



**ST. MARY'S UNIVERSITY  
SCHOOL OF GRADUATE STUDIES**

**CONTRIBUTIONS OF SELF HELP GROUP ON  
WOMEN EMPOWERMENT: A CASE STUDY IN  
HABRU WOREDA, NORTH WOLLO, ETHIOPIA**

**By  
Ahmed Mohammednur**

**JUNE, 2017  
ADDIS ABABA, ETHIOPIA**

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**BY**

**AHMED MOHAMMEDNUR**

**THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF  
GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER OF ART IN  
RURAL DEVELOPMENT**

**JUNE, 2017**

**ADDIS ABABA, ETHIOPIA**

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## **DECLARATION**

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Milkessa Wakjira (PhD). All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other educational institutions for the purpose of earning a degree.

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## **CERTIFICATE**

This is to certify that Mr. Ahmed Mohammednur a student of MARD from St.Mary's University was working under my supervision and guidance for his project thesis. His project work entitled "contributions of self help group on empowerment of women, the Case of WSA, in Habru Woreda, Which he is submitting is his original work.

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Advisor

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Signature:

St.Mary's University

February, 2018

Addis Ababa

## **ACKNOWLEDGEMENTS**

My heart felt gratitude goes to my advisor Milkesa Wakjira (PhD) for his assistance, comments and continuous guidance throughout this study.

Aziza, my beloved wife, deserves unlimited thanks for her unreserved support throughout my academic and life struggles, she was the one who absorbed all the pains of upbringing our children while I was busy in my academic undertakings.

Finally, I would like to thank Women Support Associations' management and staff in general, and the Executive Directress: Mrs. Martha Nemera, and Mersa Program office Supervisor, Million Kebede for their support in the survey and provision of relevant documents.

## **DEDICATION**

This thesis is dedicated to my small family, my wife Aziza, and our children Selwa Sefirehman, Sekina, Mohammed and Mizeti.

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## **LIST OF ABBREVIATIONS**

<b>AIDS</b>	Acquired Immune Deficiency Syndrome
<b>ANRS</b>	Amhara National Regional State
<b>CLA</b>	Cluster Level Association
<b>FP</b>	Family planning
<b>GAD</b>	Gender and Development
<b>HIV</b>	Human Immune Virus
<b>KNH</b>	Kindernothilfe, an International NGO
<b>MDGS</b>	Millennium Development Goals
<b>RH</b>	Reproductive Health
<b>SGBV</b>	Sexual and Gender based violence
<b>SHG</b>	Self Help Group
<b>UNDP</b>	United Nations Development Program
<b>USAID</b>	Agency for International Development
<b>WID</b>	Women in Development
<b>WSA</b>	Women Support Association

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## **ABSTRACT**

*This research sets out to explore the contribution of Self Help Groups on Women Empowerment the case of Habru Woreda of North Wollo, Amhara Regional State. To achieve the study objectives, the researcher employed quantitative and qualitative research designs using inferential and descriptive statistics and qualitative methods. The researcher administered a survey to 612 women selected employing multi stage proportional sampling method; interviewed eight purposively selected government and non government organizations' staff; and administered two sessions of focus group discussions on the services that members received and the result of the intervention on empowerment of women and the effectiveness, efficiency and sustainability of the approach. Two Group Independent Samples t Test was employed to explore if there is a difference in empowerment level among Self Help Group participants and nonparticipants. Pearson Correlation Test was employed to test the association of Self Help Groups services with empowerment results. Qualitative thematic analysis was employed to analyze the qualitative research information. It was found that Self-Help Group members were more empowered than their nonmembers peers were. The Study assured that that trainings and services received by Self Help Group participants are positively highly correlated with empowerment results. Finally, the Study asserted that the SHG approach is efficient, effective and sustainable that would continue to be adopted by development actors.*

*Keywords: Self Help Groups, Women Empowerment, Women Support Organization*

## **CHAPTER ONE: INTRODUCTION**

### **1.1. Background of the Study**

During the past decade, a considerable economic growth has been registered in Ethiopia. However, the effect of such an economic development in terms of the life of some structurally disadvantaged Ethiopians, especially women who constitute approximately half of the population and children remained a challenge for the country (Ethiopian Herald, 2017).

Gender and economic development are interrelated. In one direction, development can play a major role in driving down inequality between men and women. In the other hand, continuing discrimination against women can, as Sen, 2000, has argued, hinder development. Consistent to this, in 1995, the United Nation's Kofi Annan, argued that achieving gender equality is a "prerequisite" to achieving the other Millennium Development Goals (MDGs), including eliminating poverty, reducing infant mortality, achieving universal education, and eliminating the gender gap in education by 2015 (UN, 2005).

In order to improve the socio-economic conditions of the population of any country, it has become prerequisite to empower women by enhancing and ensuring their role to the optimal level. The institutionalization of a responsible body for women in the executive of the government at ministry level signals the priority that the government provides for this section of the society. One of the tools that the ministry introduced through all the regions is the all Ethiopian Women package. The package underlines the fact that despite the improved constitutional and legal provisions, problems persist structurally deep rooted. Women remain economically dependent on men; there is poor engagement of women in administering and allocation of household resources; rural women spend 13 to 18 hours working domestic works which do not get fair recognition by their male counterparts. Women do not get credit services, there is generally low participation of women in off farm income generation activities. Development plans are prepared without considering the participation of women. (Amhara Region Bureau of Women Youth and Children Affairs,2013).

Prior and parallel to this, civil societies and Non Governmental Organizations (NGOs) have introduced experience of many countries that are meant to enhance the fair benefit of women from the fruits of development. In this connection, one of the approaches that the NGOS

introduced to the country to improve the status of women in socio economic indicators is the Self-Help Group (SHG) approach. In 2002, SHG was introduced into Ethiopia by Kindernothilfe and Tearfund (two international organizations) in partnership with the Ethiopian Kale Heywet Church (EKHC) and Jerusalem Children and Community Development Organization (Gebre, Dagne and Temesgen, 2014.)

Many organizations have begun to adopt SHG approach to solve many social problems. Since its introduction, it appears to continually growing in size and importance. According to Gebre et.al,2014, there are an estimated number of approximately 20,000 SHG, with total membership of about 400,000 in Ethiopia. SHG approach organizes women in to groups of 10 to 20 members. Women Support Organization (WSA) is one of the indigenous non-government and humanitarian organization established which adopted the approach to empower women. WSA founded in 1991 and have begun implementing SHG approach in Mersa town since 2003.

By the time this research is conducted 1414 women were organized in to 84 self-help groups further organized into 9 Cluster level associations having a total saving of 5,993,769 ETB (WSA,2010). The organization has invested a lot of resource to organize the women into SHGs; to provide several trainings on financial literacy; self-help group organization and management; to provide trainings of basic literacy; CLA organization and management; reproductive health and family planning, Gender based violence prevention and response, and HIV/AIDS prevention care and support and provision of fund as a revolving fund and seed money.

However, no comprehensive research have been conducted to review the impact brought about by the intervention of the organization in terms ofempowering women and the effectiveness, efficiency, and sustainability of the approach. It appears vital to this research endeavor that the impact of intervention of WSA in SHG approach researched so that lessons can be drawn on how much the approach is effective to empower women, efficient in terms of resources utilized how much the results are sustainable.

## **1.2. Statement of the Problem**

According to Kishor (2005), gender differences in power, affects health, fertility, survival and nutrition, access to health care, control over their bodies and sexuality, and restrictions in material and non-material resources. Women have low status as compared to their men counterparts in developing countries like EthiopiaAlmaz E (1991). Women as compared to their counterpart lack of access to productive resources such as land; lack access to education, employment opportunities, basic health services, protection of basic human rights services; They have low engagement in decision making. Gender based violence and harmful traditional practices are still being practiced on women and girls in countries like Ethiopia.

The Ethiopian Demographic and Health Survey of 2011 (DHS,2011) found that overall , women owned property at a lower rate than men. For instance , for those between 15 and 49 years old, roughly 27% of men own a house or land alone and jointly compared to roughly 13 % of women. Women have control over small scale assets while men exerted control over vehicles and farm equipment. Women controlled decision over vehicles and farm equipment in less than 20 % of urban and rural households, with the remaining households having joint ownership or men controlling these assets.

Unemployment is higher in women than men. In 2013, unemployment rate for all age groups nationally stood at 16.5 %, where the unemployment rate for males was 10.5 % and for female, it was 23% (CSA, 2013). 14 % of urban women and 8 % of rural women had saved money for emergencies and other use (Population Council, 2010). Aside from professionals and teachers, the highest source of income for Ethiopian Women was sex work (Population council and UNFPA, 2010). In 80 % and 70 % of urban households, women were solely in charge of water and fire wood collection respectively. And rural women carried out 78 % of water and 81 % of fire wood collection (CSA, 2013). All domestic work fell heavily on women in both urban and rural contexts. According to survey by ministry of women in 2011, 8655 cases of wife beating, physical violence against women and girls were reported in 2011. Women's economic dependence on men prevents them from pursuing legal recourse because they may not have a place to go.

Such gender gap between men and women has negative impact on the overall development of the country in general and on demographic and health outcomes of individuals in particular. For instance, even though HIV/AIDS prevalence is high for all Ethiopian adults



ages 15-24, it is higher for women at a rate of 0.5 compared to 0.3 for men (UNDP, 2013). The Demographic and Health Survey of 2011 found that even though general knowledge about HIV is now nearly universal, only 19 % of women were found to have comprehensive knowledge of the disease and prevention methods, compared to 32 % of men.

In general, improving the socio economic conditions of population of any country requires the empowerment of women as prerequisite. Empowerment of women is crucial for economic development of a nation and building a base for social change. The development strategies could no longer achieve their targeted goal if they neglect the need for participation and contribution of women. It is only when women are considered as equal partners in progress with men that all round development and harmonious growth of any country would be possible (Kabeer, N. and Natali, L., 2013).

### **1.3. Objectives of the Study**

#### **3.1.1. 1.3.1. General Objective**

The general objective of this study is to investigate the Contribution of SHG approach on women empowerment

#### **3.1.2. 1.3.2. Specific Objectives**

In order to address the above general objective of the research, the following specific objectives are set:

1. To Examine the SHG Resource Package
2. To Explore if SHG members have higher level of empowerment as compared to their non member peers
3. To explore the relation of services with empowerment results
4. To explore if the approach is effective, efficient and sustainable

### **1.4. Research Questions**

To meet the above shown research objectives the following research questions need to be answered after conducting the research:

- What are the services that WSA provided for members?
- Do SHG members have higher level of empowerment as compared to their non SHG member peers ?
- Is there any association between SHG services and empowerment results?
- Is the SHG approach efficient, effective and sustainable?

### **1.5. Significance of the Study**

Women and girls constitute approximately half of the Ethiopian population. Hands of the Ethiopian government and other development actors are busy of formulating policies and implementing programs to the betterment of the lives of this category not only as a concern for the women but also as an entry point to the wellbeing of the nation in general. Identification of best practices and sharing information for further scaling up to the government and development actors will be the practical importance of this study. The research output would inform the government and development actors on vivid explanation of intervention logic, the detailed inputs and activities of the approach, the relevance, effectiveness, efficiency and sustainability of the approach. Moreover, this research could enhance empirical and theoretical knowledge of the subject matter.

### **1.6. Scope and Limitations of the Study**

Despite the Self Help Group approach has covered all regions of Ethiopia and conducting a research at national level provides better information on the approach, this research is made to cover one Woreda due to resource constraints. Due to resource and time constraints, this research was limited to cover those indicators of empowerment, which can be measured at household and community level. The study does not cover national level and political empowerment indicators.

### **1.7. Organization of the Thesis**

This research report is organized in five chapters. Chapter one briefly introduces the Research Introduces the chapter and it constitutes introduction, problem of statement, objectives and significance, limitation and delimitation of the study. Chapter Two narrates review of both theoretical and empirical studies related to empowerment of women and Self Help Groups. Chapter Three discusses the research design, sample and sampling techniques, Sources and tools of data collection, procedures of data collection, Methods of data analysis Chapter Four discusses results of the study and finally Chapter Five Discusses Conclusion and Recommendation of the Study.

## **CHAPTER TWO: LITERATURE REVIEW**

Women's empowerment, a major goal of many development projects, formed a basis to foster growth, reduce poverty, and promote better governance (Malhotra et al. 2002).

As Narayan, 2002 elucidated, Women empowerment is a cross disciplinary concept among demography, health, public policy and development, and political science. In the literature, since the introduction of the term in development studies, in relation to women, there appeared a varied definition by many scholars. It is discussed in relation to development, what impacts empowerment, what advantage does it bring and so on. This chapter is therefore dedicated to theoretical and empirical review of relevant studies to women empowerment. It first addresses the review of theoretical discussions followed by a review of relevant empirical researches.

### **2.1. Theoretical Review**

The current use of the term 'empowerment' actually appeared for the first time in the book *Black Empowerment* by Salomon in 1960s (Cecilia et.al, 2009), where it was used to describe a social work methodology with marginalized African-American communities. The Women in Development (WID) approach, which sought to include women in development for efficiency purposes, was latter accused of not questioning the underlying reasons for female subordination. Since then, development actors used the term with a variety of definitions. It followed that the marginalization, from development programs, of women for a long period is challenged with changing policy perspectives from Women in Development (WID) to Gender and Development. Women in development aims to include women in development projects in order to make them more effective. On contrary Gender and Development (GAD) aims to address inequalities in women's and men's social roles in relation to development (March et al., 1999).

In recent years, many international organizations have a component of empowerment in their international programs SDC, 2005; DFID, 2005; GTZ, 2006; Danida, 2005; Norad, 2006; Sida 2005; USAID, 2006; CIDA, 2005; World Bank ,Narayan, 2002; UNDP, 2005; UNHCHR, 2002; IMF (International Monetary Fund) IMF, 2005; ActionAid, 2006; CARE international 2005; Concern Worldwide, 2003; Oxfam GB, 2005; Save the Children UK, 2005. What do the donors mean when they include empowerment as one of components

from a set of their goals is discussed hereunder in light of the set of activities they included under the empowerment program.

