



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
MA PROJECT MANAGEMENT**

**ASSESSMENT OF THE PRACTICE AND CONTRIBUTION OF SELF HELP
GROUP APPROACH PROJECT ON WOMEN'S ECONOMIC
EMPOWERMENT: THE CASE OF LOVE FOR CHILDREN ADDIS ABABA**

**BY
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**JUNE, 2021
ADDIS ABABA, ETHIOPIA**

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ECONOMIC EMPOWERMENT: THE CASE OF LOVE FOR
CHILDREN ADDIS ABABA**

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ADDIS ABABA, ETHIOPIA**

**ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF PROJECT MANAGEMENT**

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DECLARATION

Haimanot Mulugeta, hereby declares that this Master's thesis titled "Assessment of the practice and contribution of Self Help Group Approach project on women's economic empowerment: the case of Love for children organization Addis Ababa" is an original work. I have carried out the present study with the guidance and support of the research advisor, Dr, Temesgen Belayneh. Any other research or academic sources used here in this study have been duly acknowledged. Moreover, this study has not been submitted for the award of any higher education program in this or other institution.

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CERTIFICATION

The MA thesis entitled “**Assessment of the practice and contribution of Self Help Group Approach project on women's economic empowerment: the case of Love for children organization Addis Ababa**” conducted by Haimanot Mulugeta has been submitted to St. Mary's university, school of graduate studies for examination with my approval as a university advisor.

Advisor: Temesgen Belayneh

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Abbreviations and Acronyms

CLA	Cluster Level Association
CoSAP	Consortium of Self-help group Approach promoters
CSOs	Civil society organizations
CEBR	Centre for Economic and Business Research
BPL	Below poverty line
EE	Economic Empowerment
ES	Economic Strengthening
FGD	Focus Group Discussion
Freq	Frequency
GTP	Growth and Transformation Plan
HHs	Households
IGA	Income Generating Activity
MSB	Micro and small business enterprise
KNH	Kindernothife
LCO	Love for children
NGOs	Non-governmental organization
PEPFAR	United States President's Emergency Plan for AIDS Relief
SHG	Self-Help group
SPSS	Statistical Package for Social Sciences
UN	United Nation
WEE	Women`s Economic Empowerment
WYCAO	Office of women, youth and children affairs office
USAID	United States Aid for International Development

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ABSTRACT

The study assessed the practice and contribution of a self-help group approach project on women's economic empowerment implemented by Love for Children organization Addis Ababa. Both primary and secondary data and qualitative and quantitative methods were used for the purpose of the study. Statistical tools such as descriptive statistics and Pearson correlations are used in analyzing the data collected. In this study, the contribution of SHG project on the economic empowerment of target beneficiaries was assessed to determine the magnitude of changes due to the project intervention. Specifically, the study examines the overall SHG project implementation practices of LCO and beneficiaries' level of participation in accordance with the major guiding approaches for SHG project intervention. Apart from the above, with the aim of paving the way for future study, this study assessed if there are missing components in the implementation of the project under study. Accordingly the study found that, the project under study conforms to the major guiding approaches in the process of beneficiary enrollment, screening, categorization procedure, and implementation of operating principles. Moreover, the beneficiary's level of participation in the initial, planning and implementation phases of the project is found high.

Regarding the economic status of beneficiaries it's found that most of the beneficiaries are improved to major economic empowerment indicators after the project intervention. One of the contributions of the project intervention in this regard is the change in the saving habits of beneficiaries. The project has facilitated loans to all the beneficiaries where majority of them used the loan for productive investment. In addition, the majority of the respondents witnessed improvement in their income after the intervention of the project. Moreover, social asset inclusion is provided for the sustainability of the empowerment process. As the study shows more beneficiaries are engaged in MSB after the project intervention in which they can create access to household employment opportunity but vocational skill training and creation of linkage with formal financial institutions have not get much emphasis in the activities of the project which is found as a missing component in the SHG intervention of LCO..

Key Words: *Self Help Group Approach, Women Empowerment, Economic Empowerment,*

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

Developing countries like Africa have been receiving and applying aid from developed countries hoping to bring development and empowerment in the continent. But history proves that the aids brought about no changes in the lives of the poor. It became rather a source of embezzlement for many who aspire to be rich at the expense of the suffering of the poor. It took development practitioners a long time to prove that aid-funded projects are not a sustainable means of escaping from poverty. David Roodman wrote that aid-funded projects should be rigorously evaluated. He further added, Billions of dollars are given away every year to fight poverty-including from the US. Agency for international development to the Lead foundation stated that yet so little of this help is guided by difficult analysis of what works. Surely that is a recipe for massive waste.”(Roodman, 2012, P139-140).

Development is bringing a holistic change on the lives of mankind brought about by empowering human potential that includes his way of thinking, attitudes and character so that he can be able to make decisions in every aspect of his endeavors. This change is radical and starts from the innermost part of one’s life. The inner change is the prerequisite for the outer change. This change requires mobilizing resources such as human and material resources which will in turn bring empowerment to the lives of the destitute.

