer more flexible loan and savings options. Some members join because they want to save, while others are mainly interested in borrowing, although every member must save regularly. ASCAs, the most basic type of savings led CMLF, pose greater risk than ROSCAs and are more complicated to manage. While they use no external capital, they are more likely candidates than ROSCAs for outside administrative and technical support. This means that donors can play a useful role, for instance by promoting and organizing groups, training members how to operate the fund, and helping set-up appropriate record keeping systems.

 Donors have used the savings-based CMLF model much less often than the externally funded model. This may be because, although savings based CMLFs mobilize local funds and allow members to use those funds more productively, this model does not involve transfers of capital into poor communities, which may be a donor’s principal objective. Also, public funding agencies and their staffs often have strong incentives to move large amounts of money, but savings-based CMLFs (where the donor is financing only support functions) cannot channel as much money as externally funded CMLFs can (where the donor is financing most or all of the lending capital).

A further factor is that some donors think of microfinance exclusively as a support for enterprises, not as a multipurpose household financial management tool. Many believe that savings-based groups cannot mobilize loans that are large enough to create or develop microenterprises.

**2.4.3 Self-help Groups (SHGs)**

Self-help groups (SHGs) or thrift and credit groups are mostly informal groups whose members pool savings and re-lend within the group on rotational or needs basis. These groups have a common perception of need and impulse towards collective action. Many of these groups got formed around specific production activity, promoted savings among members and use the pooled resources to meet emergent needs of members, including consumption needs.

Women self- help groups, formed exclusively for rural women, being an effective medium for community involvement in developmental activities, can be a powerful tool for alleviating rural poverty through the empowerment of women, by freeing themselves from the clutches of usurious moneylenders (Sundaram,2012).

## 2.5 Women Empowerment- Definition and Dimensions

Women empowerment is very essential for the development of society. As per the United National Development Fund for women (UNIFEM¸2009/ definition¸ women empowerment is a process by which women challenge the existing norms & culture, to effectively promote their wellbeing. According to Pooja and Khan (2015), empowerment means individuals acquiring the power to think and act freely, exercises choice and fulfill their potential as full and equal members of society. Equal access to the full menu of financial, business development and marketing services and facilities enables women entrepreneurs to make the best use of their productive assets, including land, to build their businesses and move beyond subsistence levels.

Empowerment of women signifies harnessing women power by concentrating on their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (Sanjay, 2012).

Women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities. Women’s empowerment is a crucial step in achieving gender equality and thus is essential for equitable development. (Statistical Yearbook for Asia and the Pacific, 2011). Women Empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of “Women’s Empowerment” is the ability to excise full control over one’s actions (Vikrant and Preeti, 2014)

## 2.6 Framework on the Dimensions and Indicators of Women’s Empowerment

Table 1, displays the frameworks developed by various authors and summarized by World bank to ‘fleshing out’ potential indicators within the different dimensions, and at different levels of aggregation.

Table 1: Commonly used dimensions of empowerment in household, community, and broader arenas



2.6.1 A Framework for Understanding and Measuring Empowerment

If a person or group is empowered, they possess the capacity to make effective choices; that is, to translate their choices into desired actions and outcomes. In a five-country study on measuring empowerment currently overseen by the World Bank’s empowerment team, it is assumed that degrees of empowerment can be measured. As figure 1 illustrates, this capacity to make an effective choice is primarily influenced by two sets of factors: agency and opportunity structure (Malhotra et al.,2002). Agency is defined as an actor’s ability to make meaningful choices; that is, the actor is able to envisage options and make a choice (Appudarai’s ,2001). Opportunity structure is defined as the formal and informal contexts within which actors operate. Working together, these factors give rise to different degrees of empowerment. To clarify the framework we can take a simple example that illustrates the dynamics. For example, a farmer in Arsi chose to take out a Bank loan to finance an irrigation system, but the process for obtaining the loan required that he—an illiterate person—complete 20 forms, offer house as collateral, and verify that he owned title to the land and the house. The farmer’s choice was well informed and economically viable, but the opportunity structure—in this case the regulations concerning procurement—was an obstacle in his ability to make his choice effective. This study will adapt this framework in the measurement of empowerment (Srijan, 1999).

****

Figure 1. The Relationship between Outcomes and Correlates of Empowerment

Source: (Alsop & Heinsohn, 2005)

Agency and opportunity structure are hypothesized to associate with the degree of

empowerment a person or group experiences. Degrees of empowerment (DOE) can be

measured by assessing (1) whether a person has the opportunity to make a choice, (2)

whether a person actually uses the opportunity to choose, and (3) once the choice is

made, whether it brings the desired outcome. For example, if the woman in Bale wants

to send her daughter to school, is there a school for the daughter to go to? If yes, does the

women actually make the decision to send her daughter to school? If yes, does the

daughter actually attend school?

**Agency**

How can agency—the capacity to make meaningful choice—be measured? In the five country study, and increasingly in other project monitoring systems, asset endowments are used as indicators of agency. These assets can be psychological, informational, organizational, material, social, financial, or human (world bank, 2005).

**Opportunity Structure**

As demonstrated by the earlier examples from India and Benin, an actor’s opportunity structure is shaped by the presence and operation of formal and informal institutions, or rules of the game. These include the laws, regulatory frameworks, and norms governing people’s behavior (North 1990, and Uphoff , 1986). The presence and operation of the formal and informal laws, regulations, norms, and customs determine whether individuals and groups have access to assets, and whether these people can use the assets to achieve desired outcomes (Freire, 1973 and Fals Borda, 1988).. In Ethiopia, the implementation of formal institutions (laws and acts) directly conflicts with many of the traditional informal institutions (social norms and customs) of some disadvantaged groups, such as women and pastoralists (Legovini 2004).

Measuring opportunity structure involves analyzing the presence and the operation of formal and informal institutions. Collecting and analyzing data may require a mixed methods approach. For example, information on the presence of particular legislation can be drawn from secondary sources, but data on the actual operation of that formal institution within a particular community would likely require interviews with a range of respondents. Gathering data on the presence and operation of informal institutions may require a similar dual approach. Because understanding social norms often involves gathering personal or sensitive information, it will likely require a mix of interviewing techniques, both questionnaires and semi-structured interviewing, for example. It may also be important to take preliminary results back to key stakeholders for verification and discussion of anomalies or options for responding to undesirable findings. This will be addressed in this study based on the key informants input and document review.

**1.3 Degrees of Empowerment**

Measurement of assets and institutions provides intermediary indicators of empowerment. Ruth, 2005 direct measures of empowerment can be made by assessing:

1. Whether an opportunity to make a choice exists (existence of choice).

2. Whether a person actually uses the opportunity to choose (use of choice).

3. Whether the choice resulted in the desired result (achievement of choice).

These issues will be addressed in the data collection instruments of the study.

## 2.7. Empirical Review

Empowerment is a process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. As stated by Kabeer (2001), the ability to define one’s goals and act upon them, awareness of gendered power structures, self-esteem, and self-confidence are the core elements of empowerment.

Various studies have shown that self-help saving and credit groups intermediated by micro credit have been shown to have positive effects on women. Zaman (2001), studied the impact of self- help micro credit schemes in Bangladesh and the findings revealed that through asset creation, SHGs have played valuable roles in reducing the vulnerability of the poor, bring a balance to income and consumption, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

Several recent assessment studies have also generally reported positive impacts of SHGs. Mayrada (2002,) maintained that SHGs are viable alternatives to achieve the objectives of rural development and to involve community participation in all rural development programs. The paper further explained that the SHG is a feasible organizational setup to disburse micro credit to poor women for the purpose of making them entrepreneurs and encouraging them to enter into other entrepreneurial activities. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with banks and enforce financial self- discipline. The author further states that SHGs enhance the equality of the status of women as participants, decision-makers and beneficiaries in the democratic, economic, social, and cultural spheres of life; and encourages them to take active part in the socio-economic progress of the society.

Ranadive (2004) stated that experiences from the developing countries show that improvements in women’s education, health, employment opportunities, and social participation contributes to economic growth in developing economies. He further elaborates that investment in women not only benefits women themselves, but also has relatively high social returns reflected in an improvement in their children’s welfare and a reduction of fertility, poverty and gender bias. This fact shows that women focused development strategies like SHGs have both social and economic return if they are handled wisely.