### **Definition of terms**

**Empowerment:** Empowerment is a process of enhancing disadvantaged individuals or group's capacity to make choices and transform those choices into desired actions and outcomes (The World Bank , 2012)

**Self-help groups:** group of members coming together for the purpose of solving their common problems through self-help and mutual help (KNH, 2013).

**Family level empowerment:** A measure of empowerment at house hold level (Mirjam Steglich and Gezu Bekele, 2012)

**Community level empowerment:** A measure of empowerment at community level ((Mirjam Steglich and Gezu Bekele, 2012)

**Total empowerment:** A measure of empowerment at levels of both family and community ((Mirjam Steglich and Gezu Bekele, 2012)

#### **2.1.1. Interventions on Women Empowerment**

The empowerment program package varies from organization to organization. For SDS, 2006 the empowerment package includes, gender, health, education, governance, human rights, information and communication technology (ICT) and sport for development. DFID's, 2005 package includes, gender, education, political empowerment, through rights-based programs. GTZ, 2006 enlisted Women's empowerment through gender, HIV/AIDS and human rights programs, youth empowerment through education, HIV/AIDS and drugs programs constituents of the empowerment package. For Danida, 2005, Gender and economic empowerment are components of the package. Sida's package includes women's empowerment through ICT, education, health, HIV/AIDS, land management and conservation.

USAIDS, 2006, enlists Women's empowerment through health, HIV/AIDS, natural resource management, good governance, education, business training and microcredit; youth economic empowerment through training, apprenticeships and entrepreneurship as components of the empowerment package. CIDA, 2005, included Women's rights and empowerment, education, health, good governance, private sector development, HIV/AIDS, women's enterprise projects, microcredit, youth in war-affected areas as components of

women empowerment. The World Bank, 2002, includes ICT, economic empowerment, decentralization, community empowerment, education, governance in the empowerment package. UNDP, 2005 includes gender, education, economic activity, health, HIV/AIDS, microcredit, private sector development, ICT, political empowerment through parliamentary development, electoral assistance and human rights in the empowerment package. Private sector development and education (IMF, 2005).

It appears from the components of the projects from the major donor that the interventions include economic, social, political, cultural, legal, governance and right issues. It can also be inferred from the components that, the organizations work to impact empowerment based on their strategic position. For example UNDP being a UN agency includes working at country level domain to affect political empowerment. IMF, and world bank included economic and private sector development respectively based on their strategic position. Some include resources development interventions such as natural resource management, saving and credit, land management and conservation. These are meant to enhance the livelihood options of the disadvantaged to eventually empower them.

Other interventions focused on human skills and capital development. Provisions of training, ICT, HIV and Health, entrepreneurship and apprentice ships are meant to enhance the skills and knowledge of the disadvantaged to enhance their self-efficacy. Yet the other interventions are meant to enhance awareness of the target on their right, to let the targets and key stakeholders know that it is their right to entertain a reasonable share from the benefits that male community members enjoy. Some intervention go beyond that to influence governments to mainstream gender imbalances to compensate past discriminations as affirmative actions. In conclusion, the empowerment programs are meant to work in either of the following two theories of change. To enhance the capacity, or power of the target to renegotiate their positions, through enhancing their economic or human capital or through working on structural domains that created the imbalance through working on values, laws and cultures.

Women empowerment intervention can be categorized as “Inhibiting disempowering factors” or “enhancing empowering factors”. Interventions on HIV, reproductive health, gender based violence prevention and response, can be categorized as interventions to inhibit disempowering factors in that by these interventions the intended goal is to minimize the negative impacts of these factors from worsening their physical, social or economic

conditions. On the other hand, interventions on education, saving and credit, ICT, natural resources management, parliament and different training on skill are meant to enhance the empowering factors of economic and social capitals to eventually enhance their power so that they can re-negotiate better terms of trade with their male counterparts at family, community and societal levels.

### **2.1.2. Features of Empowerment**

What is the theoretical foundation that gave rise to use of the term with such a wider span? This is a question that calls for theoretical review of the concept by major researchers. There are various definitions by many scholars. Despite the difference, there are some concepts used redundantly by most of the dominant scholars in the subject matter. Non SHG Participants and influence, gender balance and social justice, challenging the structure are the most redundant words in the definitions of many scholars. These words are used as a basis to structure the narration of conceptual literature the following paragraphs.

#### **2.1.2.1. Control**

From the semantic, “Empowerment”, power is literally part of the concept. Consistent to this, Scholars defined the word as ability, Control, influence over what matters to their life. For example, Batliwala’s (1994) defines empowerment as “How much influence people have over external actions that matter to their welfare?”. For Cecilia et .al 2012, Empowerment is a progression that helps people gain Control over their own lives and increases the capacity of people to act on issues that they themselves define as important (Cecilia et.al, 2012.). Mbwewe1991, as cited in Rowlands 1997, describe empowerment as “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to Control resources which will assist in challenging and eliminating their own subordination. Empowerment is ‘a multi-dimensional social process that helps people gain Control over their own lives’ (Page and Czuba, 1999). For Kabeer, 1999, it is the ability to make choices: to be disempowered, therefore, implies to be denied choice. She prescribed resources of various human and social in the empowerment model to enhance the ability to exercise choice.(Kabeer, 1999). Anju M et.al., at World Bank, 2002, conceptualized the empowerment construct as the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, Control and hold accountable institutions.

### **2.1.2.2. Social Justice**

Another component of the concept is a process towards equality and gender balance and fairness. For Anju Malhotra et.al, 2002, social justice is an important aspect of human welfare and is intrinsically worth pursuing; and that women's empowerment is a means to other ends. The UNICEF Women's Equality and Empowerment Framework, as elucidated by Theis, J. , 2004, emphasizes women's access, awareness of causes of inequality, capacity to direct one's own interests, and taking Control and action to overcome obstacles to reducing structural inequality. The United Nations Development Program's Gender Empowerment Measure focuses on inequalities in economic and political participation and decision-making power and power over economic resources (UNDP 1995). Empowerment and Poverty Reduction for World Bank as Narayan, 2002 underlines, applies to women as well as other disadvantaged or socially excluded groups. Kabeer, 2001, articulated expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. The process through which those who are currently disadvantaged achieve equal rights, resources and power' (Mayoux, 2003).

### **2.1.2.3. Challenging the Status quo**

Some scholars included in the definitions concepts of interventions to challenge the prevailing structures and system using different entries. For example, Kabeer (2001) describes the empowerment process in terms of "thinking outside the system" and challenging the status quo. Oxfam 2005, defines it as challenging the forms of oppression, which compel millions of people to play a part in their society on terms which are inequitable, or in ways which deny their human rights' (Oxfam, 2005). Hickey and Mohan 2005, defined empowerment as collective mobilization of marginalized groups against the disempowering activities of the state and market – it is thus inherently conflictual and requires structural transformation. Dee Jupp et al, in SIDA ,2010, described empowerment as non-linear process and depends largely on experience gained from opportunities to exercise rights.

The process through which those who are currently disadvantaged achieve equal rights, resources and power' (Mayoux,2008). For Kabeer 2001, and Batliwala, 1995 women's empowerment requires systemic transformation in not just any institutions, but fundamentally in those supporting patriarchal structures. Bennet, 2002, proposed different

approaches tailored to the challenges. He prescribes a bottom up approach to challenge the status quo and necessitates participation of the empowered in inducing the desired change. He also pointed out that the structural variables: norms and values need to be challenged using “Top Down” approach. Narayan (2002) and Ravallion and Chen , 2001, in their discussion of “pro-poor growth” necessitated systemic change to sustain empowerment over time. Narayan et al.2002 implied that the essence of empowerment at the institutional and aggregate levels is participation and “social inclusion”. At the micro level, it implies the idea of self-efficacy and the significance of the realization by individual women that they can be the agents of change in their own lives.

#### **2.1.2.4. Instrumentality to Development**

Another feature of empowerment in the literature is its instrumentality to achieve other goals. As cited by Kaber, 1999 the Cairo declaration, for example, has given powerful impetus for the argument that women’s empowerment, in its essence of women’s reproductive health relates to its favorable effects for children’s health, family welfare, intra household equity and fertility decline. The other set of payoffs links women’s empowerment to economic growth and is based on evidence testifying to the inefficiency of patriarchal family relations in terms of market distortions, labour supply inflexibilities and perverse allocative behavior (Kabeer 1999). Kabeer articulated the instrumentalist model of the empowered, Third World woman, has given rise to a range of interventions that seek to reap the policy benefits of women’s virtues based on the now familiar “win-win” format, which asserts that gender equality/women’s empowerment is both an important end in itself and also essential to the achievement of efficiency, fertility decline and environmental protection (Kebeer 1999).

#### **2.1.3. Dimensions of Empowerment**

As shown in the definition and interventions of empowerment, it covers wider area. Researchers have made sub categories to what it entails. Cecilia et.al, 2009 provides three distinct but interrelated dimensions of empowerment. The first dimension is economic empowerment which seeks to ensure that people have the appropriate skills, capabilities and resources and access to secure and sustainable incomes and livelihoods. The second dimension of empowerment is political empowerment which is the capacity to analyze, organize and mobilize. This results in the collective action that is needed for collective change. It is often related to a rights-based approach to empowerment and the empowering of



citizens to claim their rights and entitlements (Piron and Watkins, 2004). The third dimension is cultural empowerment which is the redefining of rules and norms and the recreating of cultural and symbolic practices (Stromquist, 1993).

In conclusion, the literature review entails empowerment related to gaining resources, gaining self power, relying on self and self-strength to decide on what matters in life in situations where the subjects are denied in account of structural in-equalities. Kebeer's (1999) definition comprehends all the components of the concept. It is a process, which progresses towards a desired end. It is also instrumental to other development goals. It also implies interventions to challenge the status quo, which should involve the subjects themselves.

Interventions to enhance empowerment range from local interventions in education, livelihood, saving and credit, HIV AIDS and reproductive health to provide resources to the subjects to those which focus on social structure interventions which are meant to alter norms and values that harbor the inequalities and biases in societies including advocacy at policy levels and working to alleviate on harmful traditional practices. For its suitability to frame the research at hand, the following definition of World Bank,2005, is used as the definition of the word throughout this paper. Empowerment is a process of enhancing disadvantaged individuals or group's capacity to make choices and transform those choices into desired actions and outcomes.

#### **2.1.4. The Self Help Group Approach**

In 2002, the SHG approach was introduced into Ethiopia by Kindernothilfe and Tearfund (foreign charities), in partnership with a few local NGOs including the then Women support organization (WSO), later named Women Support Association (WSA) following the application of the new CSO legislation in Ethiopia Gebre et.al, 2014. The approach recognizes that poor people have untapped potentials to help themselves with only limited external support provided for capacity building (Eiden & Grothe 2012).SHG Approach is a methodology which works by providing women who are living in poverty with tools for making changes in their own lives based on their own priority needs and at their own pace. It focuses on very poor communities or households and succeeds where other approaches have had difficulties in substantially changing the lives of these poorest of the poor.

The Kindernothilfe SHG approach Manual puts the following steps as pillars of the approach:

- Identifying the very poor, mobilizing them and helping them realize their rights by building their capacity so that they can participate equally in society.
- Bringing large numbers of people together in small, homogenous groups that meet and share their experiences, concerns and ideas on a weekly basis.
- Generating an attitudinal change in members so that they can unleash their God-given potential.
- This is achieved by helping members realize that they are worthy, have potential and can take action for their own development.
- Establishing the structures of a People's Institution as small groups come to work together through larger clusters, and eventually through a large representative organization that works to bring about structural changes.
- Supporting the structures of the People's Institution to establish linkages to relevant stakeholders on community, district, regional and even national levels.
- Handing overall ownership and responsibility to the People's Institution after developing their capacity to continue independently and sustainably.

The success of the SHG Approach lies in the belief that different people have different potential and in the careful introduction of its basic principles and adherence to these in order to strike a balance between economic, social, and political empowerment (Self-help group approach manual, page 8). The manual further discusses the belief of the SHG approach that people are the main actors in bringing about sustainable development and are the essential change agents in any given environment. The approach is not implemented with financial, material or labor contributions to the target group. Instead, the main methods are knowledge-based facilitation at community and group levels. Development is initiated by the women themselves as they realize their potential to change their situation as well as that of their community and beyond. Processes such as participatory self-assessment, the setting of goals and the creation and monitoring of action plans by the groups are key techniques used to implement the approach.

According to the manual, the key principles of the economic dimension of the SHG Approach are: mutual trust, accountability, participation and creativity. Through forming Self Help Groups that collectively save agreed amounts of money and give loans to their members to improve their economic situation, these principles are developed both in individuals and the group. Some of these principles are found in micro-credit programs set

up for people living in poverty and lacking financial resources. It is also elucidated in the manual that, the SHG Approach is not a micro-credit programme as the money to be lent is not Controlled by a bank or a fund, but saved by all group members themselves.

Based on the Approach, women's participation in SHGs will enable women to gain access to resources in the form of credit, training, loans or capital. Consequently, these women will experience an increase in income, savings, and/or loan repayments. In addition, participants will be exposed to group support and will accumulate social capital.

## **2.2. Empirical Review**

Many researchers have found that SHG approach produces good results in the livelihood of women. The following report presents a review of major empirical research conducted on SHG's impact on empowering women.

Mahendra K, 2013, has conducted a study titled "The Role of Self-Help Groups in Empowerment of Women in Bargarh". He conducted the research on 75 women drawn from 15 SHGs of Bargarh town of Odisha. The researcher has gathered socio economic and demographic variables of age, income, caste and education and occupations and used the variables to group the study subjects. He used seven indicators to measure empowerment. The result of the research shows that women who have taken part in the SHG are empowered: The illiterate and semi-literate women have got a sense of satisfaction and wish fulfillment. The research is a direct and simple in that the researcher employed an easy to understand measuring variables. However, the research has limitations in the following areas. The researcher did not show the concise definition of empowerment and didnot discuss the theoretical basis of how SHG brings about positive changes in the lives of targets. It also lacks clarity how the population of study was represented in the sampling techniques. It is not clear what the sampling frame was and how he came up with the 75-sample size and how the research participants were selected.