For the past twenty years, empowering women in one country is widely considered as an engine of economic growth particularly the transition from low income to medium income economy (Arkebe, 2015). Even though women’s contribution largely remains unrecognized and unnoticed in developing countries, they constitute 50 percent of the world population and have been making substantial contributions to development. Besides, society gives little chance to women to enter into the fields of various economic activities. Thus, NGOs are busy with programs like women empowerment in developing countries (Amirapu and Subramanian, 2015). Economic empowerment as one aspect of empowerment is related to economic opportunities. Creating economic opportunities for poor women is one of the best ways to reduce their poverty and to improve their status (ADB, 2006). Key aspects of this type of empowerment are financial security,

access to formal sector employment, self-employment, borrowing, saving and access to and control of economic resources. Examples of economic empowerment would be an increase in assets of house-hold resources or an increase in access to borrowing in the financial markets (CEBR, 2008). In Ethiopia the government launched the Growth and Transformation Plan (GTP) aiming to transform the economy towards an industrialized economy and to increase the per capita income of its citizens by 2025 (World Bank, 2016). In this plan, it has been stated that the government works hard for strengthening active participation of women in building democratic system and good governance as well as economic, social and cultural developments and benefit from the subsequent outcomes by enhancing their overall capacity (Federal Democratic Republic of Ethiopia- National planning Commission (FDRE-NPC, 2016)

Currently large numbers of projects are undertaken by NGOs to assist the role played by the government. Their contribution is merely more than reducing poverty; it also contributes to the enhancement of the society's welfare and living standard. Among the initiatives, the Self Help Group (SHG) is a development approach aimed at addressing socio-economically marginalized and destitute groups of the community to ensure sustainable development. It makes the destitute stand for a mutual goal of helping each other to deal with their problems with their own resources available at hand without expecting foreign aid from outside (Tola, 2019). This approach has received a wide range of backing as an effective empowerment tool in fighting both urban and rural poverty. In the Ethiopian context, the Self Help Group was introduced at the start of the new millennium and has proliferated since then. Many Ethiopian resident charities have taken up the approach as the core component of their women empowerment programs and projects (CoSAP, 2015).

Even though those programs and projects became more popular, there is a deficiency of research assessing their practice and contribution in bringing the desired change and economic empowerment among the target beneficiaries. Thus, with the purpose of gaining a meaningful assessment this study tries to assess the practices and contribution of a project that put the SHG approach as a core component to empower women economically, the case of Love for children organization Addis Ababa.

1.2 Statement of the problem

Currently women empowerment is one of the appealing issues which have attracted the attention of the government and NGOs across the globe and especially in the developing countries. To alleviate the sufferings of the destitute women, various programs and projects have been conceived and implemented by the government and development actors from time to time. SHG is one among such programs which primarily focuses on the self-help and mutual help for the development of disadvantaged women in the society. According to the SHGA manual, SHG approach is a development model which leads to a comprehensive empowerment of women and the strategies adopted under the SHG approach in the form of various projects have focused on the economic, social and political empowerment of women as it carries activities like, skill development, micro credit/loan, savings, awareness & capacity building, trainings and so on (KNH, 2014). For this reason various Ethiopian resident charities have taken up the approach as the core component of their women empowerment programs (CoSAP, 2015). Even though this project has been implemented around for some years now, assessing their contribution in bringing sustainable empowerment particularly to the economic aspects of beneficiaries has not received much attention so far. In addition to the writer of this research knowledge, studies linking to the economic empowerment intervention of SHG projects and the contribution to beneficiaries are less. In addition, even though studies have been done, much of the reviewed are limited in the geographic scope as they give much emphasis to study the project contribution on rural women`s which under considers the project impact on beneficiaries found at urban centers (Sail, 2013). But the successfulness of any project can be determined by several factors, where the social setting and community`s behavior could be one among them. Therefore, the present study aims to fill this research gap by studying the project contribution on women's economic empowerment found to be in urban center, Addis Ababa.

Moreover, even though development actors have taken up the approach as the core component of their development programs, there is however an implementation variance among the promoting organizations in relation to their practice on the major guiding approaches to the economic empowerment intervention of SHG projects (Sibhatu and Kürschner, 2010). Therefore, assessing the existing practice of the project under study is an important study area to pave the way for future studies and successful implementation of the project.

Finally, even though the reviewed studies share the common theme that SHG interventions have been beneficial for beneficiaries and the community at large, they have limitations in their methodology which much of them relied on qualitative techniques, which helps to understand only the research problem framework and conveys individual cases that limits findings to a larger scale generalization (Fekadu, 2013). Thus, this study aims to contribute to fill this research gap by assessing the changes brought about by the project through employing both qualitative and quantitative methods in order to generalize findings to a larger scale.

1.3 Research questions

- What does the SHG project practice look like in terms of beneficiary enrollment and implementation process?
- What does the SHG project practice look like in terms of beneficiary participation in the process of the project implementation?
- What is the contribution of the project intervention on the economic empowerment of beneficiaries at HH level?
- What are the missing components in the economic empowerment intervention of the project under study?

1.4 Objectives of the Study

1.4.1 General Objective of the Study

The general objective of the study is to assess the practice and contribution of SHG Approach project on women's economic empowerment.

1.4.2 Specific Objectives of the Study

The specific objectives of the study include the following;

- To examine the practices of SHG economic empowerment project in terms of beneficiary enrollment and implementation process
- To assess beneficiaries' level of participation in the economic empowerment process of the project implementation.
- To assess the contribution of the project on the economic wellbeing of beneficiaries at household level.
- To examine if there are missing components in the economic empowerment intervention of the project under study.

1.5 Significance of the study

The overall findings of the research helps to examine the practice and contribution of SHG based development project activities on the economic empowerment of disadvantaged women`s. This enables to pave the way for further study in this area with respect to improvement in future SHG based development interventions.

Literature indicates that there is a broad consensus on the critical role that SHG based development projects can bring a comprehensive response to the needs of disadvantaged communities. The SHG Approach is a holistic approach which, when implemented in accordance with its principles, leads to social, economic and political empowerment for the individual, the community and beyond (KNH, 2014). There is, however, significantly a difference in the implementation of the right approach central to the economic empowerment intervention of SHG projects. Some degree of variation was observed among the implementing organizations as they have not followed the recommended procedure (Sibhatu and Kürschner, 2010). Therefore, assessing the practice of SHG based development projects in accordance with the fundamental guiding approach to the economic strengthening activity of SHG interventions is an important research area that helps to determine the way for future improvement in the project implementation. Likewise it will contribute to the ongoing effort made by development actors to implement effective and sustainable economic empowerment interventions.