Manimekalai and Rajeshwari (2001) highlighted that the provision of micro- financing by the NGO's to women SHGs, has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skills, management of activities of businesses, establishing adequate financing, identifying raw material, market and suitable diversification and modernization.

Similarly, Sharma (2001) stated that self -help saving groups are the major tools for women’s empowerment. Their participation in the economic activities and decision-making at the household and societal levels are increasing and making the process of rural development participatory, democratic, sustainable and independent of subsidy. He added that SHGs function in the place of moneylenders because loan can be taken at any time, when needed for any purpose.

According to the findings of SAMBU (2013), indicated that the trainings improved practical and technical skills on entrepreneurship and enhanced their managerial skills such as planning, decision making ability and significantly contributed in managing their enterprises. Moreover, the study indicated that trainings have enabled respondents to increase asset, improve book keeping, and diversify investment and contributed to the economic empowerment of women saving participants.

Similarly, a study conducted by Vida (2011) on empowerment of women through participation in women self -help groups in the kumasi metropolis in India indicated that those members who got skills training like dye batik, soap and pomade making helped them to expanded their business activities and contributed to increase their monthly income. The study also indicated that hair dressing and home management technical skill trainings provided to saving groups helped them to acquire skills and engaged in different business activities that enabled them to generate their own income. .

In a study conducted to assess the socio economic impact of SHG in Adama town, Ethiopia, participants were asked about their socio-economic empowerment as a result of participating in various trainings which include entrepreneurship skill development and leadership trainings (Bezabih, 2007). The participants responded that their involvement in the aforementioned trainings enabled them to acquire basic knowledge that helped them to have a better income and empowered them personally and socially.

Enterprise development is believed to be one of the strategies adopted by members of self-help saving groups to bring women at all levels (UNIFEM, 2004). The study conducted by Vida (2011) revealed that this strategy has contributed saving members to develop their businesses and sustain their work and its customers where they taught how to develop business plans and other ways of expanding businesses.

Credit, a major women’s empowerment tool, enables saving and credit participants to generate income, thereby, increasing their bargaining and decision-making power within the household (Ranjula & Wallentin, 2008). According to the study finding of SAMBU (2013), women were able to access and increased the size of loan after joining the saving group. The study further indicated that the loans taken by saving group members were reported to have invested on entrepreneurial activities, and enabled them to create asset which has contributed to their economic empowerment.

Another study conducted by Sundaram(2012) indicated that participation in community based saving groups improves women’s’ access to credit and addresses their basic financial needs and has contributed to improved health and nutrition of the poor leading to improved quality of life. The study findings of Hossian( 2012) showed that the average monthly income of saving and credit members before joining micro credit program showed tremendous change in due their participation in saving and credit programs where their average income raised by 254% after joining the saving program.

Fredrik (2015) who studied on the impact of micro credit on women empowerment in Tangail district of Bangladesh indicated that participants of saving and credit program got higher income and became more empowered in making decision over house hold expenditure. The study also indicated that women working for husband are less empowered because they have less control over their income indicating that engaging in business activities would contribute to the economic empowerment of micro credit participants.

Asmamaw (2014) and Bamlaku (2006) study on the impact of formal microfinance institutions and micro credit programs on women empowerment showed that this is true in Ethiopia urban context. Besides, the study findings of Bezabih (2007) indicated that formal MFIs and micro credit programs have brought significant change on the socio economic empowerment of women.

 Sujatha and Malyadri (2005) indicated in their study that micro credit program has brought economic security to saving participants by coping with their financial crisis where the mean scores of the study participants showed significant difference before (M= 1.98) and after (M=2.33) participating in micro credit program.

# CHAPTER THREE: RESEARCH METHODOLOGY

## 3.1 Research Design

The study was a cross-sectional survey i.e. the data was collected at one point in time from the sample respondents to describe the total population. With regard to research strategies, the study employed concurrent mixed method (Creswell, 2009). This design is preferred for the fact that both qualitative and quantitative studies were undertaken simultaneously. Mixed method is considered as a tool to triangulate the result of single approach through multiple methods (Johnston, 2010). A quantitative method is viewed as effective to gather large data and comprehensive issues at a specified period of time (Ngwenya, 2010). The qualitative method was used based on the assumption that it enables the researcher generate meanings and phenomena within the real context of the research participants and to fill the gap left by the quantitative one (Kothari, 2004). Therefore, mixed method was adopted in order to make the study more comprehensive.

## 3.2 Description of the Study Area

This study was conducted at Aduala, area a small rural center in A dea Woreda. Adulala is located - about 60 km South of Addis Ababa, the country's capital place. The woreda is predominantly a rural area while a small trading center. Adulala is located behind the Mount Zequala. 8.530 latitude and 38.90 longitude. The main livelihood of the area is mainly mixed farming growing different cereal crops and pulses and rear cattle, sheep and goat. This place is situated in East Shewa, Oromiya, Ethiopia, its geographical coordinates are 8° 32' 0" North, 38° 54' 0" East and its original name is Ādulala.

## 3.3. Target Population

The quality of the impact assessment depends on a clear and precise definition of the target group and in the establishment of clear boundaries that identifies who should be included and for what reason, and who is not. Accordingly the total target population of this research is 6 CSSG with 58 members at Adulala. However, the research intended to cover selected women who were beneficiaries of the community based self- help saving group of Yekokeb Berhan program. The micro credit participants of Ratson women, youth and children are composed of new group members whose participation is less than year and other who have been in the group more than one year. So, the study focused on those CSSGs members who have been participating in the saving groups for more than one year.

## 3.4 Data Types and Sources

As indicated in the previous section, the study applied both qualitative and quantitative data. Since, using both types of data is vital to offset the limitations inherent with one method with the strength of other method (Creswell, 2003). The study used primary data sources. The primary sources of data were collected from the participants who are members of the CSSGs, project focal persons, government offices staffs who closely work with the groups and relevant policy and legal documents.

## 3.5. Data Gathering Instruments

To increase the breadth of information obtained from the respondents in relation to the activities of the community saving self-help groups, the interaction among the members, the members engagement in other social networks and their use of available economic and social opportunities in the community they live in, this study used three types of data collection instruments: Structured questionnaire, semi structured interview guide and document review checklist.

**Questionnaire:** A questionnaire was adapted, contextualized in Ethiopian setting, from World Bank’s Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators working paper series (Ruth Alsop and Nina Heinsohn, 2005). Overall, this questionnaire covered includes questions that help to understand the situation in which the woman find themselves in various areas of your life, and how these are connected with how much control they feel they have when they are making decisions and putting their decisions into action..

The questionnaire was piloted and the data was analyzed for reliability test. Moreover, a questionnaire was adapted to measure the socio economic benefits the group members enjoyed from their membership and the change in their business activities. This was adapted from USAID/AIMS project.

**Interview:** The researcher used interview technique for its quality of adaptable way of finding things out. Interview is desired for it allows person-to person discussion that can lead to increase insights in to respondents’ thoughts, feelings and behavior on important issues of the study. Besides, it gave me flexibility in adapting the questions as issues emerge. Thus, key informants were interviewed in depth using semi structured questions. The participants were selected through purposive sampling technique based on their closeness to the issues. The purpose of the interview was to learn about the program and the perspectives of the study participants about the issue in detail.

**Document review checklist:** This was used to collect data from relevant source on opportunity structures

**Researchers observation:**The researcher closely followed the interview process and had discussions to observe some of the changes and assumption that can help him to discuss the result

**3.6 Sampling Design and Sample Size Determination**

**3.6.1 Study population and sampling Frame**

The study populations were the CSSGs in Adualala that are supported by Yekokeb Berhan for highly vulnerable children project and their members. There are 6 CSSGs in Adualala with 58 members. Thus, the sampling frame was the list of all groups' members in Adulala

**3.6.2 Sampling technique and sample size determination**

As discussed above the total number of the member of the 6 groups is 58. In view of this, all women members of the CSSGs were included in the study i.e. complete enumeration of the study population. On the other hand, individuals from the groups as well as key stakeholders of the program in the area were selected for interview. In connection to this, purposive sampling technique was applied. Some types of research design necessitate researchers taking a decision about the individual participants who would be most likely to contribute appropriate data, both in terms of relevance and depth. The purposive sampling technique is a type of non-probability sampling that is most effective when one needs to study a certain cultural domain with knowledgeable experts within. Purposive sampling may also be used with both qualitative and quantitative research techniques. The inherent bias of the method contributes to its efficiency, and the method stays robust even when tested against random probability sampling (Tongco, 2007). In connection to this, 3 members of the program management, 4 staffs of key stakeholder of the program in the area(women and children office, social and labor affairs office, cooperative development office and agricultural office) and 5 members of the groups were included for the qualitative part.