V. Sharma and P Sharma, on their research report endeavored to investigate the impact of SHG on women empowerment tried to enlist the benefits that SHG brought about in empowering women in India. According to them women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their wellbeing. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. Women participation in Self Help

Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole.

Further articulating the approach they described the groups as group members coming together for the purpose of solving their common problems through self-help and mutual help. This study addresses women empowerment through self-help groups. The results of the study revealed that the SHGs have had greater impact on economic, social and political aspects of the beneficiaries.

Rahul Sarania has conducted a research in Baksa district of Assam in India to examine the effectiveness of SHGs in economic empowerment of women in the study area. The study was based on primary data collected from Baksa district of Assam through interview of SHG member beneficiaries. According to this study, the majority of the respondents belongs to the age group of 25 to 45 and has educational qualification of primary education and most of them are married and major portion of the respondents have 4 to 6 dependents. A number of income generating activities were undertaken by the members after joining SHGs. The result showed positive change in indicators of economic empowerment, viz., income, employment and savings after joining the SHG. It revealed that majority of the respondent's income, employment days and amount of savings increased in the post-SHG situation as compared to pre-SHG situation. Sarania concluded his study underlining the fact that SHGs have been playing a vital role in the empowerment of rural women in the study Assam.

Sanjay K. Amallesh B. have conducted a quantitative research titled Self Help Groups as an Empowerment Model: Perceptions of Direct Stakeholders. The purpose of the study was to assess the opinion of the direct stakeholders of SHGs regarding the issue whether SHG is an empowerment model.

The researchers used 7 point empowerment tool to measure the perceived empowerment by SHG stake holders. The study is conducted by using multi-stage random sampling method and selected 100 respondents drawn from to collect primary data from the selected area. The research involved promoter, donor, financial institutions and group members from development Blocks of Nagaon districts of Assam. He used one way ANOVA to The researchers found that SHGs emerge as an important strategy for empowering women &

masses and alleviating poverty. They are an effective strategy for poverty alleviation, women development and social empowerment. The researchers conceptual review is strong and clear.

The way the analysis is made and the sampling frame is also clear and substantiated by scholarly sources from statistics and research methodology. However, there is a potential that the research result is biased as the majority of the research respondents are not the target communities. There seems to be a tendency to be biased to higher scores by the NGO worker who advocates the approach. It is also against the very concept of empowerment: voice of the disadvantaged. Why the stakeholders? Why not the women themselves talk about their empowerment levels.

Reena, Rajdeep, Kaur and Nikita conducted an empirical research in India, Sirsa district of Harayana in 2014. The researcher conducted a Comparative Analysis of Women's Economic Empowerment through Self Help Groups. The researchers selected two blocks among the seven blocks of the district, Sirsa and Odha blocks on the basis of the maximum number of women led self help groups as compared to other blocks.

Five villages from each of the two blocks and one self help group from each village were selected randomly. Total 100 respondents have been selected; 50 from each block. Interview schedule method has been used as the main tool for the data collection. The researchers used average and percentages to measure the improvement in livelihood indicators. The researchers used family income and family expenditure indicators to measure empowerment. As clearly put in the research result discussion, the premise of the researchers is "If women are economically independent then they can get political as well as social empowerment." The research result informs that The SHG member's income has increased in both blocks after joining the SHGs and Odha block shows slightly increased income as compared to Sirsa block. The family expenditure of SHGs members has increased in both block due to positive change in the SHG member's income.

The research subject is relevant to the area of stud in that it relates the SHG approach to empowerment. However, the researchers have over simplified the empowerment construct. The researchers didn't take much effort to discuss the concept. Consequently, they have taken increase in income as a sufficient condition to empowerment. Drawing on the

methodology, the researchers are not clear on the methodology on how they Controlled other variables that affect increase in income and expenditure. The researchers are not clear on how they reached on the sample size. Percentage and average are not good measures of causality. The researchers did n't include such important Socio economic variables such as age, education level, marital status and casts in their analysis. So the research lacks power in the conceptualization of the empowerment construct; it lacks rigor in the research methodology: on measurement of the variables, in account of related socio economic variables and in the tool of analysis.

Mirjam Steglich and Gezu Bekele conducted a research in 2009 to assess the impact of women income generating groups on livelihood of under CARE intervention in Borena, Ethiopia. They used participatory impact assessment method to identify and measure the impact of CARE supported WIGGs on the livelihoods of the beneficiaries. It included both, positive and negative changes in the livelihoods of participating households that can be attributed to the project intervention. The researchers carried out the research at individual and group level. The individual level assessment is conducted in the form of questionnaire-type interviews with 120 women; 60 women from CARE groups and 60 women from Non SHG Participants. The WIGGs have a strong positive impact on the livelihood of participating women and their households. Especially the vulnerable female-headed households derive significant financial benefits from the WIGG participation. Additional significant changes are non-economic and relate to a range of factors that contribute to women social empowerment.

The women WIGG members perceive the knowledge and information they receive in training courses and cross-visits as most valuable and perceive the awareness they derive from these as the key to change. Strong WIGGs those that are well-organized and achieved financial success in their group income earning activities – devise drought mitigation strategies for their members and their communities at large. The research has given insight on how impact of NGO's interventions can be measured in a way that involve the study subjects. This is in agreement with the study at hand as it empowers the research participants. The research doesn't address the knowledge gap in assessing the impact of SHG in one hand the context within which the research is conducted is a pastoral area on the other hand the WIGGs approach is different from the SHG approach.

Mcintosh . RA, Kenward. S, Islam. R and Alam. Z conducted a research in 2012 in Chars livelihood program with an objective of assessing the impact of the program on women empowerment. The team has used. The researchers conducted a cohort study with Non SHG Participants. The researchers used empowerment scorecard defined by the community to assess the level of women empowerment. They assessed 3 cohorts (CLA 1 Cohort with 650 households involved in the research and 424 households from cohort 2.3. 424 households involved in the research and 500 households as a Control.) The research ascertained that chars livelihood program has brought substantial impact on women empowerment both within the household and community level. The power of the research findings can be questioned by the fact that they haven't used strong statistical tools to analyze the research information. For example, the research doesn't specify statistical level of significant throughout the research.

The research has introduced a vital concept in the contextualization and measurement of the tool using participatory techniques. The researchers introduced a mechanism of measuring empowerment at local level within a specific context. Using participatory methods, the researchers were able to involve the research subjects to develop a tool to measure inputs and outcomes in the process of empowering women in CLP program.

In conclusion, the empirical review informs that, there are several empirical research conducted to assess the impact of development actors intervention on empowerment of women. They assert that empowerment could be achieved by intervening on socio economic factors to eventually enhance their level of empowerment. They assured that empowerment is something that could be achieved bases on theories of changes that enhance economic, social, or natural resources or knowledge, skills and attitudes of the women or the community and society that hosts them.

However, researches conducted so far do not answer the research question at hand in that, for one reason, the researches do not look empowerment in the domain of SHG approach, On the other hand, the researches conducted so far, even abroad, does not go to the detail of the trainings and services as causal routes to enhance empowerment.

### **2.3. Conceptual Framework of the Study**

SHG approach organizes women in to groups of women with members from 10 to 20 that allow them to have trainings in Self-help groups' organization and management, Cluster level association organization and management, basic business skill, numeracy and literacy skills and organizes experience sharing. It also creates access to saving and credit opportunities. There is credit service from each self-help group's pool account, there is a weekly meeting of SHG members during which members discuss social issues, WSA social workers visit SHG: Coach on how meetings are held, setting agendas, taking minutes, and reconciling differences, facilitating discussions on cross cutting agenda such as reproductive health, gender based violence and HIV/AIDS. This package of services is available to members by being members.

Therefore, the development theory is that SHG members get increased access to saving and credit; SHG members get increased access to information on reproductive health, family planning information and gender based violence prevention and response. All this in one hand bring about changes in the economic earnings of women. On the other hand, the members will have better livelihood options and enhanced knowledge to make informed decision on factors that affect their lives. This kind of empowerment outcomes are measurable at household level. The empowerment at household level is likely to spill over to impact community level empowerment

Demographic variables such as age, education level, income level, proximity to urban center and marital status will likely affect their level of empowerment at household and community level. Age affects social and economic activities of the women. Younger members tend to be more active in social and economic activities that will eventually enhance their achievement of economic and social advantages as compared to the very elderly. Marital status will also affect the domain of decision. Single women are not in a position to deal with decision issues with their husbands. Decision mode of decision in the case of single women could involve other male members of the family. It could be a father, a brother, a son or some other relative of the woman. The questionnaire will be prepared in a way that entertains both cases.

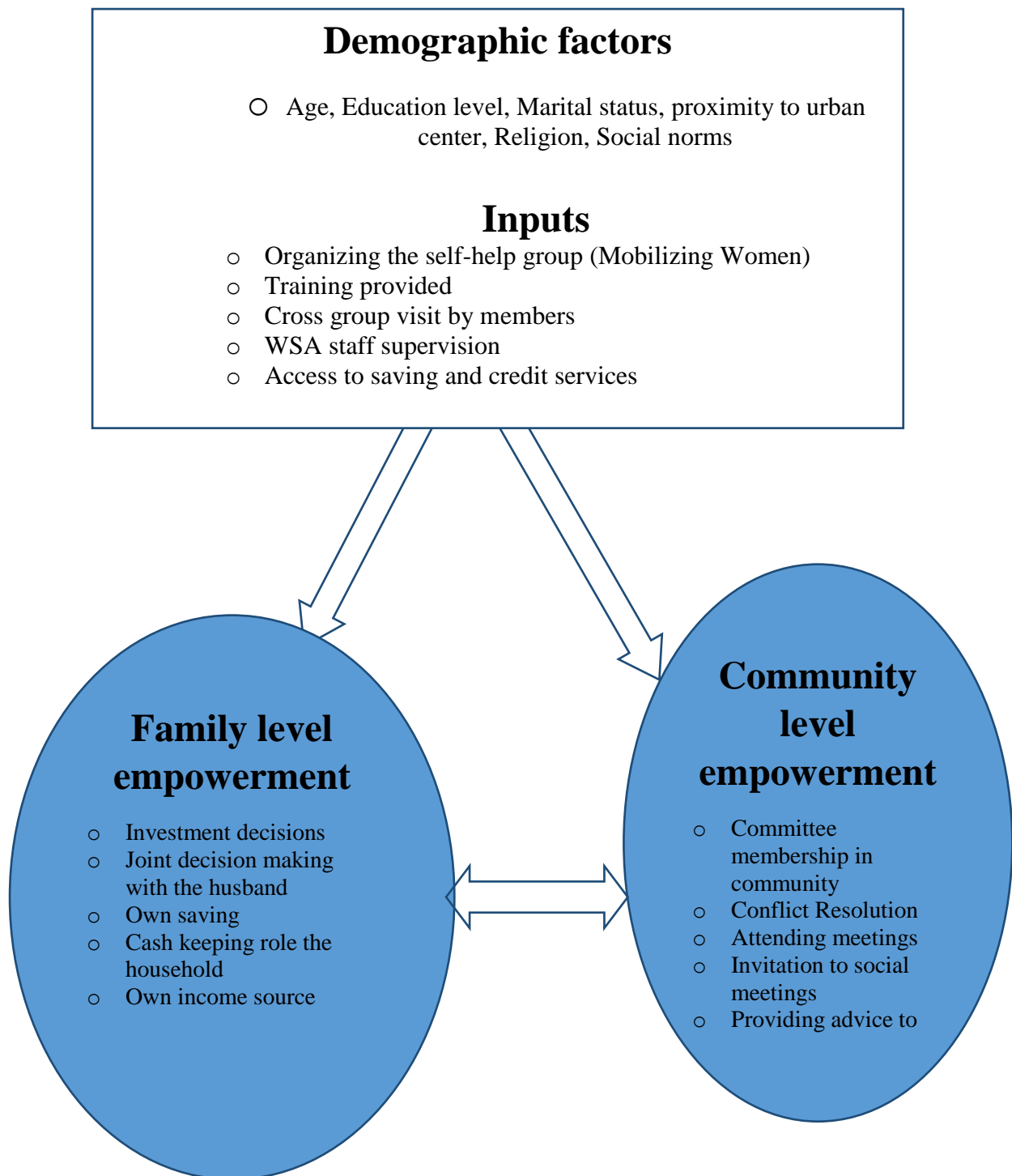
Proximity to urban center affects life opportunities in terms of access to information , access to market and access to other social services. This variable will be used to stratify the sample. Education is an input that influence the level of skills that women have. Better-educated



women tend to have more power than less educated women do. This variable is included in the study variables. Organizing the SHG groups, providing initial training on self help group management for the whole members, additional trainings provision on business management , credit and saving, cross visit arrangement for members, coaching by social worker are inputs that WSA provides to the members as part of the SHG package.

Empowerment outcomes manifest at family and community domains. Investment decisions at house hold level, Joint decision making with the husband, Own saving of the woman, and treasury/Cash keeping role the woman can be observed at house hold level. Some other variables could be observed at community level. Membership in community committees, Conflict Resolution, Attending meetings, Invitation to social affairs, Providing advice to other community members are observed at community level. It appears that demographic variables discussed above could affect the level of empowerment the women have. Both Family level and community level empowerment could be impacted by WSA interventions.

Community level empowerment of a woman could also be impacted by family level empowerments. For example: A woman perceived efficacy in the family, such as her success in economic outcomes, would resonate for other community members to appreciate her and value her that could make her a wise community member to be asked for advice. Community level empowerment could also result in family level empowerment. For example: A woman perceived wise by other SHG members and exercised leadership at SHG level could likely be respected by her family members. Thus it is likely that community level empowerments could lead to family level empowerment and vice versa. These linkages provide the following conceptual framework of the study.