The study can be an evidence building tool which contributes to recommend if the SHG project can be adopted as a development model and a strategy for mitigating poverty and women's economic empowerment by showing its impact and the results of efforts and financial resources invested by donors and implementing organizations.

In general, this study will be useful for development actors including the government, NGOs, policy makers, donors and the community at large by giving an overall picture about the SHG based development projects and its contribution for women's economic empowerment.

1.6. Scope and Limitations of the study

1.6.1 Scope of the study

The researcher has studied the practice and contribution of the SHG project on the economic empowerment of women`s at household level, the case LCO. Particularly it evaluates the project

practice in terms of beneficiary enrollment, implementation process and beneficiaries participation using the major guiding SHG approaches as a reference for the successful implementation of SHG projects and assesses if there are missing components during the implementation period of the project. Even if the concept of empowerment is described as a combination function of economic, social and political processes and studying the project contribution in terms of these processes can be too vast, the study is limited on the economic dimension of the empowerment process. Therefore the study can be defined as an assessment of SHG project practice and contribution in relation to women`s economic empowerment. Moreover, even if LCO has been implemented the project in three woreda`s of Lideta sub-city woreda 01,02 and 03, due to resource and time constraints to access the project beneficiaries, the geographic scope of the study is limited only in the two project intervention woredas namely woreda 01 and 03.

1.6.2 Limitations of the study

The study is subjected to the following limitations these include the following:

- Some of the specific objectives of the research were designed with the aim of paving the way for further research and future successful implementation of the project. However, this makes the research aims and objectives to be broadly formulated.
- Due to time constraint, the method of the research design adopted to assess the project contribution is limited to only assessing the project activities which does not consider the contributions of other factors for beneficiaries` economic empowerment.
- Since most of the project beneficiaries were women household heads, due to their limited availability, some of them were not volunteers to fill up the questioners` and moreover, the low level of their educational background reduces the total sample size to be studied.

However, despite all these limitations, the researcher is confident that the lessons that are drawn from the study will serve as a point of insight for other researchers and for the project implementing organization and other development partners in their undertaking towards effective economic empowerment project implementation.

1.7 Organization of the Paper

The study has five chapters. Chapter one presents the background of the study, statement of the problem, objective of the study, significance of the study, scope and limitations of the study. The

second chapter deals with review of related literature mainly categorized into two parts, theoretical and empirical parts. In the third chapter description of the study area, research design & methodology and the methods of data processing and analysis are presented. Chapter four presents analysis of the study findings and discussion.

Finally, in the fifth chapter conclusion and relevant recommendations are drawn based on the findings of the study.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 History of Self-Help Group

There have been several studies about SHGs (Women's Self Help Groups) in Southeast Asia, particularly in India and Bangladesh (Sarker & Dey, 2010). In addition they mentioned, even though there are many SHGs in Nepal, and other countries, very few studies have been carried out about their contribution to women empowerment particularly externally driven and project based initiated SHGs. This particular fact serves as motivation and forms the basis for this research on SHGs in Ethiopia. About the origin of SHGs, Suguna writes, it is an organization "by the women, of the women and for the women" and she claims that the concept of SHG was introduced to eradicate poverty through the empowerment of poor women (Suguna 2006, Pg.14). About how SHGs were introduced in India, Sundarman (2012) explains that the Indian government in its mission of promoting a welfare state in 1970, tried to lower the poverty prevalent by introducing several credit, income generation, skill building programs targeting the head of the family (which was the males at that time). But later they realized that women were still severely affected by poverty and such programs targeting heads of household failed to uplift women's status. So they promoted programs focusing upon women and one of them was SHGs.

In Ethiopia, the Self Help Group was introduced at the start of the new millennium and has proliferated since then through the initiative taken by Kindernothilfe (KNH, 2014). Many Ethiopian resident charities have taken up the approach as the core component of their women empowerment programs (CoSAP, 2015). Currently a number of NGOs are promoting SHG approach as a model for ensuring sustainable development. Among others, Tearfund and Kindernothilfe (KNH, 2014) are two Irish- based and German-based international organizations respectively which provide fund support for organizations working on SHG programs and projects.

According to the joint research project of Ethiopian Economics Association (EEA) and CoSAP report it is stated that the prime motive of women in creating and joining SHG is to improve their social and economic conditions. The results show that they achieved this goal through an increase in their income from small investments like in livestock, farming cash crops etc. These economic

goals also enable them to participate in family and society decision making. Thus, they are able to uplift their social and economic conditions. (Kothari, 2004), Though, SHGs became popular institutions of low cost and efficiency for the empowerment of poor women without any financial aid subsidization, (Ajai, 2005). Due to this, development actors give emphasis to the self-help group approach for their women economic empowerment interventions.

In addition to this, according to David Roodman, it took development practitioners a long time to prove that aid-funded projects are not a sustainable means of escaping from poverty (Roodman, 2012, P139-140). It seems that it is due to this negative incident that nowadays, quite a number of development interventions are making a paradigm shift to the SHG approach in which the process or framework is established on people's attitude and their resources.