**3.8 Validity**

The validity of the questionnaires was maintained through adapting the already developed questionnaires in English on measurement indexes of participation in micro credit program and socio economic empowerment women. The questionnaires were translated in Amharic and translated back to English to assess its content validity and to make sure that there was no errors in the meaning the Amharic version and commented by practitioners working in the areas of concern.

Content validity requires the use of recognized subject matter experts to evaluate whether test items assess defined content and more rigorous [statistical tests](https://en.wikipedia.org/wiki/Statistical_test) than does the assessment of face validity. One widely used method of measuring content validity was developed by C. H. Lawshe (1975) It is essentially a method for gauging agreement among raters or judges regarding how essential a particular item is. Lawshe (1975) proposed that each of the subject matter expert raters (SMEs) on the judging panel respond to questions for each item. According to Lawshe, if more than half the panelists indicate that an item is essential, that item has at least some content validity. Greater levels of content validity exist as larger numbers of panelists agree that a particular item is essential. Using these assumptions, Lawshe developed a formula termed the content validity ratio: CVR= (n\_{e}-N/2)/(N/2)} where CVR= content validity ratio, ne=number of SME panelists indicating "essential",  N= total number of SME panelists. This formula yields values which range from +1 to -1; positive values indicate that at least half the SMEs rated the item as essential. The mean CVR across items may be used as an indicator of overall test content validity.

Lawshe (1975) provided a table of critical values for the CVR by which a test evaluator could determine, for a pool of SMEs of a given size, the size of a calculated CVR necessary to exceed chance expectation. This table had been calculated for Lawshe by his friend, Lowell Schipper. In Schipper's table, the critical value for the CVR increases monotonically from the case of 40 SMEs (minimum value = .29) to the case of 9 SMEs (minimum value = .78) only to unexpectedly drop at the case of 8 SMEs (minimum value = .75) before hitting its ceiling value at the case of 7 SMEs (minimum value = .99). Whether this departure from the table's otherwise monotonic progression was due to a calculation error on Schipper's part or an error in typing or type setting is unclear. Wilson, Pan, and Schumsky (2012), seeking to correct the error, found no explanation in Lawshe's writings nor any publications by Schipper describing how the table of critical values was computed. Wilson and colleagues determined that the Schipper values were close approximations to the normal approximation to the binomial distribution. By comparing Schipper's values to the newly calculated binomial values, they also found that Lawshe and Schipper had erroneously labeled their published table as representing a one-tailed test when in fact the values mirrored the binomial values for a two-tailed test. Wilson and colleagues published a recalculation of critical values for the content validity ratio providing critical values in unit steps at multiple alpha levels.

The table of values is the following one:

N° of panelists Min. Value

 5 .99

 6 .99

 7 .99

 8 .75

 9 .78

 10 .62

 11 .59

 12 .56

 20 .42

 30 .33

 40 .29

Source: Wikipedia, n.d

This procedure was applied to assure the content validity of the questionnaire used for the study with 7 Panelists and it was valid.

## 3.7 Data Management and Analysis

For quantitative research, the data were entered to EPI data 3.1 and cleaned. Then, it was exported to SPSS Version 20 software. Frequency analysis was employed in the analysis of sex, educational level, marital status, income, material, psychological, informational, financial assets and decision making power Calculation of the means and standard deviations was undertaken in the analysis of the continues variables.

Comparison of independent samples means test was used to test the significance of the difference in the means. Chi square significance test was also being employed to determine the significance of the differences in the categorical variables of the assessment interest in the case of frequency analysis as the comparison is only between two groups.

The qualitative data which was gathered from the members of groups and the records were transcribed and translated from Amharic to English. Then, the transcription was arranged depending on the research question by theme. In connection to this narrative approach was used to analyze the data.

## 3.8 Ethical Consideration

An introduction letter from St. Mary University was written Ratson women, youth and children and the local administrative bodies to get approval to contact the research participants. Before enrolling any of the eligible study participants, the purpose and the benefit of the study was discussed with them. It was only those members of the groups who gave their consent that participated in the study. In the data collection of the quantitative data and interview process privacy was maintained. All the discussions took place between the researcher and respondents. The data were used primarily by the researcher and no identifier name of a respondent are kept. Access to the raw data is limited to the researcher and his advisor.

# CHPATER FOUR DATA PRESENTATION, ANALYSIS AND DISCUSSION

## Socio-demographic characteristics of the study participants

A total of 90 people participated in the study. The socio-demographic characteristics of the study participants showed that all were women in the age group of 38-59. The mean age of the participants was 47. The sex composition of the study participants is a function of the purpose of the study. Of this, 93 percent were married, 3 percent were single and 3 percent were divorced. Orthodox Christian appeared to be the dominant religion among the study participants, accounting for 86 percent of the study participants. This is followed by protestant and other religious (10 percent) including Islam (3 percent).

The data on the educational level of the study participants showed as most of the participants have attended primary education to some extent. Of the total participants 97 percent have reported having attended primary education. On the other hand, 3 percent of the study participants reported as they have completed high school.



Figure 2. Socio-demographic characteristics of the study participants

Ethnically, 83 percent of the study participants were Oromo. This is expected given that the study area is located in the rural part of Oromia. The remaining 17 percent of the study participants were Amhara and others.

Table 2 . Socio-demographic characteristics of members and non-members

|  |
| --- |
|  |
|  | **Group membership** |
|  | **Member** | **Non-Member** |
|  | **N** | **Percent** | **N** | **Percent** |
| Respondents by marital status | Married | 42 | 46.7 | 42 | 46.7 |
| Living with a domestic partner | 0 | 0.0 | 0 | 0.0 |
| Single | 0 | 0.0 | 3 | 3.3 |
| Separated | 0 | 0.0 | 0 | 0.0 |
| Widowed | 0 | 0.0 | 0 | 0.0 |
| Divorced | 3 | 3.3 | 0 | 0.0 |
| Respondents by religion | Orthodox | 42 | 48.3 | 33 | 37.9 |
| Protestant | 0 | 0.0 | 9 | 10.3 |
| Muslim | 0 | 0.0 | 0 | 0.0 |
| Catholic | 0 | 0.0 | 0 | 0.0 |
| Other | 3 | 3.4 | 0 | 0.0 |
| Level of education | Elementary(not completed) | 27 | 30.0 | 27 | 30.0 |
| Elementary(completed) | 18 | 20.0 | 15 | 16.7 |
| Secondary(not completed) | 0 | 0.0 | 0 | 0.0 |
| Secondary(completed) | 0 | 0.0 | 3 | 3.3 |
| Technical college graduate | 0 | 0.0 | 0 | 0.0 |
| University graduate | 0 | 0.0 | 0 | 0.0 |
| Post graduate | 0 | 0.0 | 0 | 0.0 |

The profile of the study participants by membership in the community saving self-help groups indicated that the members and non-members share relatively similar socio-demographic characteristics. The age of the group members (M=47, SD=5) and non-members (M=45, SD=4) was equal, t (88) = 2.127, p > 0.05. The χ2 test of independence on the difference between the proportion of the religion, marital status and educational level of the two groups revealed that the differences in educational level and marital status of the groups are not statistically significant. On the other hand, it showed that the difference in the religious outlook of the two groups is different.

In view of the above, it would be reasonably possible to proceed with the comparison of the two groups along the empowerment measures of the study: Change in agent’s asset endowment and ability to make choices.