*Figure 1 : Conceptual Frame work of the Research*

Researchers own developed

## **CHAPTER THREE: RESEARCH METHODOLOGY**

This chapter provided details of discussion of the study's research methodology. The chapter discusses the qualitative and quantitative research method used to meet the set objectives

### **3.2. General Descriptive of the Research Methodology**

This research used a mixture of quantitative and qualitative methods. The research involved use of both qualitative and quantitative data gathering tools followed by both quantitative and qualitative analysis tools to meet research objectives and answer research questions.

Quantitative survey was employed to explore the SHG service package, explore empowerment levels and the relation of SHG services with empowerment results. A structured questionnaire was employed to ask SHG members if they have received a specific training or not. It also asked SHG members and non SHG members to rank how much empowered they fill in a scale of five likert scale.

The quantitative analysis to examine if SHG members have higher level of empowerment than non SHG members employed case control research design. Despite the fact that cohort study (Test Before and After with control) design is preferred to investigate the impact of the program intervention on variables of interest, caseControl(Test after with control) study design is an option in cases where there is no baseline data .As the SHG intervention of WSA did not have base line data, case control (Test after intervention with matching control) was employed to test if there is a difference in level of empowerment among SHG members and peer non-members.

The design , as portrayed by Breslow &Day, 1980, involves selecting research participants from the program participants employing an acceptable sampling procedure followed by a procedure to draw women having matching characteristics with respect to confounding variables.The procedure allows to Control other confounding variables of age, education level and proximity to urban center by matching SHG members with non SHG members. Finally, targeted and non targeted women's level of empowerment was measured and two independent groups test was employed to test if there is a difference in level of empowerment among SHG members and non SHG members.

The second quantitative analysis involved only SHG members. Data on services received by SHG members and their respective empowerment levels was used to explore if there is any association between empowerment levels and services received. Correlation analysis was run to explore association of WSA service packages with empowerment results. Qualitative survey was employed to examine if SHG approach is effective, efficient and sustainable. Key informant interviews and Focus Group discussions were employed to gather information on how key stakeholders view and describe if the SHG approach was effective, efficient and sustainable and why.

### 3.3. Population of the Study

Mersa and the surrounding kebeles (Wurgessa, Mehal Amba and Girana kebeles) are selected as a study area because they host large number of Self Help Groups organized by WSA at a radius of not more than 30 KMs. In the study area 1400 women are organized into 84 SHGS and further organized in to nine Cluster level associations.

Table 1 below shows the distribution of SHG s and CLAs in the study area.

(Source: Own Computation)

Table 1: Distribution of SHGs, CLAS, and Members in the Study area

No	Town	Number of CLA	No of SHG	No of members of SHG
1	Mersa	5	37	645
2	Wurgesaa	4	29	459
3	Girana	1	11	180
4	Mehal Amba	1	7	130
	Total			1414

### 3.4. Sample and Sampling Techniques

The following part discusses how a multi-level stratified, systemic random sampling was employed to reach the final research participants. Mersa being the biggest town in the Woreda hosts government institutions including the Woreda administration and different offices. Wurgessa being the second largest town in Habru woreda has an urban orientation with many people making life from trade and employment in the government and private sector. Mehal Amba and Giran woredas are rural kebeles with great majority people making

life from agriculture. However, Girana is different from Mehal Amba because it hosts a big weekly field market, which attracts merchants from afar region and other woredas. It appeared that all the study kebeles are indispensable and should be treated separately each to be retained in the final sampling frame.

Accordingly, Mersa, wurgessa, Girans and Mehal Amba were taken as strata. CLAs are found to be different in terms of their maturity and the support they provide to SHGs and that affects the individual SHGs and eventually the members in the SHGs. Thus, CLAs by themselves were factors that had to be taken as separate in the research. Thus, CLAs were used as a second base of stratification, CLA taken as a stratum having a proportional share of the study subjects. SHGs within the same CLA have no traceable variability to imply further stratification nor uniformity to cluster and let them represent each other thus all members of SHGs in the CLA were taken as a single sampling frame to draw research participants randomly.

First a formula from the Universal Accredited statistics Board, 2003, was employed to calculate the sample size that can represent the population. It was followed by a proportional sample allocation based on the size of the population to each Town as first level Strata. CLAS were used as second level strata and a proportional sample size was allocated to each CLA in each. Finally SHG members were randomly drawn taking the total list of SHG members under each CLA as Sampling frame and a systematic random sampling was employed to pick research participants from the list.

### 3.3.1. Sample Calculation

A Sample Size Calculation Formula by Universal Accreditation Board, 2003, was employed to calculate the sample size in the Participant as follows.

$$Sample\ Size = \frac{\frac{z^2 \times p(1-p)}{e^2}}{1 + \left(\frac{z^2 \times p(1-p)}{e^2 N}\right)}$$

Figure 2: Sample Size Formula

Where

Z = 1.96, with 95 % confidence level

E = 0.05, with 5% margin of error

P = 0.5,

## Sample = 306

### 3.3.2. Stratification of CLAs

Each town received a sample size proportional to the total population of SHG members residing in each. Mersa town having 645 (46%) Population of SHG members from a total of 1414 SHG members received 140 sample size. Wurgessa having 459 (32%) population of SHG members from a total of 1414 SHG members received 100 sample size. Girana and Mahal Amba each having 180 (13%) and 130 (9%), received a sample size of 39 and 28 SHG members respectively.

Table 2: Proportional Stratified Sample Calculation

<b>Kebele /Town</b>	<b>Population Size</b>	<b>Percentage of Population (%)</b>	<b>Sample Size</b>
Mersa	<b>645</b>	<b>46%</b>	<b>140</b>
Wurgessa	<b>459</b>	<b>32%</b>	<b>100</b>
<b>Girana</b>	<b>180</b>	<b>13%</b>	<b>39</b>
<b>Mahal Amba</b>	<b>130</b>	<b>9%</b>	<b>28</b>
	<b>1414</b>		<b>306</b>

Based on the number of CLA members, sample size was allocated proportionately to each CLA. The following tables how the sample size is allocated to each CLA proportional to the population size of each CLA.

Table 3 Sample size allocated to each CLA in Mersa town proportional to population size

<b>CLA</b>	<b>Number of SHG Members</b>	<b>%</b>	<b>Sample Size</b>
Nigat	216	33%	47
Addis Alem	112	17%	24
Ewuketchora	131	20%	28
Senay	114	18%	25
Temsalet	72	11%	16

Negat hosting 33% of SHG members in Mersa town received 47 (33%) of the total sample size, Addis Alem hosting 112(17 %) of SHG members absorbed 24 sample size, Ewuket Chora, hosting 131 (20 %) of the total SHG population in Mersa town received the same percentage of 28 sample size and Senay and Temsalet each having 18 % and 11 % of the population size in Mersa town received 25 and 16 sample size respectively.

Based on the number of SHG members each CLA in Worgessa town hosts, the sample size was allocated proportionally as shown in the following table.

*Table 4: Allocation of sample size to CLAs in Wurgessa based on populations proportion*

<b>Name of CLA</b>	<b>Number of SHG Members</b>	<b>Percentage</b>	<b>Sample Size</b>
Ferewu	166	26%	36
Netsanet	116	18%	25
Kalkidan	81	13%	18
Fikre Selam	96	15%	21

Ferewu CLA hosting 36 % of SHG members in Wurgessa, received 36 members as sample, Netsanet, Kalkidan and Fikre Selam each hosting 25 %, 18 % and 21 % of Wurgessa town's SHG members received a proportional sample size of 36 , 25 , 18 and 21 SHG members. And finally, the only CLAs in Girana and Mehal Amba, Meseret and Fanaye received 39 and 28 SHG member women respectively.

Three hundred and six women respondents found matched with the sample SHG Participants with respect to Age group, marital status and education level were selected and surveyed as a control group. Table 3.5. Shows the actual research participants as a Non SHG Participants and Participant.

*Table 5: Respondents Retained in the Final Analysis*

<b>No</b>	<b>Town</b>	<b>Participant sample size</b>	<b>Matched and retained Sample size</b>
1	Mersa	140	140
2	Wurgesaa	99	99
3	Girana	39	39
4	Mehal Amba	28	28
	<b>Total</b>	<b>306</b>	<b>306</b>

### **3.5. Sources and Tools of Data Collection**

The following part narrates the primary and secondary instruments and sources of data collection for the research. It details the qualitative and quantitative data collection methods employed through the research.

### **3.5.1. Review of Secondary Data**

Secondary data was collected using desk review of related literature and documents from the organization under the study. WSA strategic plan, project proposals, project reports and training manuals of the organization were reviewed in the desk review exercise. Related literature review was conducted and made to inform the research.

### **3.5.2. The Survey Tool**

Questionnaire was employed to gather primary data on demographic factors. Researchers own developed tool was employed to gather data on inputs of the SHG. Modified tool of Australian AID, 2012-empowerment scorecard was used to measure level of empowerment of women.

Finally, the demographic factors, WSA inputs and the empowerment scorecard were merged to a single questionnaire. Demographic factors included Kebele, marital status, educational level, occupation. Measure of SHG package inputs included the availability of different services and training as a “yes” or “No” question. Basic business skill, Basic numeracy and literacy skill, SHG organization and management, CLA organization and management, Reproductive Health and Family planning, Gender base violence prevention and response training, credit amount, credit rounds are included.

The Women Empowerment Score Card is a five-scale likert scale includes components of measure of empowerment at the domains of household and community. Joint decision-making, family cash holding, influencing investment decisions, availability of self-saving, availability of self-income are measures of empowerment at family domain. Committee membership in the community, role in conflict resolution, attending community meetings, being invited for extra ordinary social occasions, Providing advice to other community members are included as measures of empowerment at community domains.

## **3.6. Qualitative Method**

Qualitative data was gathered and qualitative analysis methods were employed mainly to answer the third objective of the research and to triangulate the results of the quantitative method by enhancing the reliability of the research result. Key informant interview checklist was employed to guide a one to one interview with Woreda agriculture office head, Woreda



youth office head, Woreda women and children office head, WSA program Officer, CLA leads and two men house hold heads whose wives are members of SHG.

The contributions that SHGs are making to empower women, the significance of Self Help Groups community development, the benefits and the costs of running SHGS, the advantages of SHGs as compared to the traditional associations, the areas that need to be improved in the SHG management project, what additional inputs that the package should include, the sustainability of the approach and any recommendations to make the approach more effective, efficient and sustainable were questions raised during the interview sessions with the government and non-government organizations staff.

Focus group discussion guide was employed to conduct focus group discussion sessions. Two FGD sessions were facilitated with two self help groups one from Mersa town and One from Mehal Amba town.

### 3.7. Reliability of Measurement Tool

Reliability refers to how accurately scores will be reproduced with repeated measurement (Dillon, Madden and Firtle,1994). Employing data collected on 100 women drawn from the Non SHG Participants and Participant, for the pilot study, reliability of the empowerment score card was measured using Cronbach’s coefficient alpha. The following table shows the output of the analysis by SPSS 22,

*Table 6: Cronbach's Alpha*

*Source: Researcher own generated*

Construct	Reliability Statistics	Number of Items	Result
Empowerment	Cronbach's Alpha	10	0.969
Family level empowerment	Cronbach's Alpha	5	0.911
Community level empowerment	Cronbach's Alpha	5	0.972

According to Nunnaly, 1978, 0.7 is the recommended cut off point of reliability.

Accordingly, all the three measurement items have exceeded 0.7. Thus, the tools is reliable to measure empowerment in general and empowerment at community and household levels.

### 3.8. Procedures of data collection

Survey data was collected by seven data collectors drawn from the study areas. Data collectors were selected by the researcher and kebele administration based on criteria of knowing the kebele very well. Half a day orientation including practical exercise followed by feed back and correction was provided as WSA Mersa Field Office compound. A photocopy of the SHG members and non SHG members list was given circling the name of the randomly drawn research subjects. Advice was given to the data collectors to replace absentees by the next person in the systematic sampling exercise.

### 3.9. Methods of data analysis

The following part discusses the quantitative and qualitative analysis methods employed throughout this study.

#### 3.9.1. Descriptive Analysis

Descriptive statistics was used to analyze the demographic characteristics, input delivered by the SHG package and indicators of empowerment. Cross tabulation was used to analyze the demographic characteristics of Participant and Non SHG Participants research participants. Mean was used to analyze average level of inputs and empowerment measured.

Input delivered by WSA was calculated as an arithmetic sum of variables of measurement for WSA inputs using the following formula:

$$\text{SHG Inputs} = \sum_{i=1}^{10} (IV1, IV2, IV3 \dots \dots \dots)$$

Where:

IV1 Stands for Basic Business Skill (Yes = 1, No = 0)

IV2 Basic Numeracy Training (Yes = 1, No = 0)

IV3 SHG Management and Organization Training (Yes = 1, No = 0)

IV4 Cluster Level Associations Training (Yes = 1, No = 0)

IV5 SGBV prevention and response training (Yes = 1, No = 0)

IV6 Training on HIV/AIDS prevention and response (Yes = 1, No = 0)

IV7 Training on reproductive health and family planning (Yes = 1, No = 0)

IV8 Cross visit of other self Help Groups (Yes = 1, No = 0)

IV8 Revolving fund for the self Help group (Yes = 1, No = 0)

IV9 Number of times the woman have taken credit since 2006 (0 to 1)

IV10 the amount of money that the woman took as a credit (0 to 1)

Family level empowerment was calculated as an arithmetic sum of variables of family level empowerment. The following formula shows the detail of the formula and variables:

$$\mathbf{SHG\ Input} = \sum_{i=1}^{i=5} (\mathbf{IV1, IV2, IV3 \dots \dots \dots})$$

Where:

EV1to IV 5 stands for family level empowerment variables of :

IV1 Joint decision with husband

IV2 Family cash Holder (Treasury)

IV3 Influencing investment decision at house hold level

IV4 Independent income

IV5 Own saving

Community level empowerment was calculated as an arithmetic sum of variables of Community level empowerment as shown in the following formula:

$$\mathbf{Community\ Level\ Empowerment} = \sum_{i=6}^{i=10} (\mathbf{EV6, EV7, E V8 \dots \dots \dots})$$

Where:

IV6 to IV10 stands for community level empowerment indicators of:

IV6 Membership in community level different committees

IV7 Participation in resolving conflicts

IV8 Attendance of community meetings

IV9 Being asked for advice

IV10 Invitation to extra ordinary social occasions

Total Empowerment was calculated as an arithmetic sum of variables of family level empowerment and Community level empowerment listed above. The following is formula to calculate total empowerment.

$$\textit{Total Empoerment} = \sum_{i=1}^{i=10} (EV1, EV2, E V3 \dots)$$

Where: Ev1 to Ev10 stands for variables empowerment indicators of family level and community Level

Finally, Pearson correlation analysis was employed to test correlation of SHG inputs with empowerment results at family level, community level and total empowerment measures using 95 % confidence level.