2.2. The concept of Self-help Group Approach

There are several definitions of self-help groups. The following definitions can be appropriate in line with this study. Self-help groups are a unique technique to financial intermediation among the poor women in the community. In India, the term self-help group used to refer to the unregistered group of 10 to 20 members engaged mainly in savings and credit activities (Tara. S, 2005). Self Help Groups are mainly envisioned to promote the total development of women economically, socially, politically, emotionally and culturally (Roodt, 2001). Target groups and beneficiaries of the approach are mainly women and children living in very poor, marginalized and vulnerable situations or environments. The approach has been proven to bring about changes in women's lives. First regarding their attitude and self-esteem followed by their empowerment in their social-economic activities. Through their involvement in self-help groups, women gain power, knowledge and capacities in relation to different subjects and on different levels (KNH, 2014).

Implementation of SHG interventions associates their development initiatives with access to lowcost economic service through a process of self-management and holistic change for the women (Flynn, 2013). It stresses on the empowerment of individuals to use the available financial and other assets of the poor group of the society. SHGs can serve as a commitment device to influence the behavior of the target beneficiaries to make financial decisions and to develop the culture of saving so that individuals can overcome the problem of self-control (Surish & Uma, 2013). Accordingly, Self-help group (SHG) programs are the most popular development intervention to stimulate women's empowerment in South Asia. Both governmental and

nongovernmental institutions spend formidable resources facilitating these savings and credit groups, under the basis that access to microfinance, training, and group support can enhance women's empowerment.

The concept of self-help group is based on the notion that poverty is not only a matter of material deficiency, but also incessant process of disempowerment, including denial of choice, rights, freedom and opportunities, coercion, discrimination and displacement (Ashenafi, 2011). Therefore it is vital to bring holistic change among the community. The approach is constructed on two basic canons. The first is based on the principle that every single individual is gifted with marvelous potentials so that it is possible to empower the poor to realize their hidden capacities and use it even in the presence of a society that demotes people and make them believe that they are poor and valueless. The second one is even if the poor are powerless, discriminated and voiceless, they can be strong engines of growth when they bring their resources together (FCA, 2012). Consistent with the above principles, poor individuals among the community come together to form economically homogeneous group and began maneuvering for their future growth. The poor women who have been voiceless so far start to understand that they are not alone any more (FCA, 2012). The Self Help Group intervention, as it functions to the informal grassroots level institutions, follows basic principles, which include: members are from the same geographical area homogeneity and affinity among members, regular weekly meeting and savings, loan from internal savings and no external free handouts. The SHG Approach is a holistic approach which, when implemented according to the above principles, leads to social, economic and political empowerment for the individual, the community and beyond (KNH, 2014).

2.3 Concept of Economic Empowerment and Economic Strengthening

Though there is no universally agreed definition of empowerment and how to measure it in the literature reviewed, there are in any case shared aims among the different definitions of the concept.

While some define empowerment as the process of acquiring "power" individually and collectively that enables people to make their own decisions regarding matters that affect their life and society, (Kidist, 2012). As discussed by Mayoux (2000); she distinguishes three different paradigms of empowerment, i.e. financial self-sustainability paradigm, poverty alleviation

paradigm and feminist empowerment paradigm. However, she explains that the definition of empowerment used depends upon the goals desired to achieve. Economic empowerment as one aspect of empowerment is related to economic opportunities. Creating economic opportunities for poor women is one of the best ways to reduce their poverty and to improve their status (ADB, 2006). Key aspects of this type of empowerment are financial security, access to formal sector Employment, self-employment, borrowing, saving and access to and control of economic resources. Examples of economic empowerment would be an increase in assets of house-hold resources or an increase in access to borrowing in the financial markets (CEBR, 2008).

Economic strengthening is defined as an effort to reduce the dependency of women, youth and their families by improving their economic security or the economic security of individuals. ES thus refers to activities that increase the ability of families to earn an income that can sustainably accommodate the needs and expenses of their children and themselves. Economic Strengthening components aim to build the beneficiaries' capacity to launch and run sustainable microenterprise businesses, in order to create or diversify the HHs' source(s) of income and reduce their vulnerability (Pact, 2011). Based on the above definitions, Economic empowerment and economic strengthening are a much related concepts. The first one is about the creation of access to economic resources for economically disadvantaged groups while the second one is the strategy to reduce economic dependency of the groups to achieve economic empowerment.

2.4 Women's Economic Empowerment in Ethiopia

The government of Ethiopia launched a Growth and Transformation Plan (GTP) aiming to transform the economy towards an industrialized economy and to increase the per capita income of its citizens by 2025 (World Bank, 2016). In this plan, it has been stated that the government works hard for strengthening active participation of women in building democratic system and good governance as well as in economic, social and cultural developments and benefit from the resultant outcomes by enhancing their overall capacity (Federal Democratic Republic of Ethiopia-National planning Commission (FDRE-NPC, 2016).The government of Ethiopia is making an effort to strengthen women's economic empowerment as well as their participation in formal economic, political and social affairs. Article 35 (3) of the Constitution of the Federal Democratic Republic of Ethiopia states (1995:93).Due to the historical legacy of inequality and discrimination suffered by women in Ethiopia taken into account, women are entitled to affirmative measures. The purpose of such measures shall be to provide attention to women so as to enable them to

compete and participate on the basis of equality with men in political, social and economic life as well as in public and private institutions.

In order to address the economic problems that Ethiopian women are facing, one of the development activities that has prolonged and was common in Ethiopia was credit and saving cooperatives in which beneficiaries would take a loan from the organizations interest free and invest into different kinds of small scale business activities (Tegegne Gebre-Egziabher and Meheret Ayenew, 2012). According to them, past experiences show that these women who were part of this program could barely save out of the small profit they would make. But most of them could even find it hard to return their loans successfully at the designated time. As a result many of them faced legal measures by the organizations from which they took loans. Development scholars agree that this is because the beneficiaries do not have part in the process of bringing the financial resources. Since the beneficiaries would not contribute to the fund, they would not have a sense of ownership that would make them devoted to the rules formulated by the organizations from which the fund comes.