## Informational Assets

The informational asset of the study participants was assessed using their radio listening, watching television habits and access to telephone. Besides, the frequency of making or receiving a call was used as a measure of information asset.

|  |
| --- |
| Table 3. Radio listening and watching television among the study participants |
|  | **N** | **Percent** |
| Group membership | Member | How often do you listen to the radio? | Every day | 24 | 57.1 |
| A few times a week | 12 | 28.6 |
| Once a week | 0 | 0.0 |
| Less than once a week | 0 | 0.0 |
| Never | 6 | 14.3 |
| How often do you watch television? | Every day | 36 | 80.0 |
| A few times a week | 0 | 0.0 |
| Once a week | 0 | 0.0 |
| Less than once a week | 0 | 0.0 |
| Never | 9 | 20.0 |
| Non-Member | How often do you listen to the radio? | Every day | 24 | 53.3 |
| A few times a week | 12 | 26.7 |
| Once a week | 3 | 6.7 |
| Less than once a week | 0 | 0.0 |
| Never | 6 | 13.3 |
| How often do you watch television? | Every day | 24 | 53.3 |
| A few times a week | 3 | 6.7 |
| Once a week | 3 | 6.7 |
| Less than once a week | 0 | 0.0 |
| Never | 15 | 33.3 |

***Radio***

The responses indicated that 57 percent listen radio every day, 29 percent listen radio a few times a week and 14 percent do not listen radio at all. Looking at the radio listening between the two groups, 57 percent of the CSSG members reported listening radio every day while only 53 percent reported listening radio every day from the comparison groups. Likewise, 29 percent of the CSSG members reported listening a few times a week while 27 percent reported the same from the comparison group. On the other hand, 14 percent of the CSSG members indicated as they do not listen radio at all while 13 percent of the comparison groups said they do not listen to radio. In spite of the percent differences, the test of the significance of the difference showed that the differences are not statistically significant.

***Television***

Interestingly 80 percent of the study participants reported as they watch television every day. This shows as most of the participants have access to television and prefer television over radio. In contrast, the other 20 percent reported as they never watch television. This might be a function of the ability to own television. The comparison of the two groups in watching television revealed as there is statistically significant difference between the two groups. 80 percent of the CSSG members reported watching television everyday while only 53 percent of the non-members reported watching television every day. Besides, 33 percent of the non-members indicated as they never watch television while only 20 percent of the CSSG members reported not watching television at all.

***Telephone***

All of the study participants reported as at least one member of their household owns telephone (mobile phone). This was true for both groups.

The comparison of the informational asset of the members of the CSSG with that of the non-members showed as the members have better informational asset. The difference is mainly influenced by members better access to and watching television while enjoying the radio listening and telephone access like the comparison groups.

## Organizational Assets

Organizational asset is one of the endowments that affect level of empowerment. In connection to this, the membership of the study participants in different forms of organizations and groups was assessed. Their level of involvement in the groups or organization they belong, the effectiveness of the respective groups and organization and the benefits they enjoy from their membership were also assessed as an element of the organizational asset.

***Membership***

Most of the study participants (97 percent) reported as they are a member of one or more groups or organizations. Only 3 percent of the study participants reported as they do not belong to any formal groups. From those who are members of the CSSG, all reported as they are a member of at least one group or organization while 93 percent of the respondents from the comparison group reported such membership. However, the analysis of the difference for statistical significance showed that the difference is not significant, p> 0.05

|  |
| --- |
| Table 4.Are you a member of any organization or group? |
|  | **Are you a member of any organization or group?** | **Total** |
|  | **Yes** | **No** |  |
| Group membership | Member | N | 45 | 0 | 45 |
| % within Group membership | 100.0 | 0.0 | 100.0 |
| Non-Member | N | 42 | 3 | 45 |
| % within Group membership | 93.3 | 6.7 | 100.0 |
| **Chi-Square Tests** |
|  | **Value** | **Df** | **Asymp. Sig. (2-sided)** | **Exact Sig. (2-sided)** | **Exact Sig. (1-sided)** |
| Pearson Chi-Square | 3.103a | 1 | .078 |  |  |
| Continuity Correctionb | 1.379 | 1 | .240 |  |  |
| Likelihood Ratio | 4.262 | 1 | .039 |  |  |
| Fisher's Exact Test |  |  |  | .242 | .121 |
| Linear-by-Linear Association | 3.069 | 1 | .080 |  |  |
| N of Valid Cases | 90 |  |  |  |  |

***Type of group or organization***

The study participants mentioned different forms of groups and organizations. These includes neighborhood/Village committee, religious or spiritual group, burial society or festival society, finance, credit or saving groups, education group, water and waste management group, NGO or civic group and other groups. The details of the responses is indicated in table 5 below. As can be seen from the table membership in burial society (“Iddir”) is the most frequently reported one (100 percent) followed by finance, credit or saving group (72 percent) and religious or spiritual group (67 percent). On the contrary, membership in educational group and water and waste management were the least reported type of groups or organization.

|  |  |
| --- | --- |
| Table 5. Membership by type of group or organization |  |
|  | **N** | **Percent** |
|  | Neighborhood/Village committee | 15 | 27.8 |
| Religious or spiritual group | 36 | 66.7 |
| Burial society or festival society | 54 | 100.0 |
| Finance, credit or saving groups | 39 | 72.2 |
| Education group | 3 | 5.6 |
| Water and waste management group | 3 | 5.6 |
| NGO or civic group | 9 | 16.7 |
| Other groups | 9 | 16.7 |
| **Total** | **168** | **311.1** |

***Most important types of groups in the study area***

All of the study participants ranked burial or festival society as the most important group they belong to. Credit and saving group membership was the second most frequently reported type of group.

***Leadership effectiveness***

The perception of the study participants about the effectiveness of the leadership in the groups or organizations they are members differ. 92 percent reported as the leadership in the burial society is very effective, 56 percent said the leadership of credit and saving groups is very effective and 42 percent said the leadership of “Iqubs” is effective. The high ineffectiveness was reported for finance, credit and saving groups. The perceived effectiveness of the different forms of groups differ between the two groups. This is particular true for finance groups. The nonmembers perceive the financial groups less effective than the members. In addition 15 percent of the non-members believe the leadership of such groups are not effective at all.

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| Table 6.Perceived effectiveness of the groups/organizations leadership where the respondents are members |
|  | **N** | **Percent**  |
| Group membership | Member | Burial | Very effective | 42 | 93.3 |
| Fairly effective | 3 | 6.7 |
| Not effective | 0 | 0.0 |
| Credit and saving | Very effective | 30 | 66.7 |
| Fairly effective | 9 | 20.0 |
| Not effective | 6 | 13.3 |
| Non-Member | Burial | Very effective | 41 | 91.1 |
| Fairly effective | 3 | 6.7 |
| Not effective | 1 | 2.2 |
| Credit and saving | Very effective | 15 | 41.7 |
| Fairly effective | 15 | 41.7 |
| Not effective | 6 | 16.7 |

***Leaders’ selection and ability to lead***

The manner of leaders selection in the groups and organizations in which the participants of the study are members was found to be influenced by preceding leaders. 40 percent of the respondents indicated as leaders choose their successors in the case of burial society, 64 percent indicated as this is also true in the case of finance, credit and saving groups. However, the manner of the CSSG operation requires that leaders should be selected by the general assembly i.e. all members. Yet, since literacy and numeracy determine the elements of the set for the selection, the practice may not be consistent with the guideline.

***Participants level of influence in the selection process***

The comparison of the two groups was more focused on the degree of influence they perceive they have on the selection process. As can be seen from table 7 below, 93 percent of the members appear to believe as they have influence in the selection of leaders while 86 percent of the non-members reported having influence in burial society. Looking at the degree of influence the participants believe to have, the non-members seems to be in a better position.

In connection to this, while 67 percent of the nonmembers reported a lot of influence, it was only 47 percent of the member who said a lot of influence. So, though in aggregate terms the CSSG members appear to believe as they have influence, the magnitude of the influence seem better among the non-members. Besides, about 7 percent of the participants from both groups reported as they do not think as they have influence in the selection of leaders. The level of influence on finance, credit and saving groups was also found to have similar pattern.