### **3.9.2. The Independent Group T Test Analysis**

Independent sample t test was employed to test if there is significant level of difference in empowerment level at community and house hold levels among SHG participants and Non SHG participants. This allowed to conclude if there was a significant difference in mean level of empowerment among SHG members and non SHG members

### **3.9.3. Qualitative Analysis**

Thematic analysis was used to analyze the qualitative information gathered by the key informant interview and focus group discussions. The opinions and words of research participants were grouped and regrouped based on their meaning and theme. For integration of the qualitative and quantitative study, the qualitative results were used to deeply understand what the quantitative result means in the experiences and expressions of the qualitative research participants.

## **CHAPTER FOUR: RESULTS AND DISCUSSION**

The results of the study are narrated under this chapter. The chapter covers the result of descriptive study, the hypothesis testing and the results of the qualitative study.

### **4.1. Description of Study Area**

Habru is one of the woredas of North Wollo in Amhara Regional State of Ethiopia. Habru is bordered on the south by the Mille River which separates it from the Debub Wollo Zone, on the west by Guba Lafto, on the north by the Alewuha River which separates it from Kobo, and on the east by the Afar Region. Towns in Habru include Mersa and Wurgesa. Based on the 2007 national census conducted by the Central Statistical Agency of Ethiopia (CSA), this woreda has a total population of 192,742, an increase of 14.61% over the 1994 census, of whom 96,874 are men and 95,868 women; 21,600 or 11.21% are urban inhabitants.

With an area of 1,239.79 square kilometers, Habru has a population density of 155.46, which is greater than the Zone average of 123.25 persons per square kilometer. A total of 48,109 households were counted in this Woreda, resulting in an average of 4.01 persons to a household, and 46,247 housing units. Mersa town is 490 km north of Addis Ababa, on the way to Mekele. It is the capital town of Habru Woreda,

It has a latitude and longitude of 11°40'N 39°39.5'E / 11.667°N 39.6583°E, with an elevation of 1600 meters. Mersa is located along Ethiopian Highway of Addis Ababa to Mekele. The altitude of this woreda ranges from 700 meters above sea level where the Mille enters the Afar Region, to 1900 meters at its western most point. Wurgessa and Mehal Amba are found at a distance of 23 KM and 14 KM south west of Mersa on the main road of Dessie to Mekele asphalted road respectively, Girana is a kebele which hosts one of the biggest rural market and it is Five km away from the asphalted road to the east branching at a distance of 15 km driving from Mersa to Dessie.

### **4.2. Demographic Characteristics of Respondents**

#### **3.9.4. Residence of Respondents**

Six hundred and twelve women took part in the research. Three hundred six were from the Participant and the remaining three hundred were selected and retained out of seven hundred

twelve Non SHG member women surveyed using a one to one case Control matching procedure run on SPSS with respect to the matching variables of age, marital status, and educational background. From the total of the 612 research participants, 48, half from Non SHG Participants, women research participants were from Girana. 84 women, 42 from the Non SHG Participants were from Girana. 285 women, 145 from the Non SHG Participants, were from Mersa. The remaining 202 women, 103 from the Non SHG Participants were from Wurgessa. The following table shows the sample size of Participant and Non SHG Participants by kebele.

Table 7: Residence of the respondents

<b>Participant or Non SHG Participants * Address Crosstabulation</b>					
<b>Count</b>	<b>Town or Kebele</b>				<b>Total</b>
	<b>Girana</b>	<b>Mehal Amba</b>	<b>Wurgessa</b>	<b>Mersa</b>	
<b>Non SHG Participants</b>	42	24	100	140	306
<b>Participant</b>	42	24	100	140	306
<b>Total</b>	<b>84</b>	<b>48</b>	<b>200</b>	<b>280</b>	<b>612</b>

### 3.9.5. Age and Education Level of Respondents

As table 4.2. below shows, out of the six hindered and twelve research participants, the majority, 246 (121 from the Participant), were not able to read and write. 139 (68 from the SHG members), are able to read and write without formal education. 108 (55 from the SHG members) have attended formal education and reached grade one to grade four. 45 (19 from the SHG members), have reached grades of five to eight. 42 (23 from the SHG members) have enrolled in secondary education. The remaining 32, 20 from SHG Participants have attended tertiary education.

This low achievement is attributed to the targeting of poorest of the poor segment of the population where they have low level of education by the time they were made part of the SHG and they could not join formal education due to priority of immediate livelihood needs of the SHG members and their families despite they are knowledgeable about the benefit of education. The education intervention of WSA is not on formal education rather it is on short term education programs such as basic numeracy and basic literacy interventions that enhance efficacy of member women in their business. That is why the SHG members do not

have that much difference in their level of education as compared to their non SHG member peers.

Table 8: Education level of Respondents

<b>Participant or Non SHG Participants Education cross tabulation</b>							
	<b>Education</b>						<b>Total</b>
	<b>Not able to read &amp; write</b>	<b>Non formal basic (Read &amp; Write)</b>	<b>Grade 1 - Grade 4</b>	<b>Grade 5 - Grade 8</b>	<b>Grade 9 - Grade 12</b>	<b>Tertiary Education</b>	
<b>Participants</b>	121	68	55	19	23	20	306
<b>Non SHG Participants</b>	125	71	53	26	19	12	306
<b>Total</b>	<b>246</b>	<b>139</b>	<b>108</b>	<b>45</b>	<b>42</b>	<b>32</b>	<b>612</b>

Out of a total of 612 survey respondents, 18 respondents , ten from non SHG members were below the age of 25 ; 192 (95 from Non SHG Participants) were in the second age group of 25 to 35 (Exclusive). About half of the total research Participants, 307, (151 from the Non SHG Participants) were in the age group 35 to 45 (Exclusive of 45). 55, 31 from the Non SHG Participants were from the age of 46 to 60 (Exclusive of 60). The remaining 30, 19 from non SHG members are 60 and above years old. The following chart shows the detail.

Table 9:Age of respondents

<b>Participants or Non SHG Participants * Age Crosstabulation</b>						
<b>Count</b>	<b>Age</b>					<b>Total</b>
	<b>&lt; = 25</b>	<b>26 - 35</b>	<b>36-45</b>	<b>46 - 60</b>	<b>&gt; 60</b>	
<b>Non SHG Participants</b>	10	95	151	31	19	306
<b>Participants</b>	8	97	156	24	11	306
<b>Total</b>	<b>18</b>	<b>192</b>	<b>307</b>	<b>55</b>	<b>30</b>	<b>612</b>

### 3.9.6. Occupation of Research Participants

Out of the 620 survey respondents, 95 of the respondents, 21 from the SHG members, identified their occupation as homemaker. 252 of the research respondents, 63 from the SHG members identified their occupation as farmers. 247 respondents, 211 from the SHG members, have identified their occupation as petty trade. Five respondents, three from the SHG members have identified themselves as employees of either government or private. Nine research respondents, four from SHG members, identified themselves as daily laborers. Four respondents, all from the SHG members, identified their occupation as hairdressing. The following table shows the distribution of samples in each occupational category. The most frequent occupation among the SHG members is petty trade. This is attributed to the fact that the SHG members are motivated by the services they gate from the SHGs such as the basic business skill training, the access to credit and saving services and peer to peer exchange of ideas.

Table 10: Occupation of Research Participants

<b>Participants or Non SHG Participants * Occupation Cross tabulation</b>							
<b>Count</b>	<b>Occupation</b>						<b>Total</b>
	<b>House Wife</b>	<b>Farmer</b>	<b>Petty Trade</b>	<b>Employee</b>	<b>Daily Laborer</b>	<b>Hair Dressing</b>	
<b>Non SHG Participants</b>	74	189	36	2	5	0	306
<b>Participants</b>	21	63	211	3	4	4	306
<b>Total</b>	<b>95</b>	<b>252</b>	<b>247</b>	<b>5</b>	<b>9</b>	<b>4</b>	<b>612</b>

### 3.9.7. Marital Status of Research Respondents

Out of the 612 research respondents, 262 from SHG participants and 258 from non-participants have identified themselves as married and living with their husbands. 13, five from SHG members have identified themselves as separated from their husbands, 22 , ten from SHG participants and 12 from the none SHG members, have identified themselves as divorced. 42, 20 from the SHG members have identified themselves they lost their husband due to death, the remaining 15, eight from the SHG members have identified themselves as not ever married.



**Table 11: Marital Status of respondents**

<b>Participants or Non SHG Participants * marital Status Cross tabulation</b>						
<b>Count</b>	<b>Marital Status</b>					<b>Total</b>
	<b>Married</b>	<b>Separated</b>	<b>Divorced</b>	<b>Widowed</b>	<b>Not ever married</b>	
<b>Non SHG Participants</b>	<b>262</b>	<b>5</b>	<b>10</b>	<b>20</b>	<b>9</b>	<b>306</b>
<b>Participants</b>	<b>258</b>	<b>8</b>	<b>12</b>	<b>22</b>	<b>6</b>	<b>306</b>
<b>Total</b>	<b>520</b>	<b>13</b>	<b>22</b>	<b>42</b>	<b>15</b>	<b>612</b>

### **4.3. SHG Services**

The following report of the descriptive study narrates the different services taken by the SHG members.

#### **3.9.8. SHG Trainings and Experience Sharing Visits**

As part of the SHG project, different trainings meant to enhance the capability of members were undertaken. In addition, there were experience visits organized to enable newer SHGs learn from matured ones. As can be seen from the following diagram, of the 306 research Participants, 195 have received basic Business Training while the remaining 111 did not take the training. 215 have received Basic Numeracy skills Training while the remaining 91 did not take Basic Numeracy Training. 287 have taken trainings of Self-help group organization and Management while the remaining 19 did not receive Self Help Group Organization and management training. 111 have received cluster level association training while the remaining 195 did not receive cluster level Association organization and management training. 153 have received sexual and gender based violence training while the remaining 153 have not taken training. 171 members have received reproductive health and family planning training while the remaining 135 did not. All members have taken training on HIV/AIDS. 100 survey respondents portrayed they have at least once visited other SHGs out of their residence area while the remaining have not visited any SHG out of their residence area.

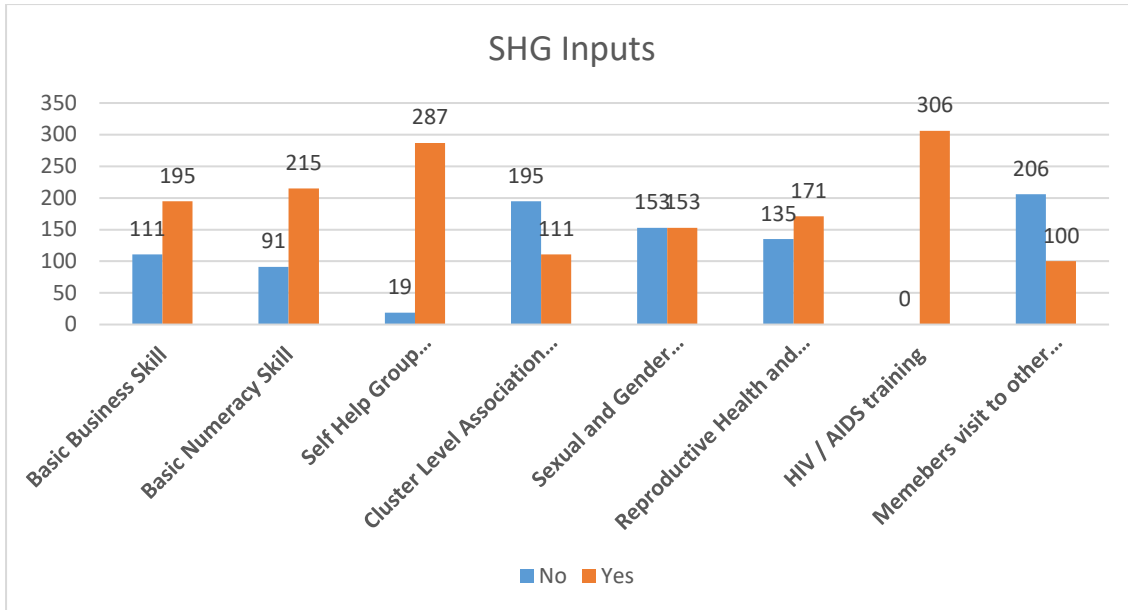


Figure 3: Services provided to the SHG members

### 3.9.9. Credit Services

The number of rounds that the respondents have taken credit ranges from one to four rounds. All survey respondents from the Participants have portrayed they have borrowed money at least once. From the total of 306 respondents, one hundred and five SHG members have taken credit once from September 2013 up to end of 2016. One hundred sixty one survey respondents have taken credit twice, and thirty-seven respondents have taken three times and three respondents have taken credit four times. The following table shows distribution of rounds of credit since September 2014 up to December 2016.