It seems that it is due to this negative incident that nowadays, quite a number of NGOs and development actors are making a paradigm shift to the SHG approach in their development interventions which, unlike other approaches involves forming target beneficiaries into saving groups of 15-20 people where beneficiaries can access loans to set up small businesses and financially secured. As a result of this work, a good number of people have now enhanced their livelihoods and together are lifting themselves out of poverty, (Ashenafi, 2011 PP 12).

He also adds that, “the past experience on community empowerment interventions was based on credit and saving and giving some amount of money as seed money/free handout/ for beneficiaries to bring change. But the SHG approach is totally different from these interventions because the process or framework is established on people’s attitude and their resources. Its structure is also different. By this approach SHG promoting organizations encourage beneficiaries to take full responsibility on decision making, leadership, facilitation, internal lending etc...”

Bezabih states that “many researchers, who studied the benefits of SHG found out that SHGs provide considerable social protection and income opportunities to the beneficiaries and

accordingly have acquired prominent status in maximizing social and financial returns” (Bezabih 2007, P15).

2.5. Economic Empowerment dimensions of SHG interventions

As the primary aim of Self Help Group approach is to help poor women empowered financially, economic empowerment takes the first step in the course of women empowerment. According to Gariyali, and Vettival, women below the Poverty Line (BPL) are the target groups of SHG interventions (Gariyali &Vettival, 2004, p 9). Within the SHG approach economic empowerment is the expansion of individual choice and capacities for self-reliance in terms of having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control (KNH, 2014). It also involves broadening their skills and knowledge (Sail 2013). In measuring economic empowerment various studies conducted on SHGs have focused primarily on the quantitative aspect. These include increase in access to credit, increase in business income, ability to save, participation in decision making, asset creation and increase in expenditure, improved health care and nutrition (U. Jerinabi, 2007).

Accordingly this study found it important to discuss the major economic empowerment dimensions of the SHG project interventions briefly from different sources of literature as follows.

2.5.1 Saving and Lending

According to C.K.Gariyali, and S.K Vettival, saving is the first activity of SHG formation that gives economic empowerment a foundation and the goal is to enable women`s to save and generate a sizable savings amount quickly so that they will improve in income (C.K.Gariyali, and S.K Vettival, 2004, P 9). They also add that the first reason for the success of an SHG is the promptness with which the women pay their weekly savings, despite the difficulties associated with it. The SHG Approach targets women at the lowest economic ladder as compared to others in their villages. The very poor are easily excluded even some development actors have excluded them programs because of the extent of their poverty. Moreover, micro-credit providers are not providing credit to the very poor since they do not have collateral and are considered not credit worthy. It is due to this reason the SHG project approaches to facilitate loan access on the basis of starting with the very poor (KNH, 2014).

Promoting organizations (NGOs) apply participatory wealth ranking tools to identify the poorest women to become SHG members and the SHG approach starts by identifying its target from poor women through a situation analysis and various methodologies adopted to identify project targets (KNH, 2014).

Saving groups are also a viable approach for economically disadvantaged community members to access finance outside of formal institutions including loan (Pact, 2011). The SHG interventions initially facilitates the formation of Self-help groups which typically consist of between 15 to 20 members and are jointly owned. Members determine an amount to be contributed to the savings fund and how often money must be contributed (Land O'Lakes, 2011). The weekly saving is a very important component in the SHG approach intervention. It helps beneficiaries stretch their ability and discover that they can do more than they thought they could. The growing individual and group saving is also a tangible indicator that they are achieving what they have set out to achieve. Here the project facilitates beneficiaries to make a commitment to save and make an effort to bring that saving. Savings mechanisms contribute to the intended outcome through social cohesion and transparency among the group. However, before the process of empowerment the approach has been proven to bring about changes in women's lives regarding their attitude and self-esteem (KNH, 2014). The study will try to assess initiatives taken by the project on establishment of self-help group saving and lending structures in the study area.

2.5.2 Micro and Small Business Enterprise

Micro and small enterprises are often used to address unemployment challenges in communities and or to provide a source of alternative and/or additional income for households. MSE provides additional benefits that include coherence, networking, social integration, emotional support and social participation in the target communities (Pact, 2014).

SHG projects have been promoting income generating activities (IGAs) among self-help groups. Income generating activities refer to activities focused on creating opportunities for communities to productively use locally available resources to develop independence, more self-reliant households and communities able to care for themselves. Income generating activities focus on productively using locally available resources to the benefit of women`s and the entire community (Muir & Riddell, 1992 cited in Yemisirach, 2015).

In addition, income generating activities provide benefits that include contributing to poverty reduction and improving the wellbeing of women as well as bring empowerment, self-reliance and community development at large. Furthermore, income generating activities facilitate economically disadvantaged women to secure income through their own efforts (NDA, 2013). As a result of inability to refer the enterprise features and market-driven nature of business activities SAID /PEPFAR suggested to use the term” Micro and small Enterprise“ than IGA, (USAID, 2011).Therefore this study uses the term MSE to give weight for the market focused nature of business startups initiated by the project under study.

Capacitating women in entrepreneurial skills and also using their traditional skills and knowledge can provide an opportunity for active participation in micro and small enterprises to create jobs in the community. Therefore, micro and small enterprises need to focus on transferring practical skills focused on building and expanding existing knowledge, and resources (NDA, 2013).

When income is an important aspect of livelihood systems, micro and small enterprises provide a key source to enhance these systems. In such situations, it helps women’s and vulnerable communities generate income to address their basic livelihood needs in a viable way. Adding to this, they contribute to enhancing the economic wellbeing of the family through increased purchasing power (USAID, 2011).