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| Table 7. Perceived level of influence the respondents have in the selection of leaders to the groups or organizations they belong |
|  | **N** | **Percent** |
| Group membership | Member | Burial | A lot of influence | 21 | 46.7 |
| Some influence | 21 | 46.7 |
| A little influence | 0 | 0.0 |
| No influence | 3 | 6.7 |
| Finance, Credit and saving | A lot of influence | 21 | 46.7 |
| Some influence | 15 | 33.3 |
| A little influence | 9 | 20.0 |
| No influence | 0 | 0.0 |
| Non-Member | Burial | A lot of influence | 30 | 66.7 |
| Some influence | 9 | 20.0 |
| A little influence | 3 | 6.7 |
| No influence | 3 | 6.7 |
|
| Finance, Credit and saving | A lot of influence | 24 | 66.7 |
| Some influence | 0 | 0.0 |
| A little influence | 12 | 33.3 |
| No influence | 0 | 0.0 |

The perception of the degree to which the group members think they are benefiting from their membership in the different groups was analyzed. This is important variable for the fact that it is one of the variables that influence the participation of the individuals and continuity of their membership. Table 8 below shows the responses of the two groups about the perceived level of benefit they get from the groups.

Most of the CSSG members reported higher level of benefit from the burial as well as the finance, credit and saving groups. 86 percent of the CSSG members expressed as they are benefiting from their membership in the finance, credit and saving groups while 68 percent of the non-members reported benefiting from such groups. The perceived benefit of the burial society was almost the same for the two groups.

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| Table 8. Perceived degree of benefits the respondents believe the groups or organizations give |
|  | **N** | **Percent** |
| Group membership | Member | Burial | Greatly | 39 | 86.7 |
| Fairly | 6 | 13.3 |
| A little | 0 | 0.0 |
| Not at all | 0 | 0.0 |
| Finance, Credit and saving | Greatly | 33 | 73.3 |
| Fairly | 6 | 13.3 |
| A little | 0 | 0.0 |
| Not at all | 6 | 13.3 |
| Non-Member | Burial | Greatly | 36 | 80.0 |
| Fairly | 9 | 20 |
| A little | 0 | 0.0 |
| Not at all | 0 | 0.0 |
| Finance, Credit and saving | Greatly | 24 | 66.7 |
| Fairly | 0 | 0.0 |
| A little | 12 | 33.3 |
| Not at all | 0 | 0.0 |

## Financial Assets

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| Table 9.Study participants loan experience, status of debt and degree of indebtedness |
|  | **N** |  **Percent** |
| Group membership | Member | Ever borrowed | Yes | 21 | 50.0 |
| No | 21 | 50.0 |
| Are you in debt | Yes | 15 | 33.3 |
| No | 30 | 66.7 |
| How indebted | Extremely indebted | 3 | 25.0 |
| very indebted | 6 | 50.0 |
| Fairly indebted | 3 | 25.0 |
| A little indebted | 0 | 0.0 |
| Non-Member | Ever borrowed | Yes | 18 | 40.0 |
| No | 27 | 60.0 |
| Are you in debt | Yes | 12 | 26.7 |
| No | 33 | 73.3 |
| How indebted | Extremely indebted | 0 | 0.0 |
| very indebted | 6 | 40.0 |
| Fairly indebted | 3 | 20.0 |
| A little indebted | 6 | 40.0 |

About 45 percent of the study participants had a history of borrowing. 50 percent of the CSSG members reported a borrowing history while only 40 percent of the non-members reported a history of borrowing. A higher percentage of CSSG members (33 percent) also reported being in debt at the time of the study than the nonmembers (27 percent). The CSSG members’ degree of indebtedness was also found to be more than the nonmembers. From the CSSG members 25 percent expressed as they are extremely indebted, 50 mentioned very indebted, another 25 percent fairly indebted. On the other hand, none of the nonmembers mentioned extremely indebted. In addition only 40 percent mentioned very indebted, 20 percent mentioned fairly indebted and the remaining 20 percent mentioned a little indebted. 

This difference needs to be interpreted carefully as it is the capacity of the individuals to repay their debts without affecting their business and livelihood security that is the real measure of the problem. 63 percent of those who reported as they are in debt and reported as they struggle greatly to repay their debt and 33 percent said they struggle a little. On the other hand, 3 percent expressed as they do not struggle to repay. Higher percentage of non-members (73 percent) reported as they struggle greatly to repay their debt than the CSSG members (53 percent). This shows as the CSSG members have higher financial assets.

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| Table 10. Level of struggle to repay debts |
|  | **Yes, I struggle greatly** | **Yes, I struggle a little** | **No, I do not struggle at all** | **Total** |
| Group membership | Member | N | 24 | 21 | 0 | 45 |
| % within Group membership | 53.3 | 46.7 | 0.0 | 100.0 |
| Non-Member | N | 33 | 9 | 3 | 45 |
| % within Group membership | 73.3 | 20.0 | 6.7 | 100.0 |
| **Chi-Square Tests** |
|  | **Value** | **Df** | **Asymp. Sig. (2-sided)** |
| Pearson Chi-Square | 9.221a | 2 | .010 |
| Likelihood Ratio | 10.523 | 2 | .005 |
| Linear-by-Linear Association | 1.290 | 1 | .256 |
| N of Valid Cases | 90 |  |  |
| a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.50. |

Saving serves as a source of capital as well as insurance when shocks are experienced in a household economy. Given the importance and role of having saving the study participants were asked if they have personal savings (other than the savings the CSSG members have at the CSSG). 69 percent of the respondents answered yes to the question while 31 percent reported as they do not have personal saving. The comparison shows that 87 percent of the CSSG member reported having personal saving while only 50 percent of the nonmembers reported the same.

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| Table 11.Personal savings against CSSG membership |
|  | **Do you have saving** | **Total** |
| **Yes** | **No** |
| Group membership | Member | N | 39 | 6 | 45 |
| % within Group membership | 86.7 | 13.3 | 100.0 |
| Non-Member | N | 21 | 21 | 42 |
| % within Group membership | 50.0 | 50.0 | 100.0 |
| **Chi-Square Tests** |
|  | **Value** | **Df** | **Asymp. Sig. (2-sided)** | **Exact Sig. (2-sided)** | **Exact Sig. (1-sided)** |
| Pearson Chi-Square | 13.646a | 1 | .000 |  |  |
| Continuity Correctionb | 11.987 | 1 | .001 |  |  |
| Likelihood Ratio | 14.206 | 1 | .000 |  |  |
| Fisher's Exact Test |  |  |  | .000 | .000 |
| Linear-by-Linear Association | 13.489 | 1 | .000 |  |  |
| N of Valid Cases | 87 |  |  |  |  |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 13.03. |
| b. Computed only for a 2x2 table |

##

## Psychological Assets

**Participation in Social Activities**

The psychological assets of the study participants were analyzed based on their level of social interaction and integration as well as their level of self-efficacy. In connection to this, the participants were asked if there are any community activities, such as those organized by the local government, religious organizations, the school, the local development association etc, in which they think they are not allowed to participate. In response to the question only 3 percent reported as there are such social activities. The reasons mentioned by these people for not being able to participate in such social activities were poverty and gender factors.



Figure 3. Respondents’ participation is social activities at community level

As can be seen from table 13 below, all of these were from the nonmembers group. This may imply as the CSSG participation contributes to increase the psychological asset of the individuals concerned.

All of the study participants reported as they daily interact with other people. None also do not think as they are not able to socialize with people from other social groups in their community.

***Self-Efficacy***

The perceived ability of the study participants to make a difference in their lives and others were assessed by asking the participants about the things they would like to change, the extent to which they could realize the changes, and their ability to make the changes among others. With this regard, all expressed as there are things they would like to change in their life and believe the changes could happen. Speaking about the time frame it will take them to realize the changes 69 percent said very soon, 19 percent said fairly soon, and 12 percent said a long time.

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| Table 12. When do you think they will change |
|  | **Very soon** | **Fairly soon** | **A long time in the future** | **Total** |
| Group membership | Member | N | 33 | 6 | 0 | 39 |
| % within Group membership | 84.6 | 15.4 | 0.0 | 100.0 |
| Non-Member | N | 21 | 9 | 9 | 39 |
| % within Group membership | 53.8 | 23.1 | 23.1 | 100.0 |
| **Chi-Square Tests** |
|  | **Value** | **Df** | **Asymp. Sig. (2-sided)** |
| Pearson Chi-Square | 12.267a | 2 | .002 |
| Likelihood Ratio | 15.770 | 2 | .000 |
| Linear-by-Linear Association | 11.754 | 1 | .001 |
| N of Valid Cases | 78 |  |  |
| 1. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 4.50.
 |

The comparison of these responses between the groups showed that the CSSG members believe as they could realize the changes sooner than the nonmembers. 85 percent of the CSSG members expressed as they believe the changes will happen very soon while the remaining 15 percent said fairly soon. On the contrary, 54 percent of the nonmembers indicated as they expect the changes to happen very soon, 23 percent said fairly soon and the other 23 percent said a long time in the future. χ2 test of independence revealed that the difference between the two groups is statistically significant. Given that the things they would like to change are not different the comparison of the time was reasonable.