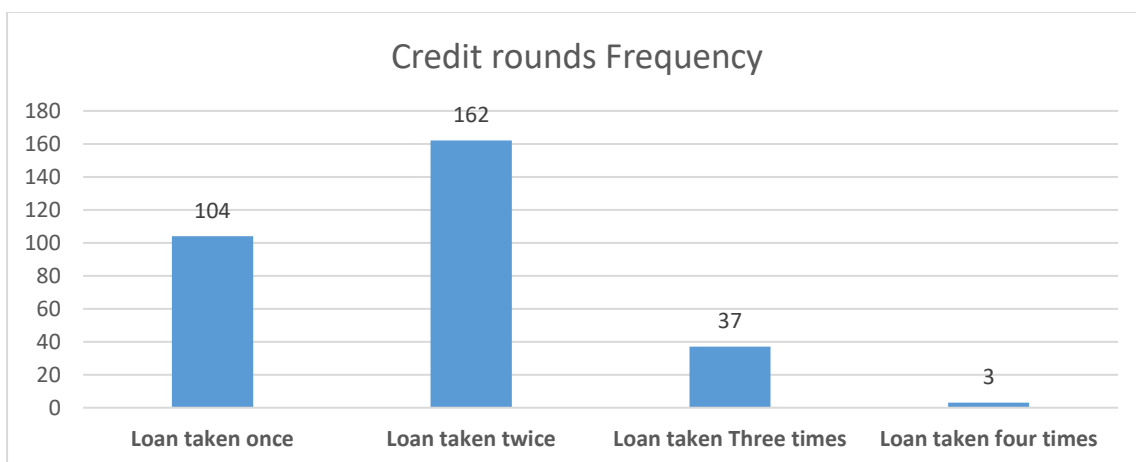


Figure 4: Frequency of credit rounds among SHG members

### 3.9.10. Purpose of Taking the Loan

SHG member respondents have taken their last loan from their common fund for a variety of purposes. One hundred and nineteen respondents have borrowed their last round cash for capital mostly to run petty trade business; 44 have borrowed for family consumption such as spending for food, clothing and other day-to-day expenses. 48 respondents have borrowed for purchase of agricultural inputs such as oxen and fertilizer, and 32 borrowed the last cash for social affairs such as wedding, funerals graduation and alms in commemoration of their beloved passed away relatives. Twenty borrowed the last round credit cash for self-care and medication, 26 have received their last loan to purchase durables and the remaining 17 borrowed the last money for house construction.

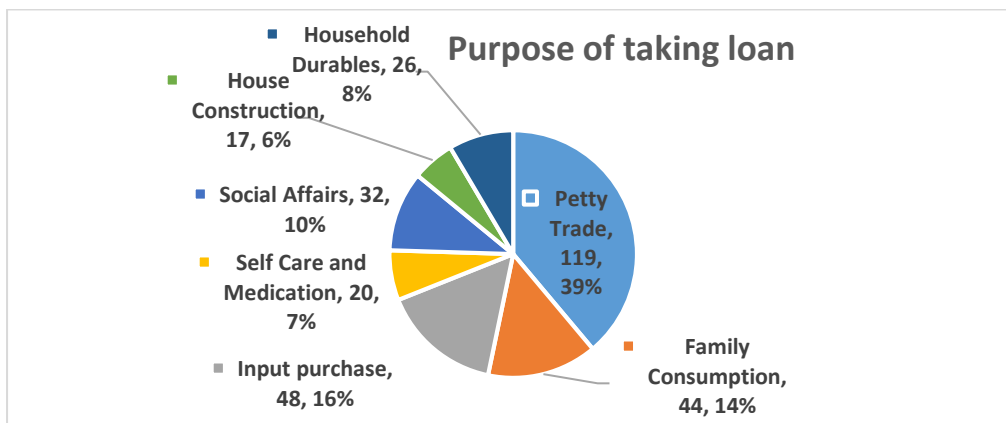


Figure 5: Purposes of taking the loan

Borrowing for the purpose of consumption such as food and school uniform purchases happens when members and family members are threatened by transitory seasonal food insecurity as a result of soaring food prices and seasonal expenses like school uniforms. In such a situation the borrowed money is used to cope up with the seasonal shocks that otherwise could have caused families to disintegrate. With such loans SHG members and their families are protected from worsening situations such as engaging in risky income generating activities such as commercial sex and migration. Those loans taken for investment and purchase of agricultural inputs can create wealth and income to the members and their families. In both cases, the families either are protected from worsening disempowering situations or are put in a better off position of empowerment.

### 3.9.11. Amount of borrowed money

The last amount of money the members borrowed ranged from two thousands to thirty thousand. Three thousand being the most frequently borrowed amount taken by 61 survey respondents. The following graph shows the credit amount against the number of women who have taken the amount. An equal number of 30 respondents have taken amount of 5000, 7000, and 12000 Eth Birr. An equal number of ten respondents have taken 5500, 9000 and 15000. 42 respondents have taken 4000 Eth Birr each. 21 SHG members have taken 8000 Eth Birr each, 30 respondents have taken 6000 Eth Birr each, and 31 respondents have taken 8000 Ethiopian Birr in their last credit round. Consistent to the result of the purpose of taking the loan, the amount of loan taken by SHG members ranged from as small as 2,000 Eth Birr borrowed for purpose of family consumption to 30,000 borrowed for investment in housing and purchase of productive assets such as pair of oxen.

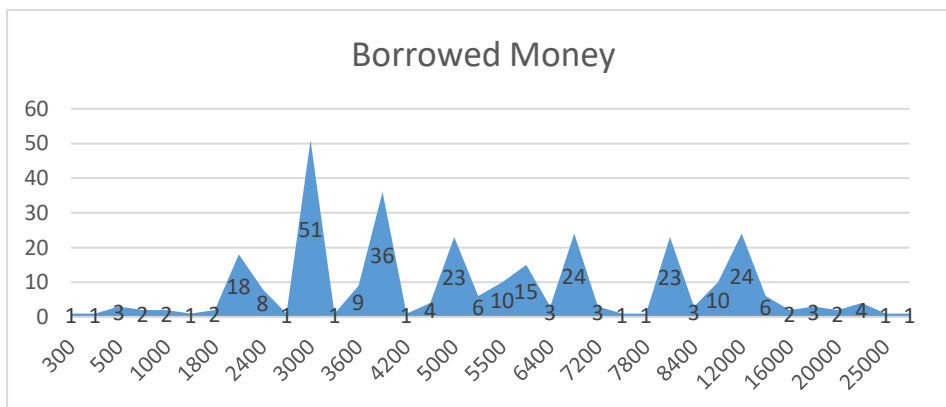


Figure 6: Amount of loan taken by respondents

## 4.4. Empowerment Levels of SHG members and non SHG members

The following report shows the result of empowerment variables in SHG members and peer non SHG members.

### 4.4.1. Joint Decision Making

Out of the 612 survey respondents, 70 from Non SHG Participants and none from the SHG members responded they do not involve in making decision beyond the house hold domain. 126 from the Non SHG Participants and 43 from SHG members responded they make joint decision with male household members rarely. 104 from the Non SHG Participants and 65 from the SHG members responded they make decisions outside the domestic domain some times. 127 from the SHG members responded and five the Non SHG Participants said they engage in decisions outside domestic domain with male household members or relatives.

Only one from Non SHG Participants and 71 from Participants responded they always engage in decisions beyond domestic domain. This implies that SHG members were better in terms of their participation to make decision as compared to their peers non SHG members. This implies that the SHG members were better in joint decision making than their non-member peers. This ultimately put them in a better-empowered position than their non-member peers.

Table 12: Joint Decision Making

<b>Total</b>	<b>197</b>	<b>122</b>	<b>184</b>	<b>74</b>	<b>35</b>
<b>Joint decision making * Participants or Non SHG Participants</b>					
<b>Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	70	126	104	5	1
<b>Participants</b>	0	43	65	127	71
<b>Total</b>	<b>70</b>	<b>169</b>	<b>169</b>	<b>132</b>	<b>72</b>

#### 4.4.2. Influencing Investment Decisions

Out of the total 312 research respondents , 177 from the Non SHG Participants and 20 from the Participants have not ever influenced investment decisions. While 67 from the Non SHG Participants and 55 from the treatment replied they rarely influenced investment decisions; 124 from the SHG members and 60 from the Participants replied they sometimes influence investment decisions and only one from the Non SHG Participants and 73 from the SHG members have mostly influenced investment decisions; only one from the Non SHG Participants and 34 from the SHG members portrayed they always influence investment decision. As can be seen from the table below, SHG members have better frequency of influencing investment decisions compared to their peers. This put them in an empowered position as decision on investment and big assets were traditionally seen as responsibilities of men.

Table 13: Influencing investment Decisions

<b>Family cash holding * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	177	67	60	1	1
<b>Participants</b>	20	55	124	73	34
<b>Total</b>	<b>197</b>	<b>122</b>	<b>184</b>	<b>74</b>	<b>35</b>

#### 4.4.3. Cash Holding Role in the Family

From the 612 survey respondents, 91 from the Non SHG Participants and none from have not ever had cash holding role at all in the house hold. 103 from the Non SHG Participants and 20 from the Participants have rarely had cash holding role; 110 from the Non SHG Participants and 99 from the treamtmet responded they have had cash holding role sometimes. 127 from the Participants have had cash holding role mostly and 60 from the SHG members and two from the the Non SHG Participants identified them selves as dedicated cash holdrs of the family. The following chart shows the distribution of cash holding role in the research subjects.

Table 14: Influencing Decision among SHG and Non SHG Members

<b>Influencing decision * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	91	103	110	0	2
<b>Participants</b>	0	20	99	127	60
<b>Total</b>	<b>91</b>	<b>123</b>	<b>209</b>	<b>127</b>	<b>62</b>

As can be seen from the table above, SHG members are better than their non SHG member peers in serving their family as treasurers. This is attributed to the SHG members capacity enhancement by their exposures in managing cash and the basic numeracy and literacy training. This eventually enhances their empowerment as control over cash resource provides them the chance to monitor how household resources are being spent by male household members.

#### 4.4.4. Own Income Source

Out of the 612 survey respondents, 73 from the Non SHG Participants and 10 from the SHG members portrayed they do not have self-income at all. 41 from the Non SHG Participants and 36 from the Participants have portrayed they rarely have had self-income source. 163 from the Non SHG Participants and 54 from the SHG members have portrayed they sometimes have their own income source. 43 from the SHG members and 27 from the Non SHG Participants portrayed they do not have their own income source mostly. Only two from the Non SHG Participants and 163 from the SHG members have their own income source always.

Table 15: Self Income Among SHG and Non SHG members

<b>Self Income * Participants or Non SHG Participants Cross tabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	73	41	163	27	2
<b>Participants</b>	10	36	54	43	163
<b>Total</b>	<b>83</b>	<b>77</b>	<b>217</b>	<b>70</b>	<b>165</b>

As can be seen from the above table, SHG members have better frequency of having self income than their peers. This is attributed to the exposure of the SHG members to trainings and access to credit services to engage in income generation activities. This eventually put the SHG members in a better off position of empowerment compared to their peer non SHG members.

#### 4.4.5. Members Self Saving

Out of the 612 research respondents, 86 from the Non SHG Participants and none from the SHG members have portrayed they do not ever had their own saving. 31 from the Non SHG Participants and none from the Participants have their own saving rarely. 168 from the Non SHG Participants and none from the Participants depicted they sometimes have had their own saving. 20 from the Non SHG Participants and 23 from the SHG members portrayed they have had own savings most of the time. 283 Women from the SHG members and only one from the Non SHG Participants have portrayed they have had self saving always. As can be shown from the below table, SHG members are found better off in self income than their peers. This could led them to have better bargaining power than their peers and eventually enhancing their challenging capacity to abuses that happen

sometimes by males due to economic independence keeping the SHG members in a better empowered position as compared to their non SHG member peers.

Table 16: Self Saving of Respondents

<b>Self Saving * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	86	31	168	20	1
<b>Participants</b>	0	0	0	23	283
<b>Total</b>	<b>86</b>	<b>31</b>	<b>168</b>	<b>43</b>	<b>284</b>

#### 4.4.6. Community Committee Membership

Out of the 612 survey respondents, 292 from the Non SHG Participants and 52 from the Participants have portrayed they do not have ever been member of community level committee 161 from the SHG members have portrayed they have rarely taken part in community committee membership. 92 From the SHG members and 2 from the Non SHG Participants have portrayed they have taken part in community committee membership sometimes. Only one SHG member portrayed she is taking part in most of the community-based committees. This enables them to decide on communal issues and share perspective of women which other wise could not have been considered.

Table 17: Participation in community Committee membership by SHG members and peer non members

<b>Community Committee Membership * Participants or Non SHG Participants</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	292	12	2	0	
<b>Participants</b>	52	161	92	1	
<b>Total</b>	<b>344</b>	<b>173</b>	<b>94</b>	<b>1</b>	<b>0</b>

#### 4.4.7. Conflict resolution

Out of the 612 research respondents, 53 from the Non SHG Participants portrayed they have not ever participated in conflict resolution between family members and community members. 241 from the Non SHG Participants and 52 from SHG members portrayed they have rarely participated in conflict resolution. 163 from the SHG members and 9 from the Non SHG Participants have sometimes taken part in conflict resolution. 91 from the



Participants and 3 from the Non SHG Participants have portrayed they have taken part mostly in conflict resolution in the extended family or in the community. The following chart the distribution of conflict resolution practice by Participants.

Table 18: Conflict Resolution

<b>Conflict Resolution * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	53	241	9	3	
<b>Participants</b>	0	52	163	91	
<b>Total</b>	<b>53</b>	<b>293</b>	<b>172</b>	<b>94</b>	<b>0</b>

#### 4.4.8. Meeting Attendance

Out of the 612 survey respondents, 51 from the Non SHG Participants have portrayed they do have ever attended community meetings. 161 from the Non SHG Participants have responded they rarely have attended community meeting. 81 from the Non SHG Participants and 59 from the SHG members have portrayed they sometimes have taken part in community based meetings. 160 from thee Participants and 12 from the Non SHG Participants responded they attend community meetings mostly. 87 from the Participants and only one from the Non SHG Participants portrayed they always attend community based meetings. The following table provides the details.

Table 19: Meeting Attendance of Respondents

<b>Meeting attendance * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	51	161	81	12	1
<b>Participants</b>	0	0	59	160	87
<b>Total</b>	<b>51</b>	<b>161</b>	<b>140</b>	<b>172</b>	<b>88</b>

#### 4.4.9. Advisor Role at Community Level

Out of the total 612 research respondents, eight from the Non SHG Participants portrayed other community members have not ever requested them for advice. 155 from the Non SHG

Participants have responded that they been rarely asked for advice by other community members. 165 from the Non SHG Participants and 29 from the Participants have responded they were asked for advice sometimes. 137 from the SHG members and 17 from the Non SHG Participants have responded they have been asked advices by other community members most of the time. 140 SHG member respondents and only one from the Non SHG Participants portrayed they have been requested for advice always by other community members.