2.5.3 Community Participation

Even if empowerment continues to be seen as externally initiated and formulated intervention, it is the intention of creating a sense of ownership and seeking to ensure the future sustainability of such initiatives with varying degrees of local community participation (Land O’Lakes, 2011). According to Ekong (2003) community participation is taking part in community meetings and decision making for the planning and implementations of programs, and making financial contributions towards community development projects.

Projects that are identified, planned, executed and managed by the community themselves outlives those imposed by a benefactor with little or no community participation. Furthermore, some development programs including the SHG often include participatory measures in project design.

Though the effort strengthens, empowers the members and ensures the maintenance of projects.

Flynn noted that community participation is an important component of the self-help group development interventions which reflects a bottom-up approach to problem solving and that through participation, the targeted section of the community is encouraged to identify and articulate their own goals, design their own methods of change, and pool their resources in the problemsolving process (Flynn, 2013). It is through participation of the local people in decision making and implementation activities, they help project officials identify needs, strategies to meet those needs, and necessary resources required to implement the various strategies. Moreover, information dissemination is critical in that the promoter should provide sufficient relevant information about the project such as the benefits of the projects, the costs of implementation, the potential for financing and implementation, and possible risk involved in such projects. Successful intervention of projects depends on genuine participation, strong and effective management, as well as skilled and committed staff. The importance of beneficiary participation in the process of the project implementation is crucial. Projects most likely to succeed are those where objectives correspond to the priorities of the poor, and where the intended beneficiaries are regularly consulted and involved in decision making at all stages of the process. However, research experience shows that real participation is difficult to achieve and has not yet obtained its rightful place in the process of development (Roodt, 2001).

2.5.4 Linkage with Formal Financial Institution

The process of linkage creation as an instrument for achieving development goals is sound, particularly when stakeholders with unique complementary strengths or core competencies add value to development efforts and pool their resources and assets in the process of empowerment. But while many laud the virtues of partnerships and linkage creation, most are struggling to make them work (ODI and FDC, 2003).

It is pointed out that the objective of the linkages of SHGs with formal financial institutions aims at using the intermediation of SHGs between financial institutions and beneficiaries (Suguna, 2006). The objective of the linkage program could be to evolve supplementary credit strategies for meeting the credit needs of the poor by combining the flexibility, sensitivity and responsiveness of the informal credit system with the strength of technical and administrative capabilities and financial resources of the formal financial institutions. In addition it indicates that it helps to encourage formal financial activity both on the thrift and credit sides, in a segment of the

population that formal financial institutions usually find difficult to reach (Nayana sail, 2013). Using this as reference, the study provides an outline of LCO` project intervention in terms of its impact in creating linkage with formal financial institutions to its target groups.

2.5.5 Vocational and Business Skill Training

In most disadvantaged communities, there has long been a heavy reliance on self-help mechanisms and micro-enterprise development in the informal economy for household and community survival and local income-generation. The introduction of practical, skill based development for disadvantaged communities is very likely to improve access to increased income access, as well as more training and insight for those who have previously had a narrow link with formal education. Such skills development accesses can be mainly dominant for women`s helping them play a more practical role in improving personal and community prosperity (Glen, 2008).

Thus it is essential to design innovative skills development activities that make women`s to access these prospects. According to this part of the SHG project intervention is skills development activities that are capable of involving and stimulating those whose access to formal learning has been limited. They are inaccessible to technical and vocational training institutions due to their level of education, while others drop out of school before achieving their skills. The training should enable the target groups to capitalize on their innate local knowledge, experience and community assets to generate decent work and sustainable livelihoods at a local level (Land O`Lakes, 2011). In addition, availability of formal vocational education and training centers are often limited to towns and cities that are accessible to those who have gotten the needed qualifications through the formal school system, such as for those who successfully completed their secondary and higher education. Access to those institutions in rural and remote places and for the uneducated is often rare or non-existent. Therefore, the SHG intervention wishes to include business and vocational skills training in its project through creating linkages to different skill training centers (KNH, 2014). In addition, they should identify potential settings that can assist the delivery of skills training where all members of SHG can access in most cases the regular weekly meeting (CoSAP, 2015).

Development projects often have wide experience in creating linkages and provide practical skill training activities, whether linked to health, education, agriculture, micro-business development and many other training objectives (ibid).In this study, vocational and business skill training is

understood as business-oriented practical skill training facilitated by the project through creating linkage to institutions for women`s targeted under the project. The study model sets out to assess if the beneficiaries develop self-reliance using the skills provided through the facilitation of the project.

2.5.6 Social Asset Inclusion

The social asset of a society includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development. Social capital, however, is not simply the sum of the institutions which underpin society; it is also the glue that holds them together. It includes the shared values and rules for social conduct expressed in personal relationships, trust, and a common sense of “civic” responsibility that makes society more than a collection of individuals. Without a degree of common identification with forms of governance, cultural norms, and social rules, it is difficult to imagine a functioning society (World bank, 1998 cited in Kidist et al).

As part of this social empowerment is vital in the SHG projects. It is only when the women are socially empowered that they can improve their economic status. C.K.Gariyali, and S.K Vettival (2004) write that Social empowerment is as essential as economic empowerment in the formation of SHG and it is very difficult to achieve economic empowerment with exclusion of social assets in the activities of SHG interventions it asserts the notion that collective values are important for challenging the individualist assumptions of community economy.

2.6. Empirical Evidence

Empirical studies directly conducted on the economic empowerment of women`s through SHG based project interventions are very limited as most literature focus on the comprehensive aspect of women's empowerment i.e. economic, social and political empowerment. Thus this part of the study will assess the major studies conducted in relation to SHG interventions specific to the economic empowerment aspects, their findings and conclusions drawn.