A higher percentage of CSSG members (93 percent) expressed as they are the primary change agents in bringing about the change they desire than the nonmember groups (78 percent). This implies as the CSSG members has higher self-efficacy than the nonmembers. In connection to this, 53 percent of the CSSG members indicated as their family members play a significant role in bringing the change while 60 percent of the nonmembers expressed as their families have such a role.

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| Table 13. How difficult it will be to achieve this for you |
|  | **Very difficult** | **Fairly difficult** | **Fairly easy** | **Total** |
| Group membership | Member | N | 24 | 21 | 0 | 45 |
| % within Group membership | 53.3 | 46.7 | 0.0 | 100.0 |
| Non-Member | N | 9 | 30 | 6 | 45 |
| % within Group membership | 20.0 | 66.7 | 13.3 | 100.0 |
| **Chi-Square Tests** |
|  | **Value** | **Df** | **Asymp. Sig. (2-sided)** |
| Pearson Chi-Square | 14.406a | 2 | .001 |
| Likelihood Ratio | 16.989 | 2 | .000 |
| Linear-by-Linear Association | 14.113 | 1 | .000 |
| N of Valid Cases | 90 |  |  |
| a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 3.00. |

In terms of the difficulty of realizing the desired changes, a higher percentage of people from the non CSSG members think it is easier to bring about the changes than the CSSG members as can be seen from table 14 above. Further, the nonmembers’ attitude about the ability of influencing change in their community is much better than the CSSG members It is true that all the individuals in the study have similar exposure and are from the socio economic and socio cultural environment. The only difference being a member of CSSG. The explanation for this will be the individual differences.

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| Table 14. Sense of ability to make a difference in one’s life among the study participants and leverage for change |
|  | **N** | **Percent** |
| Group membership | Member | Myself | Yes | 39 | 92.9 |
| No | 3 | 7.1 |
| My family | Yes | 21 | 77.8 |
| No | 3 | 22.2 |
| Do you think people like yourself can generally change things in your community if they want to? | Yes, very easily | 24 | 57.1 |
| Yes, fairly easily | 18 | 42.9 |
| Yes, but with a little difficulty | 0 | 0.0 |
| Yes, but with a great deal of difficulty | 0 | 0.0 |
| No, not at all | 0 | 0.0 |
| Non-Member | Myself | Yes | 27 | 69.2 |
| No | 12 | 30.8 |
| My family | Yes | 18 | 60.0 |
| No | 12 | 40.0 |
| Do you think people like yourself can generally change things in your community if they want to? | Yes, very easily | 36 | 80.0 |
| Yes, fairly easily | 9 | 20.0 |
| Yes, but with a little difficulty | 0 | 0.0 |
| Yes, but with a great deal of difficulty | 0 | 0.0 |
| No, not at all | 0 | 0.0 |

##

## Direct indicators of Empowerment: Control over decisions regarding one’s own personal welfare, health and body

The project’s impact evaluation framework defines empowerment as enhancing a women’s effective decision-making power, particularly their control over key decisions that affect their life. In view of this, participation in the project is expected to improve a series of women’s assets and, as a consequence, enhance their ability to make more informed choices and decisions, in other words, to become empowered.

In light of this, the study participants were asked to state the extent to which they feel having control over decisions regarding their own personal welfare, health and body. The responses of the participants indicated below show that a higher percentage of the CSSG members feel having control on such decisions than the nonmember groups. The entire members of the CSSG members reported as they feel very high about having control on decisions regarding their own personal welfare, health and body while 87 percent of the nonmembers reported the same. This difference is statistically significant.

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| Table 15. To what degree do you have control over decisions regarding your own personal welfare, health and body? |
|  | **To a very high degree** | **To a fairly high degree** | **Total** |
| Group membership | Member | N | 39 | 0 | 39 |
| % within Group membership | 100.0 | 0.0 | 100.0 |
| Non-Member | N | 39 | 6 | 45 |
| % within Group membership | 86.7 | 13.3 | 100.0 |
| **Chi-Square Tests** |
|  | **Value** | **Df** | **Asymp. Sig. (2-sided)** | **Exact Sig. (2-sided)** | **Exact Sig. (1-sided)** |
| Pearson Chi-Square | 5.600a | 1 | .018 |  |  |
| Continuity Correctionb | 3.770 | 1 | .052 |  |  |
| Likelihood Ratio | 7.889 | 1 | .005 |  |  |
| Fisher's Exact Test |  |  |  | .028 | .020 |
| Linear-by-Linear Association | 5.533 | 1 | .019 |  |  |
| N of Valid Cases | 84 |  |  |  |  |
| a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 2.79. |
| b. Computed only for a 2x2 table |

# CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

The general objective of the study was to assess the impact of Yekokeb Berhan community based saving and self help group (CSSG) approach on women empowerment in Adulala, Oromia regional state of Ethiopia. The study adopted a cross-sectional survey i.e. the data was collected at one point in time from the sample respondents to describe the total population and answer the research questions. Empowerment was defined as an ability to make an effective choice which is primarily influenced by agency and opportunity structure.

A total of 90 women participated in the study. Of this, half were from the CSSG members while the other half was women with relatively similar socioeconomic characteristics of the CSSG members except on their membership. The participants were in the age group of 38-59, with a mean age of 47. Most of the women were married and orthodox Christian. Protestant and Muslim accounted for only 10 and 3 percent of the study participants. 97 percent have reported having attended primary education.

The comparison of the socio-demographic characteristics of the study participants from the two groups showed the women from the two groups are good for comparison purpose because both members and non-members are from the same socio economic environment and, similar community set up. All the differences arise in the result is mainly due to membership and the benefits of being a member. However, there are results completely reversed than expected. This might be the individual difference and the level of exposure to information through different medias. The comparison showed that the differences between are statistically insignificant across most of the key variables. This includes age, marital status and educational level.

The findings of the study revealed that the intervention was instrumental in improving the informational, organizational, financial and psychological assets of the members. The comparison of the two groups in watching television revealed as there is statistically significant difference between the two groups. 80 percent of the CSSG members reported watching television everyday while only 53 percent of the non-members reported watching television every day. The difference arises due to the ownership of Television which implies that group members having access to loan may purchase TV better than non- members who don’t have access to easy loan.

The perception of the study participants about the effectiveness of the leadership in the groups or organizations they are members differ. This is particular true for finance groups. The nonmembers perceive the financial groups less effective than the members. In addition 15 percent of the non-members believe the leadership of such groups are not effective at all. Most of the CSSG members reported higher level of benefit from the burial as well as the finance, credit and saving groups leader ship election. Participation in the election process in which the group members exercised openly in a regular manner give them a chance to evaluate some body selected in a group consent serve better than the one appointed or without the say of the group. It will also build the confidence level of the members that they have a say or they voice is considered to elect their leaders or to be elected. This will empower the members and value their membership.