Table 20: Respondents Requested for Advice by Community Members

<b>Sought Advice by other community members * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	8	115	165	17	1
<b>Participants</b>	0	0	29	137	140
<b>Total</b>	<b>8</b>	<b>115</b>	<b>194</b>	<b>154</b>	<b>141</b>

#### 4.4.10. Invited for Social Occasions

Out of the total 612 research respondents, 53 from the Non SHG Participants have never been invited for social occasions at all. 163 from the Non SHG Participants have responded they have been invited rarely in extra ordinary social occasions. 88 from the Non SHG Participants and 52 from the SHG members responded they are invited for extraordinary social occasions some times. 163 from the SHG members and only two from the Non SHG Participants portrayed they have been invited for extra ordinary meetings mostly. 91 SHG members responded they are compulsorily invited for extra ordinary social occasions.

Table 21: Invited for Extra Ordinary Social occasions

<b>Invited for extra ordinary social occasions * Participants or Non SHG Participants Crosstabulation</b>					
	Not at all	Rarely	Some times	Mostly	Always
<b>Non SHG Participants</b>	53	163	88	2	0
<b>Participants</b>	0	0	52	163	91
<b>Total</b>	<b>53</b>	<b>163</b>	<b>140</b>	<b>163</b>	<b>93</b>

As can be from the above table, SHG members were invited more frequently in extraordinary social occasions than their non SHG member peers. Traditionally it was rare to invite women for extraordinary meetings. This puts them in a better empowerment position as compared to their non SHG peers.

#### **4.5.1. Total SHG Inputs**

All the inputs per each SHG member were measured as arithmetic sum of their responses. “Yes” responses were valued to one and “No” equal to zero. Credit rounds and amount of Birr borrowed were scaled down to values of 0 to 1 to avoid dominance of these variables on other variables. The maximum credit round responded by the respondents was four and it was used as a denominator to scale down the credit rounds. Accordingly, no credit is transformed in to “0”, one round is transformed to  $\frac{1}{4}$  (0.25) and two rounds was transformed to  $\frac{1}{2}$  (0.5) and three rounds was transformed to  $\frac{3}{4}$  and if it were four rounds it was transformed to one.

The maximum credit amount responded by the respondents in Birr was 30,000 and it was used as a denominator to scale down the credit amounts to scales of 0 -1. Accordingly, no credit is transformed in to 0, 10,000 is transformed to  $\frac{10,000}{30,000}$  (0.33) and 15,000 was transformed to  $\frac{15,000}{30,000}$  (0.5) and 30,000 was transformed to  $\frac{30,000}{30,000}$ . Like that of the examples here, all the mounts were transformed to values of zero – 1. Accordingly, all the input indicators of trainings, credit amounts and credit amounts constituted a maximum of 11 marks for a beneficiary who would have taken all the trainings, taken the maximum amount of credit and for the maximum rounds of four. As the following table shows, the average total input for the SHG members was found to be 8.95 with a standard deviation of 2.4.

#### **4.6. Results of Empowerment Measures**

Total empowerment was calculated adding arithmetically indicators of empowerment. Empowerment results were added per each Participants. Empowerment variables of joint decision, influence investment decision, cash holding, self-income and self saving are family level empowerment measures. These variables measure empowerment at the family level. They constitute a maximum of 50 marks for responses of practicing the measurement activities always and a minimum of 10 for responding of practicing the measure not at all. The Non SHG Participants have an average mark of 11 family level empowerment, with

Standard deviation of 2.98 and the Participants have an average mark of 20 family level empowerment, with a Standard Deviation of 2.7.

Empowerment variables of community committee membership, conflict resolution, community meeting attendance, being asked for advice by other community members and being invited for extra ordinary social occasions are community level empowerment measures. These measurements manifest at community level domains. They constitute a maximum of 50 marks for responses of practicing the empowering measuring activities always and a minimum of 10 for responding of practicing the measure not at all. The Non SHG Participants have an average mark of 10 community level empowerment, with Standard deviation of 2.3 and the Participants have an average mark of 18 family level empowerment, with a Standard Deviation of 3.

Community level and family level marks are added to provide total empowerment of a respondent in both domains of family and community. The Non SHG Participants have an average of 21 total empowerment with a Standard Deviation of 5 and the SHG group have an average mark of 37 empowerment with a Standard deviation of 5.5. Finally, the Non SHG Participants has an average mark of 21 total empowerment and the SHG members have an empowerment score of 37. The following table provides the detail result.

Table 22: Mean empowerment level of respondents

<i>Mean empowerment level of respondents</i>				
<b>Participants or Non SHG Participants</b>		<b>Family Level empowerment</b>	<b>Community Level Empowerment</b>	<b>Empowerment</b>
Non SHG Participants	Mean	10.77	9.88	20.65
	Std. Deviation	2.984	2.309	5.048
Participants	Mean	19.58	17.85	37.42
	Std. Deviation	2.696	3.006	5.517

#### **4.7. Association of SHG services with Empowerment results**

SHG approach inputs, as measured above, for the SHG members and family level empowerment, community level empowerment and total empowerment for the SHG

members was taken to run the Correlational Test employing Pearson correlation test. The following table shows the result of the correlation analysis.

Table 23: Correlation Results

Correlations				
		Family Level empowerment	Community Level Empowerment	Empowerment
SHG inputs	Pearson Correlation	.673**	.699**	.709**
	Sig. (2-tailed)	.000	.000	.000
**. Correlation is significant at the 0.01 level (2-tailed).				

As the result shows, higher levels of SHG inputs are associated with high levels of empowerment. The association was so strong that it is significant at 99 % significance level. Thus, conclude that higher SHG inputs are associated with higher empowerment levels at both domains of family and community. SHG members who received higher level of SHG inputs are found to have higher empowerment level in domains of family and community. Thus the higher the inputs received by an SHG member woman the higher her empowerment level will be without regarding the cause.

#### 4.8. Mean empowerment level among SHG members and non SHG members

Empowerment was measured from the Non SHG Participants and SHG members. As the below table generated from SPS shows, the average family empowerment level of the control group was 10.77 , with standard deviation of 2.98 while average empowerment level for SHG members was 19.58 with standard deviation of 2.70.

Table 24: Group statistics of mean Family level empowerment level among SHG members and Non SHG members

Group Statistics				
	Treatment or Control	N	Mean	Std. Deviation
Family Level empowerment	Control (Non SHG Members)	306	10.77	2.98
	Treatment (SHG Members)	306	19.58	2.70

With regard to the difference in mean of family level empowerment among SHG members and nonmembers, as the following table shows, it was found that the difference is significant at 99 % significance level.

Table 25: Independent Sample Test result of Family Level Empowerment

Independent Samples Test				
	t-test for Equality of Means			
	T	Df	Sig. (2-tailed)	Mean Difference
Family Level empowerment	-38.322	610	.000	-8.810

This leads to the conclusion that SHG members are more empowered than their peer non-SHG members based on indicators of empowerment at household sphere.

Similarly, Independent group t test was run on SPSS. As the below shown table prostrates, the average community level empowerment of the non-SHG group was found to be 9.88 while average empowerment level for SHG members was 19.58 with standard deviation of 2.31 and 3.01 for non-SHG members and SHG members respectively.

Table 26: Community Level Empowerment Group Statistics

Group Statistics				
	Treatment or Control	N	Mean	Std. Deviation
Community Level Empowerment	Control (Non SHG Members)	306	9.88	2.309
	Treatment (SHG Members)	306	17.85	3.006

As the result shown in the following table shows, the difference in mean of Community level empowerment between the two groups was found to be significant at 99 %.

Table 27: able 26: Independent sample test on community level Empowerment Group Statistics

Independent Samples Test				
	t-test for Equality of Means			
	t	df	Sig. (2-tailed)	Mean Difference
Community Level Empowerment	-36.756	610	.000	-7.964

This leads to the conclusion that SHG members are more empowered than non-SHG members are. The aggregation of the above two results, evidences that SHG members are empowered than non SHG members.

## **4.9. Result of the Qualitative Study**

The following part narrates the result of the qualitative study which involved data gathered through focus group discussion and key informant interviews.

### **4.9.1. Forms of Self Help Groups and Registration**

There are different kinds of non formal traditional and formal and non traditional forms of organization in the study area. *Qere, Edir, Equb and Debo* are the traditional and non formal organizations that has been prevalent in the study area since period untold.

Qere is a traditional form of organization, where membership is mostly based on geographic proximity and religion, and activities of the qere are limited to some one's relative's death. The qere mobilizes fund and labor to bury a dead one and serve guests of the member during death of member's relative who come for funeral. Nonmembers would suffer a lot if someone in their family passes away. They may be required to bury their relative by family own labor and their guests can suffer hunger in cases where there is no local market for food and drink. Qeres have a strong role in protecting community norms. Qeres can impose sanction on any group or individual that acts in unacceptable and strange way. Members identified so could be obliged to bury their dead one using family labor and using their own tools. Number of members in qere ranges from small number of ten and twenty for a small village to hundreds even thousands of members for town-based qeres. Members pay fees for newly registration. They may also contribute occasionally, like on occasion of members' relative death, or periodically in cash or in kind to the association.

Edir is an advanced qere mostly smaller in size as compared to the traditional qere but with a wider scope. Edir membership would provide the member, in addition to burial services, to have access to fund for wedding and other social and economic activities. It is common in towns and transitioning from rural to urban villages. Members of Edir can reach one hundred. Edirs can levy sanctions or penalize members for acting in un acceptable way. Equb is a traditional and mostly temporary association of saving and credit. It is a project which involves accumulation of equal amount of money to a common fund and re distributing the fund round by round based on lottery system. The project phases out as soon as the last person in the group receives the money. Membership is conditioned by closeness and loyalty of members. Jigi is a local slang for Debo. It is a temporary

arrangement to pool labor specially in times of pick labor demand like harvesting time. A member works with others in his field and others field until the job of all is accomplished. Jigi is shrinking in Habru due to surplus labor and small land sizes of communities. Membership in Jigi is associated with closeness and loyalty of members among themselves.

There are formal organizations introduced as mechanisms to achieve development objectives. There are farmer cooperatives organized by cooperatives office in the woreda. The objective of such cooperatives could range from have access to productive resources of credit, land, improved agricultural technology market and water. Membership is based on common objective. It is prevalent in rural villages and rural towns. Youth associations are projects run by youth office. It organizes youth of age 15 – 29 of both sexes in to youth associations in the kebele or village. There is no maximum limit for the members. Anyone in the kebele can be a member given he is in the age group of 15 – 29. There are also organizations that allow members to be organized for economical activities. Small and micro enterprise office organizes members in this mode. There is also other forms organized by the government for development purposes. The health development army and women federation are in this category. Women associations. This is a project run by woreda women office. The association is only for women. There is no age limit to be a member in a women association. There is no maximum limit for the number of women.

The youth organization office organizes both male and female youth of ages of 15-29, for the purposes of economic and livelihood purposes. associations could be organized on the basis of the same kind of job, they can be organized to create job, they can also be organized on the basis of resource sharing, such as land and irrigation water. An organized youth association can have any number of members in a kebele.

There is no mechanism of registering the SHG as legal person with all its duties. The existing modes of associations are either purely economical, which allow individuals to organize them selves as cooperatives, micro and small enterprises or saving and credit associations; or they organized for social causes such as Edir, or civil societies. SHG has a blended role of both social and economic. SHGs in one hand serve the community in domains of gender, reproductive health, gender based violence prevention and response, HIV and other health matters. On the other hand, they serve economic purposes of providing saving and credit services for members. They serve as workstations to deliver trainings and build skills.



### **4.9.2. Easy to Run Self Help Groups**

SHG is easy to run. Women in the same locality with common agenda can go to the nearby SHG or CLA and ask for their experience and by low then can begin to be SHG by themselves. There is no standard format. However, most of the time new SHGs have taken formerly prepared bylaws from other SHGs and adopted them into their context. There is no need of sophisticated skill or legal requirement. There are many SHGs organized by themselves in such a way. SHG meeting is run in one of the members house selected based on its centrality to all members. Coffee and tea is served in rotation among all the members. The member whose turn to serve the coffee and tea on the day arrives earlier and prepares the coffee and tea. CLA meetings are run in CLAs' own office, either constructed or government provided near the local administration office. Basic office materials of stationaries, file box, shelf, table and chair furnish CLA's offices. It is the CLAs which provide support the newly formed SHGs. Social workers provide support on proper documentation, ledger lining, and facilitation.

According to WSA program officer, based on the projects that organized SHG, it took WSA to withdraw from further support of CLA from two to three years. There is always a tradeoff between the intensity of support and length of time the CLA stays under support. Maturity of SHGs is affected by the service they get from the social worker; by the education level and capacity of member SHGs and by the leaders of the SHG. Most of the time, SHGs got matured enough to form CLAs, after just completing six months. Biweekly or weekly supportive supervision continues to be provided to the SHG either by WSA or by former CLA up to a period of two years. The supportive supervisions are then gradually withdrawn as the time goes. Leadership selection and loan prioritization are judged by consensus than vote. Most of the time reason is acceptable before all.

### **4.9.3. Leadership**

SHG leaders are selected using criteria of good behavior, punctuality, conflict resolution ability, acceptable by the community and all group members, no history of fraud and ability to read and write. Leaders are nominated if they are capable to read and write. If they are able to communicate with the CLA for support. A list of potential leaders, qualified for the minimum criteria, is presented by the retiring leaders and leaders are finally nominated based on consensus. Apart from the regular leadership, regular meeting is led by rotation. There is leader of the day, who leads the regular meeting. There is secretary of the day who writes the minute of the day, there is a dedicated cashier who holds the cash of the group before it is entered in to the bank, this is selected based on their economic status. There is cash collector of the day who serves as temporary cash collector of the day. A leader can serve for a maximum of two year. However, if a leader is not a good leader. CLAs are organized by a representation of each SHG by two members. Three CLA leaders are nominated with

a criteria of active, easy to communicate and assertive and acceptable by the government. Leaders of a CLA constitute a Chairperson, Vice Chairperson and Secretary General.