An empirical study conducted by Suresh R. and Uma P. examined women`s economic empowerment through microfinance. The purpose of the study was examining the impact of women`s economic empowerment through self-help groups (SHG) before and after availing microfinance. The study was conducted on 200 SHGs member women residing in rural

communities in the Cuddalore district of South India. The study was applied through a multi-stage sampling method, and stratified the respondent in SHGs for data collection and analyzed the results using correlation coefficient and paired samples t-test. The economic empowerment indicators used in the study are states like, income generation, contribution to household income, financial decisions, and improvement in standard of living and change in social status (Suresh and Uma, 2013). The study has found out microfinance has the potential to have a powerful impact on women's empowerment. In specific there is a better improvement in contribution to household income, participation in household financial decisions, improvement in standard of living, decision making on budgeting and change in social status after the microfinance introduction in the study area. The study also suggested that participation of the community in and strengthening the community's financial base plays a role in empowering them. In some cases, access to credit could be the only input needed to set economically disadvantaged groups on the road to empowerment (ibid).

An analysis entitled "Empowerment of Women through SHG programs" by Sail (2013) assessed the women's empowerment through SHG program. The purpose of the study was evaluating the impact of SHG intervention among the rural women in three dimensions of empowerment, Economic, Social and Political empowerment. The study was conducted on collecting a primary data from 100 SHG beneficiaries and data was analyzed using descriptive statistics and Chi Square Test. The economic empowerment indicators used in the study were increase in income, savings, income generating activities, reduction of poverty in family, reduction of dependency on money lenders ability to meet financial crisis in family and role in decision making related to savings, expenses and child education (Sail, 2013). The study has found that most of the respondents joined through the project initiatives are enabled to sustain their saving through the supportive activities brought by the project. It is found that the saving and loan accessed from the group has brought economic empowerment among rural women through increase in income, improvement in their savings, income generating activities, reduction in dependency on money lenders and through reduction in poverty.

Sibhatu and Kürschner, (2010) in a mid-term evaluation on SHG projects in three regions of Ethiopia, used a qualitative approach that included a semi-structured questionnaire, involved nonSHG members in order to make comparisons, given the short life span of SHG projects under

review, focused on immediate outcomes. Accordingly, they have found that beneficiaries of SHG interventions mainly engage in income generating activities (IGAs). They also found few cases where loans were used for direct consumption. Other outcomes noted in this study includes that the projects mainly facilitates training for the women particularly on business skills, and increased nutrition. Being the SHG project target certainly has some of the economic impacts to be expected from access to skills training and technical support. However, it is found that implementing organizations have not followed the recommended approach and procedure to reach intended targets. Moreover, they indicated that some degree of variation was observed on the degree of implementation from one organization to another.

Flynn (2013), based on two key informant interviews, conducted a case study of the impacts of SHG intervention in Uganda and found that one of the biggest successes is its facilitation for the provision of affordable loans where members can choose the loan terms themselves and reported that being part of SHG helped members economically self-sufficient. In his study he found that beneficiaries were able to improve their lives through the different capacity building skills and were able to start small businesses such as opening shops and rearing animals. The target beneficiaries also described that being economically empowered benefits them to build self-confidence, take charge of changes in their community and build relationships with each other. They also reported that the project facilitates strengthening their relationships within the whole community, not just only in between those in the same group.

Fekadu Nugussie (2013) in his assessment on the impact of SHG program intervention in the lives of beneficiaries at household level he assesses the overall economic situation of beneficiaries after the project intervention. Different questions that are indicators of change in economic status were presented to them, it assesses their patterns of change in saving and loan capacity and in the general economic condition of the families before and after they join the project. He found that respondents have demonstrated significant improvement in their economic status. The number of the members involved in IGA and petty trading increased from 60% to 75% after the involvement of the SHG project intervention. But regarding the growth in income the finding shows it is exceptional for some of the beneficiaries whose vibrancy in economic activities is extraordinary but, it was learned that the change process is very slow because their saving capacity is too small to bring the desired change in such a short period of time.

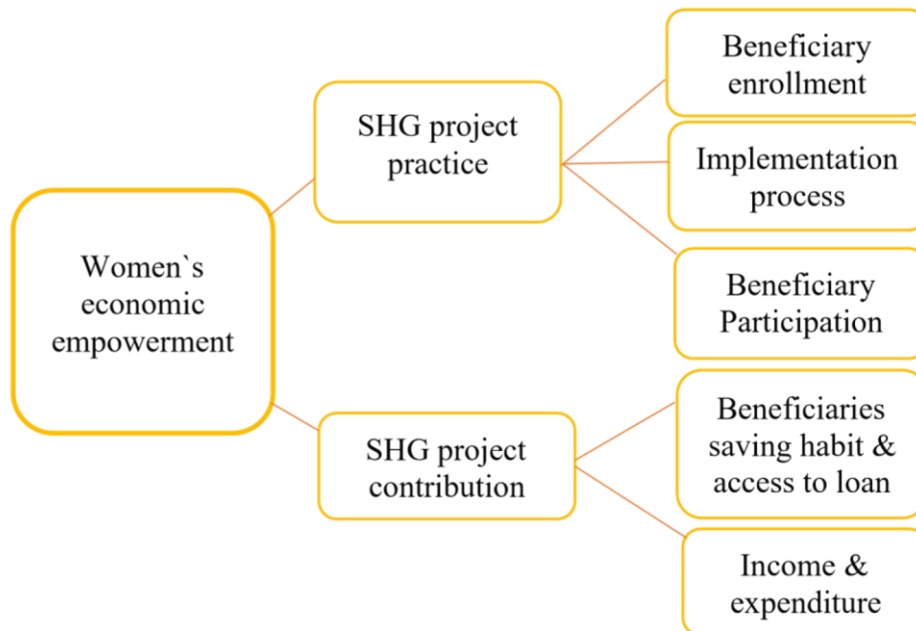
In another study of SHG project contribution on India's overall economy, Sundaram (2012) identified different channels through which this intervention contributes to the overall economic development of the country. The channels are the improvement in the saving culture, the improved access to finance particularly for the poor and marginalized, increased improvement in employment mainly through the income generating activities of SHG members, improved decision making within the household as a result of increased awareness of different issues as well as gained financial independence, involvement in local governance, social activism, environmental protection and reduction of violence. The review also looked at some challenges to the sector, such as take-off at early stages of the groups, limited fund allocation from State and Central Government, limited credit mobilization via linkages with banks, targeting problems in reaching the intended poor and low increase in income from IGAs.