Various studies have shown that self-help saving and credit groups intermediated by micro credit have been shown to have positive effects on women. Zaman (2001), studied the impact of self- help micro credit schemes in Bangladesh and the findings revealed that through asset creation, SHGs have played valuable roles in reducing the vulnerability of the poor, bring a balance to income and consumption, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

Similarly, the change in financial asset was measured through access to financial resources and debt repayment capacity. 50 percent of the CSSG members reported a borrowing history while only 40 percent of the non-members reported a history of borrowing. It was due to created access to the financial service and the training they have on how to get loan and do investment on income generating activity which will give them a confidence on how to liquidate their loans. A higher percentage of CSSG members (33 percent) also reported being in debt at the time of the study than the nonmembers (27 percent). Higher percentage of non-members (73 percent) reported as they struggle greatly to repay their debt than the CSSG members (53 percent). This shows as the CSSG members have higher financial assets, better financial literacy and loan management. It also indicates that they have a business plan how to pay back the loan as per their initial plan. Further, 86 percent of the CSSG members reported having personal savings (other than the savings the CSSG members have at the CSSG) while only 50 of the non-members reported having personal saving. This implies that the discussions they have during their regular meeting and the training provided to the group to run the CSSG created a better awareness about the importance of saving in their financial asset building

A higher percentage of CSSG members (93 percent) expressed as they are the primary change agents in bringing about the change they desire than the nonmember groups (78 percent). This implies as the CSSG members has higher self-efficacy than the nonmembers due to access to finance and information. Besides, the entire members of the CSSG members reported as they feel very high about having control on decisions regarding their own personal welfare, health and body while only 87 percent of the nonmembers reported the same. This difference is statistically significant. Similarly, being a member of the CSSG will give the members a chance to share different skills and knowledge among themselves during their regular meeting and the lesson learned from others that helped them to control the decision making,

In spite of the above, there is no difference between the two groups on a number of assets and in some cases the nonmembers appear to be better off. All of the study participants reported as at least one member of their household owns telephone (mobile). There was no difference between the two groups on radio listening habit also. This revealed that both members and non memebers have equal access to radio. The difference in informational asset was mainly influenced by the CSSG members better access to and watching television for the reason indicated above

In addition, there was no statistically significant difference between the two groups member’s membership in different groups. This is true for the number of groups or organizations they belong to as well as the diversity of the groups/organizations. On another note 93 percent of the members appear to believe as they have influence in the selection of leaders while only 86 percent of the non-members reported having influence in burial society. The burial society a an organization every one voluntarily become a member since marriage. The difference in selection of leaders was members are more exposure to meetings and were able to exercise in their small group meeting that lead them to be active participants in the election process. Looking at the degree of influence the participants believe to have, all members seems to be in a better position

In terms of the difficult of realizing the changes the members desire a higher percentage of people from the non CSSG members think it is easier to bring about the changes than the CSSG members. Further, the nonmembers’ attitude about the ability of influencing change in their community is much better than the CSSG members. This indicate that the CSSGs are not working towards change and all have the same exposure level about change and being a change agent. The CSSGs would have had a better awareness about change, change agent and the benefits of change. But the result indicates that there is no much difference in the ability to understand change. The difference is mainly due to individual difference that the result became the opposite.

Yet, the perceived degree of control over issues that affect their wellbeing personally, the CSSG members stand to be better as discussed above. This was due to the regular group discussion, intergroup learning and capacity building activity by the organization.

Women empowerment occurs in real sense when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities. The researcher in his personal observations found that CSSG members are always confident in getting loans once they bring income generating activity at their capacity. Once the member decide to do businesses the member can start by getting loan and they are the owner of every decision including how to spend the profits obtained from the income generation activity and loan payment,

This exposure helps them how exercise effective and informed decision that will improve the quality. Once they start making quality decision, the decision they are making will be accepted by the family and the community which significantly improve the self-steam and ensure women empowerment in one aspect and continue improving the leaving style of the women and her family. If a person or group is empowered, they possess the capacity to make effective choices; that is, to translate their choices into desired actions and outcomes

As it was observed by the researcher the success factors of the CSSG model is that, being a member all will start voluntary saving decided by the members which doesn’t affect their leaving. Using the community facilitator, the group members agree how much to save. Before the group start saving they will be expose to financial literacy training that help them to make a decision. CSSG are members managed groups that the leaders are elected in a democratic way at the general assembly. This will give a chance to members to actively participate in the management, leadership and decision making process. Moreover, the loan access will also give them chance to involve themselves in job creation and invest in income generating activity at micro level. Government and development partners easily access the group for capacity building, disseminate extension service which the might not get due to their resource poorness. But if they are in group it will beneficial for the DA to disseminate new technologies in their group meetings.

There also challenges for the CSSG members that affect the success rate. The first challenge for the group will be shortage of finance to give loan at a time. Since the membership started with vulnerable women group their capacity to save will be minimum that cannot be sufficient enough to give loan for many members at time that will discourage membership. As in every group of association formation, the level of understanding of members vary and the discussion to convince may be time consuming. Until proper level understanding is created and the members become at relatively similar level of understanding of member’s mediator either from the cooperative promotion office or the organization is required to insure sustainability.

Over all observation of the researcher is summarized that CSSG has developed a sense of leadership, organizational skills, management of activities of businesses, establishing accsess financing (loans micro level), identifying raw material, market and suitable diversification and modernization

## Recommendations

Detailed study is required to determine the level where the CSSG don’t need support to sustain the group, the level of finance required to provide loan to the members. The CSSGs are informal groups that needs to be formal to secure loans from other sources including the banks. This information concrete data and evidence to develop alternative growth channel that show the members’ way forward in a sustainable way. Therefore, to address the issue of growth of the CSSG and ensure sustainability evidences that show a road map needs to be created. The study to be conducted should consider, culture, agro ecology, socioeconomic condition of the area so that the analysis will show weather separate study and recommendation is required for the differences mentioned.

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# Annex: Questionnaire

IGNU

Amare Feleke

* 1. Questionnaire

Thank you for agreeing to take part in this survey. I would like to ask you some questions that will help us to understand the situation in which you find yourself in various areas of your life, and how these are connected with how much control you feel you have when you are making decisions and putting your decisions into action.

The results of this survey will be completely confidential and no identifying data will be collected. Some of the questions may also be quite personal and I hope this will be OK with you. If, however, you do not feel comfortable answering any questions, please feel free to say so.

*Section 1: Location details*

* 1. Region (\*)
	2. Zone (\*)
	3. Woreda (\*)
	4. “Got” (\*)

1.5 Respondent code number (from list):

Section 2: Respondent details

First, I would like to ask some questions about yourself. If you do not wish to answer a particular question, please feel free to say.

* 1. Sex of respondent *[Observation only]*
		1. Female
		2. Male
	2. Can you please tell me your age group?

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

* 1. What is your marital status?
1. Married
2. Living with domestic partner
3. Single
4. Separated
5. Widowed
6. Divorced
	1. How many people do you share your house with?

|  |  |
| --- | --- |
| 2.5 | What is your religion? *[Options and codes to be filled in as locally appropriate]*1. Orthodox
 |
|  | 1. Protestant
 |
|  | 1. Muslim
 |
|  | 1. Catholic
 |
|  | 1. Other Specify
 |
| 2.6 | In terms of your ethnicity, do you consider yourself …? *[Options and codes to be filled in as locally appropriate]* |
|  | 1. Oromo
 |
|  | 1. Amhara
 |
|  | 1. Tigre
 |
|  | 1. Other, Specify
 |

* 1. What educational level have you reached at the moment? (\*)
1. Elementary (not completed)
2. Elementary (completed)
3. Secondary (not completed)
4. Secondary (completed)
5. Technical college graduate
6. University graduate
7. Post-graduate
8. Other *[Specify and add code: ]*
	1. Who is present during the interview? *[Observation only]*
9. Respondent and enumerator only
10. Respondent, spouse, and enumerator
11. Respondent, other household member and enumerator

Section 3: Intermediate Indicators of Individual Agency

The next set of questions I would like to ask you concern your feelings about yourself, the community/society you live in, and the property and assets you own or have access to. If you do not wish to answer a particular question, please feel free to say. If you can tell me why you do not want to answer a particular question, that would be very useful to us, but you should not feel under any obligation to do so.