When an SHG member applies for a credit, the processes to prioritize applicants constitute: Screening, hold as agenda in the regular meeting, letting the applicant describe the purpose and some times defend the purpose. They finally decide the loan amount. The borrower woman is also requested to provide clear proposal of reimbursing the loan. The discussions on loan involve husbands. The husband agrees to take the loan and signs for taking the loan with the SHG member. There was no challenge so far of bad debts. There was one case on kelina sub kebele, where a woman took the money and went abroad. The husband was kept liable for the debt and the other SHG members influenced the family to reimburse the debt.

Credit proposals are investigated based on the need, the feasibility of the proposed task, the amount of capital, the capacity to reimburse, followed by SHG for expending the amount according to the purpose. Sometimes members are requested to present report on how the borrowed money is going. There is no collateral for the money the borrower receives. All the SHG members sign and make themselves accountable. There is no bad debt so far. There were cases where members spent their borrowed money fully on business and applied extension of the reimbursement period and requested additional money to make the business succeed. The SHG accepted the application and added the loan amount and extended the period.

#### **4.9.4. Involvement of Men in SHGs**

One of the strategies that WSA adopted to involve men SHGS is family dialogue. Family dialogue is organized once in a quarter to allow men take part in the SHG meeting. Husbands and matured male children attend the meetings. In family dialogue sessions, in addition to the regular SHG agenda, more coverage can be provided to family planning, reproductive health, sexual and gender based violence prevention and response and HIV. After a series of such a family dialogue sessions, all the SHG members and their reproductive active family members have gone to VCT service providing institutions and undergone volunteer HIV counselling and test. Now there is no SHG member family which have not undergone VCT services. There was a men's SHG called Jember. This SHG is latter registered to a cooperative to take loan from financial institution.

#### **4.9.5. Support by the Government**

As part of the phase out strategy of the SHG approach, the CLAs collect support letter from the government and execute their affairs. That gradually provides them to know the bureaucracy and allows them to stand on their foot after WSA withdraws further services. The government provided

land to construct small shops for CLAs in Mersa town. They provide open market area for petty trade in Mersa town and Girana rural kebele. Kebele 2 local administration of Mersa town has given sugar distribution and retail task to a CLA.

Responding to why the government supports the women, a government official of Habru Woreda Women affairs office responded, SHG is unique in that it organizes the poorest of the poor women in to Self Help groups. After they are organized, they are capable of making business by themselves at the same time they are actively participating in community development works. They teach the other community members. They are effective in many aspects. That is why we are willing to support these women. According to her, the SHG organization has to continue to cover more women in the Woreda not only for women's cause but also for other development purposes too. The formerly hard to reach segments of the community women became entrances to the entire community by the virtue of SHG organization. That is why the Self Help group organization follow up is included in the Woreda development plan.

According to a rural development and agriculture office official, SHG are good vehicles to rural development work. SHG member women are more clean, healthy and active in their communities. They participate in community meetings. They support each other in their social and economic undertakings. We are using them as work stations to reach the community to distribute agriculture inputs and disseminate improved agricultural technologies. They are early adopters to improved technologies. SHG members are in the first line to adopt health packages of immunization, food preparation, fuel saving stove. They are the first to find in community meetings wearing their SHG uniform. They are leaders in community undertakings.

According to another government official from women affairs office, SHG has been since long a parallel organization to the government since 2003. They are easy to access to mobilize for elections, to attend development meetings, to mobilize for saving and credit and marketing interventions of the government development programs. The SHG structure is used by the local administration to mobilize women for adult education, health education etc. WSA organizes women in to a group of 20. The SHG organizes the poorest of the poor while the government organizes women regardless of their economic status. The approach is strong due to likeminded members, easy to meet, and support each other put the mode of organization so effective, efficient and sustainable. According to WSA social worker, the government is providing integrated functional adult literacy (IFAL) to the community in general and SHGs have used the opportunity in the program. After being examined by adult leaders, they are graduated.

#### **4.10. Discussion**

The SHG intervention is meant to enhance empowerment of resource poor women through enhancement of social capital, financial resources and human capital. Trainings of basic business skill, basic numeracy skill, self-help group organization and management, cluster level organization and management, reproductive health and family planning were provided to the SHG members. The SHGs provide saving and credit services to members. The organized groups have a regular meeting during which members discuss issues, mediate conflicts, prioritize needs and manage group affairs. Groups invite members of another SHG on occasions such as anniversaries. All opportunities accumulated resources that eventually enhanced the alternatives of women to make informed choices in their life.

Being members of SHG, they have intimate friends to share ideas, share emotions, and consult each other. They have saving and credit services that allowed them to take loan and run small businesses. They have skill transfer from other group members when they meet regularly. They participate in the nomination of their leaders. They also practice leadership. They have a culture of saving at group level. They have their own income to expend on family priorities. Their family members witnessing their efficacy and capacity recognized the women as valuable selves were happy to let them take part in decisions, to serve as treasury of the family. They were willing to be influenced by the women on decisions beyond the usual decision territory of women.

The efficacy at family level does not stop. The surrounding community recognizing the efficacy and capacity of the SHG members invited them to take part in occasions that matter. The SHG members were motivated to take part in the meetings at community level. They were made part of community level committees, such as health development army, kebele development committee, and members of parent, teacher student association at public schools. They were asked advises by other community members. As respected member of a community, they were invited as honored guests in extra ordinary occasions. All this made the SHG member woman more empowered than her peers outside of the group. This was evident from the research.

Women empowerment was instrumental to other development goals. As one of the government officials in Habru Woreda put it, the SHGs were used as entry points to many

development interventions such as health packages, agriculture packages, enhanced participation in the meetings. Despite there is no a legal instrument to register SHGs as legal associations, they are getting unreserved support from the government. Since the approach involves the targets from the beginning and being able to be run within a small amount of fund. The SHG approach being a grass roots organization, it was easy to sustain. Family dialogue has given opportunity to engage male household members in SHGs and understand the benefits of the SHGs.

The women being in the same neighborhood, it was easy to them to meet and manage their affairs. Consistent to the literature in empowerment, the SHG members were agents of their change. Acceptance of the SHG approach by the community including male, acceptance by the government as a development vehicle, the democratic leadership in SHGs evidences that the SHG approach would continue to be adopted by many development actors as sustainable development approach regardless of whether the government devices a legal instrument to provide recognition to the SHGs or not.

## **CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS**

### **5.1. Conclusions**

Empowerment is an objective in itself as an end and a means to other development goals. SHG approach was introduced to Ethiopia via NGOs claiming that it brings empowerment of Women. Through the research, it is found that SHG has contributed to the empowerment of women at household and community levels. SHG members were more empowered than non-SHG members were.

SHG members who responded they have received more SHG services in terms of the trainings, responded they were more empowered. High levels of empowerment of SHG members was highly associated with high level of SHG services. Despite the fact that education is instrumental to empowerment, illiteracy is higher in SHG members. There is no proper legal instrument to let SHGs be registered in Ethiopia in general, and in the study area in particular.

The local administration were cooperative to provide support to SHGs recognizing the benefits that the approach brought about. There are other traditional forms of organization that persisted for centuries without legal registration because they were found to be important by the community including male community members and the government.

SHG approach is easy to run, has gotten acceptance by all community members. It contributed to the empowerment of SHG members themselves and was instrumental to many development interventions of the government. In SHG intervention, women are agents for their own empowerment. Leadership is democratic and based on consensus.

Feasibility, acceptance by stakeholders, good benefit, and good governance are pillars to bring sustainable organization. SHG approach, despite there is no legal instrument to bring them to a registered legal person, they will continue to grow and proliferate as sustainable development approach.

## **5.2. Recommendation**

There is high level of illiteracy among SHG members, it is advisable for the local government and WSA to run education program to let the SHG members be able to read and write.

Majority of SHG members are involved in petty trade activities. Value chain interventions could provide information to let the SHG members involve in more profitable business activities

The local government needs to advocate for the SHG approach so that the government could scale it up and provide it a proper legal instrument to let the SHGs be legally registered associations performing both social and economic activities

This research is conducted with a number of indicators, which measure empowerment. SHGs affect the entire livelihood sphere. Further research on livelihoods of the SHG and their households could generate more information about the approach. Thus a research which employees as many relevant variables as possible and employing regression models could generate cause and effect relation of the SHG approach with livelihood and empowerment at house hold level, including the spillover effects of the approach to other members of the family and community.

CLAs manage big financial resources. WSA and the government should provide support to the CLAs to device a financial management system.

It is possible that the government officials who recognize the benefit of SHG would leave or change place of work. There has to be a continuous follow up and provision of information by the CLAS to the local government officials so that the support will be sustained.

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# **Sent Mary's University School of Graduate studies Masters in Rural development program**

## **Title of the Thesis:- Contributions SHG on Women's Empowerment, The case of Habru Woreda, Amhara regional Sate**

**Dear respondent,**

The purpose of this questionnaire is to assess the contribution of WSA through the SHG approach on women empowerment. The information that you provided will be used solely for the purpose of the thesis titled here above for partial fulfilment of St Mary's University Master's degree in rural development.

Your well thought, genuine and precise answer to the questionnaire is vital to the value of the study. We thank you in advance for the time you have spent with us.

### **Note:**

In case you are going to have any question, kindly contact the interview facilitator. In case you are not comfortable with that, you can contact the researcher directly on 0911038244

### **Part I: Demographic factors**

**Address of the respondent:** 1. Girana 2. Mehal Amba. 3. Wurgessa 4. Mersa

### **Marital Status**

1. Married 2. Separated 3. Divorced 4. Widowed

### **Age:**

1. Below 25 2. 25 - 35 3. 35-50 4. Above 50

### **Religion:**

Muslim 2. Orthodox Christian 3. Protestant 4. Other

### **Education level**

1. Read and write    2. 1-4 grade    2. 5-8 Grade    3. 8-12 Grade    4. Tertiary education  
(Diploma, Technical and vocational, BA/BSC, MA/MSC and above)

### **Occupation**

**1. Housewife    2. Petty trade                    3. Civil servant                    4. Private employee    5. Daily laborer**

### **Part II: SHG Input**

I. When did you join the Self Help Group 1) Before Meskerem 2006 2) After Meskerem 2006

II. Circle the training that the respondent participated while you are in SHG

1. Basic business skill
2. Basic numeracy
3. Self Help Group organization and management
4. Cluster Level Association management
5. Sexual and Gender Based Violence prevention and response

III. Have you ever visited another SHG group? 1. Yes                    2. No

IV. Did your group receive any revolving fund from WSA ? 1, Yes                    2. No

V. How any times did you receive credit from the SHG since Meskerem 2006?

VI. How much Money did you take since 2008

VII. For what purpose did you take the credit?

**1, For trade    2. For family use    3. For input purchase    4. For self-care    5. For social affairs**

**Part 3: Empowerment indicators****In a scale of 1 to Five , Value how your practice with regard to each statement**

1	I Make decisions in the household jointly with male household members	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	Women living with their husband
2	I Keep the family's cash	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	Women living with their husband
3	I Influence decisions regarding investments	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	Women living with their husband
4	I have an independent income	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
5	I have my own savings	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
6	I am Member / Have been member of community committee	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
7	I have lead a conflict resolution in my community	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
8	I attend community meetings when it is called	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
9	I have been asked for advice by other community members	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
10	I have been invited to social occasions	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	All Women
11	I Make decisions alone (independently of my family or others in the community)	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	Single Women
12	My assets are registered by my name	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	Single Women
13	I am treated well by the family	1) No 2) Rarely 3) Some times 4) Most of the time 5) Always	Single Women

# **Focus Group Discussion with SHGS/Government/CLA**

## **1. Leadership**

- How are leaders selected
- Election Procedures
- Turnover of leadership
- Representation of SHGs in CLA

## **2. Saving and Credit**

- How is credit application by members entertained
- How is the amount to lend decided
- Collateral
- Sanction
- Accountability up on bad debts

## **3. Legality, certification and support from government**

- At what level is the legal registration and certification (CLA, SHG) ?
- Which part of the government is responsible to register SHGS/CLAS?
- What is the woreda office that is responsible in supporting and organizing SHGS ?

## **4. Scaling up and lateral expansion**

- Is there SHG for men?
- Is there SHG for girls ?
- How is the bylaw prepared? is there a template, Format, Support from WSA in preparing bylaw ?
- Is there any kind of support that the government offices provide?
- Are there new SHGS organized by them-selves voluntarily ?
- When is an SHG become matured to be run by the members only?
- For how long do WSA continue providing support for SHGs ?
- At what interval do the social workers, project Officers, program officers provide technical support ?
- How many years from establishment is the stage that the SHGs mature?

## **5. Workstation for SHGs/CLAS**

- Where is the meeting place for SHGS ?
- Where is the meeting place for CLAL ?
- Where are the records /folders of SHGs and CLAs kept ?

## **6. What are the basic differences b/n CLA and SHG**

- What are criteria to be member of SHG?
- What is the major difference between SHG/CLAs and other basic cooperatives/Unions, Edir, Ekub, Debo, Qerea
- Is there double membership in any one of you? Is it possible for a person to be a member of Edir, Equb, Debo, Cooperative or Qerea at the same time being a member of SHG?

## **7. Key informant Interview Questions**

- What is the SHG's contribution in empowering Women ?
- What is the contribution of SHG to community development ?
- How do you judge the benefit of SHG as compared to the costs expended in SHG organization and management?
- What do you think the advantage of SHG as compared to other organization typologies: Cooperative, unions, Edirs, Equb, Qere ?
- What are the areas that you think need to be improved, need revision ?
- What do you think the SHG approach need to incorporate in the future ?
- What do you judge the sustainability of the SHG approach?
- What features do you think that contribute to the sustainability of SHG approach?