Informational assets

* 1. How often do you listen to the radio? (+)
1. Every day
2. A few times a week
3. Once a week
4. Less than once a week
5. Never
	1. How often do you watch television? (+)
6. Every day
7. A few times a week
8. Once a week
9. Less than once a week
10. Never
	1. How long does it take you to get to the nearest working telephone? (+)
11. Telephone in the house
12. Less than 15 minutes
13. 15-30 minutes
14. 31-60 minutes
15. More than 1 hour
16. More than four hours
	1. In the past month, how many times have you made or received a phone call? (+)
	2. How many times have you traveled to *[Enumerator: In rural areas, specify a neighboring village or town; in urban areas, specify another part of the city]* in the past year? (+)

Organizational assets

* 1. Are you a member of any organization or group? (\*) (+)

|  |  |  |
| --- | --- | --- |
| 1 | Yes |  |
| 2 | No | *[Go to question 3.21]* |

* 1. Which of the following groups are you a member of? (\*)
1. Farmer/fisher group or cooperative
2. Other production group
3. Traders or Business Association
4. Professional Association (doctors, teachers, veterans)
5. Trade Union or Labor Union
6. Neighborhood/Village committee
7. Religious or spiritual group (e.g. church, mosque, temple, informal religious group, religious study group)
8. Political group or movement
9. Cultural group or association (e.g. arts, music, theatre, film)
10. Burial society or festival society
11. Finance, credit or savings group
12. Education group (e.g. parent-teacher association, school committee)
13. Health group
14. Water and waste management group
15. Sports group
16. Youth group
17. NGO or civic group (e.g. Rotary Club, Red Cross)
18. Ethnic-based community group
19. Other groups *[Please specify in table below and add code]*
	1. Which of these organizations/groups are the most important to you? Please specify up to three. Please rank (1=most important) (\*) (+)

Org/group 1 Org/group 2 Org/group 3

* 1. For each of these three important groups, how effective overall is the group’s leadership ? (\*) (+)
1. Very effective
2. Fairly effective
3. Not effective

Org/group 1 Org/group 2 Org/group 3

* 1. How are leaders in each group selected? (+)
1. By an outside person or entity
2. Each leader chooses his/her successor
3. By a small group of members
4. By decision or vote of all members
5. Other *[Specify and add code: ]*
6. Don’t know/not sure

Org/group 1 Org/group 2 Org/group 3

* 1. How much influence do you think you have when each group chooses its leaders?
1. A lot of influence
2. Some influence
3. A little influence
4. No influence

Org/group 1 Org/group 2 Org/group 3

* 1. How much does being a member of these groups benefit you individually?
1. Greatly
2. Fairly
3. A little
4. Not at all

Org/group 1 Org/group 2 Org/group 3

* 1. What is the most important benefit, if any, that you feel you gain from being a member of these groups? *[Enumerator: Specify benefit for each group and add code]*

|  |  |
| --- | --- |
| Org/group 1: | *[Code]* |
| Org/group 2: | *[Code]* |
| Org/group 3: | *[Code]* |

* 1. Overall, are the same people members of these three different groups, or is there little overlap in membership? (\*)
1. Little overlap
2. Some overlap
3. Much overlap

Org/group 1 Org/group 2 Org/group 3

Financial assets

* 1. Have you ever borrowed money from another person or institution?
1. Yes
2. No
	1. Are you in debt to anyone at the moment?
3. Yes
4. No *[Go to question 3.48]*

* 1. How indebted would you say you are at the moment?
1. Extremely indebted
2. Very indebted
3. Fairly indebted
4. A little indebted
	1. Do you feel you struggle to repay any debts you have?
5. Yes, I struggle greatly
6. Yes, I struggle a little
7. No, I don’t struggle at all

Psychological assets

* 1. Are there any community activities, such as those organized by the local government, religious organizations, the school, the local development association etc, in which you think you are not allowed to participate? (+)
1. Yes
2. No, I can participate in all activities

*[Go to question 3.53]*

* 1. In which activities do you perceive you are not allowed to participate? (+)

*[Enumerator: List up to 3 activities and add codes]*

|  |  |
| --- | --- |
|  | *[Code]* |
|  | *[Code]* |
|  | *[Code]* |

* 1. Why do you think you are not allowed to participate? (+)

*[Enumerator: List up to 2 reasons]*

1. Poverty
2. Occupation
3. Lack of education
4. Gender
5. Age
6. Religion
7. Political affiliation
8. Ethnicity or language spoken/race/caste/tribe
9. Other *[Specify and add code: ]*
	1. How often have you met with and talked to people from other social groups outside your home in the last week? (+)
10. Not at all
11. Once
12. Several times
13. Daily
14. Several times a day
	1. Are there any people from different social groups that you feel you cannot, or would have difficulty in socializing with?
15. Yes
16. No *[Go to question 3.56]*
	1. Why do you feel you cannot socialize with these people?

*[Enumerator: List up to 2 reasons]*

1. Poverty
2. Occupation
3. Lack of education
4. Gender
5. Age
6. Religion
7. Political affiliation
8. Ethnicity or language spoken/race/caste/tribe
9. Other *[Specify and add code: ]*
	1. Is there anything in your life that you would like to change?

1. Yes
2. No *[Go to question 3.62]*
	1. What thing(s) would you most like to change?

*[Enumerator: List up to 3 areas/things and add codes]*

|  |  |
| --- | --- |
| A: | *[Code]* |
| B: | *[Code]* |
| C: | *[Code]* |

* 1. Do you think these will ever change?

|  |  |  |
| --- | --- | --- |
| 1 | Yes |  |
| 2 | No | *[Go to question 3.62]* |

* 1. When do you think they will change?
1. Very soon
2. Fairly soon
3. A long time in the future
	1. Who do you think will contribute most to any change?

*[Enumerator: list up to 2 reasons]*

1. Myself
2. My family
3. Our group *[Specify and add code: ]*
4. Our community
5. The local government
6. The national government
7. Other *[Specify and add code: ]*
	1. Do you feel that people like yourself can generally change things in your community if they want to?
8. Yes, very easily
9. Yes, fairly easily
10. Yes, but with a little difficulty
11. Yes, but with a great deal of difficulty
12. No, not at all
	1. What is the one thing you would most like to do in your life?

*[Enumerator: List and add code]*

*[Code]*

* 1. How difficult do you think it will be for you to achieve this?
1. Very difficult
2. Fairly difficult
3. Fairly easy
4. Very easy

*Section 4: Direct Indicators of Empowerment*

We would like to ask your opinions about the situation of your society, government, and institutions that have an effect on the lives of people. If you do not wish to answer a question, please feel free to say.

Domain/sub-domain: State/justice

* 1. To your knowledge, what mechanisms are used in your area and in other parts of the country to achieve justice?

*[Enumerator: List all systems mentioned and add codes. Codes must distinguish between formal and informal justice systems]*

|  |  |
| --- | --- |
| A: | *[Code]* |
| B: | *[Code]* |
| C: | *[Code]* |
| D: | *[Code]* |
| E: | *[Code]* |

Domain/sub-domain: State/service delivery

* 1. Have you individually ever made a complaint to the authorities regarding the delivery of public services?
1. Yes
2. No
	1. How do you decide when the savings will be used and what for?
3. I decide on my own
4. I decide jointly with my spouse
5. My husband/wife decides for me/us
6. Another household member decides
7. Other *[Specify and add code: ]*
	1. When decisions are made regarding the following aspects of household life, who is it that normally takes the decision?
8. Male head of household
9. Adult male household members
10. Female head of household
11. Adult female household members
12. Male and female heads of households
13. All adult members of household
14. All members of household, including children
15. Other *[Specify and add code: ]*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Household |  | Education |  | Political |  | Marriage | Religious |
| expenditure |  | and health |  | decisions |  | choices beliefs |  |

* 1. To what degree do you feel you can make your own personal decisions regarding these issues if you want to?
1. To a very high degree
2. To a fairly high degree
3. To a small degree
4. Not at all

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Household |  | Education |  | Political |  | Marriage | Religious |
| expenditure |  | and health |  | decisions |  | choices beliefs |  |

* 1. To what degree do you feel you have control over decisions regarding your own personal welfare, health and body?
1. To a very high degree
2. To a fairly high degree
3. To a small degree
4. Not at all
	1. Where do you go on your own?
5. Everywhere I want to
6. Most places I want to
7. Some places I want to
8. Nowhere

Domain/sub-domain: Society/community

* 1. Who makes the main decisions about public services in your community?

*[Enumerator: List and add code]*

|  |  |
| --- | --- |
| A: | *[Code]* |
| B: | *[Code]* |
| C: | *[Code]* |

* 1. How involved do you feel in these decision-making processes within your community?
1. Very involved
2. Fairly involved
3. Slightly involved
4. Not involved at all
	1. How much influence do you feel you have in community level decision-making processes?
5. A great deal of influence
6. A reasonable level of influence
7. A low level of influence
8. No influence at all