The reviewed studies share the common theme that SHG based development interventions have been beneficial for empowering women's, their families, and the community at large into different dimensions. As can be seen in the review, not much research has been done on the contribution of SHG projects on the economic aspect of empowerment in Ethiopia. And those studies' main methodology relied on qualitative techniques, which helps us understand the context of the research problem and brings out individual stories. But there is a challenge when it comes to generalizing findings to a larger scale. Thus, this study aims to contribute to fill this research gap by employing both qualitative and quantitative methods to specify the economic aspects of the project intervention impact in bringing empowerment to beneficiaries.

2.7 Conceptual Framework

The conceptual framework attempts to examine and explain the practice and contribution of SHG project intervention on women's economic empowerment in relation to the different economic empowerment dimensions of SHG projects. Thus the project practice in terms of beneficiary enrollment and the project implementation process, beneficiaries participation in the process of the project phases, the project contribution in terms of in terms of beneficiaries economic empowerment. The main objective here is thus to learn the interplay between women's economic empowerment and the SHG project implementation practice and contribution at LCO. Based on the above idea the researcher has drawn the following economic empowerment framework as a comprehensive package.

Figure 2.7 Conceptual Framework of the Study



Source: Compiled by the researcher

2.7.1. Indicators

To gather information for the research questions and to develop concrete justification on the project contribution to beneficiaries' economic empowerment, the researcher used the following indicators:

- Beneficiary's level of participation in the project intervention – Beneficiaries participation at different levels of project implementation will be studied to substantiate the practice of the project in terms of beneficiary's engagement.
- Increase in Saving habit- Beneficiaries saving habit before and after the project intervention
- Loan accessed – No of beneficiaries access to financial loan and engagement in productive investments

- Increase in Income – Income of respondents before and after project intervention will be studied.
- Improvement of families' expenditure – Expenditure of respondents to important services (food, education service and health care expenditure) will be assessed to know the change brought by the project contribution.
- Micro and Small scale Enterprises accessed – Number of beneficiaries engaged in MSB startups and employment opportunity created at HH level
- Access to linkages to formal financial services created – No beneficiaries access to financial loan from formal financial institutions.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Background of the Study

Lideta Sub City is one of the 10 sub cities of the Addis Ababa City Administration located in the central part of Addis Ababa. It is bordered by Arada sub city to the north, KolfeKeranio sub city to the west, Kerkos sub city to the east and Nefas Silk Lafeto sub city to the south. The total area of the sub city is about 918.4 km². The Sub City has 10 Woreda`s. According to the 2009 EC census projection, the Sub City has a total population of 265,187 (127,290 male and 137, 897 female).

Love for Children organization has been operating in this area targeting women and children since its establishment from 1999. Whilst Lideta sub city have been the major target of intervention in the region throughout LCO's development interventions. The sub city is proven to be a highly poverty stricken area in the region where the majority of the population lives under a poverty line. The very baseline study undertaken in the sub city by the organization while the organization inception underlines that the majority of the population (over 60%) where have poor sanitation, dwell in large family sizes and have meager income to support their livelihoods. In such livelihood situations, the sub cities are obviously challenging for women. The baseline study showed that women in the area have been denied equal access to the economy and the social life as they have little or no education. Hence, women in the area were characterized as housewives and nothing more, which are busy with household chores. Therefore, the involvement of women in decision making structures remained to be very low and male dominated that power for long in the area. This further halted the livelihood development of households and betterment in the lives of women and their children, which instigated LCO engagement in the area to implement the self-help approach project as a means to an end. The project duration was a total of 6 years, started its implementation in January 2014 and finished in December 2020. With the objectives of contributing to the efforts to enhance social and economic development of women in the sub city the organization has implemented the project in three woredas of Lideta sub-city namely woreda 01, 02 and 03.

3.2 Research Design and Approach

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In fact, the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data (Kothari, 2004). Accordingly the current study employs explanatory research design to assess the existing practice of the project in terms of economic empowerment and its contribution by specifying the different aspects of empowerment indicators under consideration.

To achieve its objectives, the study uses both qualitative and quantitative research methods. The quantitative method used in this study is quite simple statistics expressed in terms of percentages

and frequencies and they are used to give explanations on the demographic and socioeconomic characteristics of the study subjects. In order to validate the data analyzed by quantitative methods, the study also used qualitative techniques.

3.3 Sampling Techniques

3.3.1 Target Population

The target population of a given study is the population from which we would want to collect data if we were conducting a complete census rather than a sample survey or are the group by which the research findings will be inferred. Accordingly the population of the study are 357 women`s from SHG project beneficiaries organized by LCO in Lideta sub-city two woredas from which the samples were drawn.

3.3.2 Sampling

The total population for the study as mentioned above was women from SHG project beneficiaries of LCO. The total subjects or unit of analysis for this study are 117 beneficiaries drawn from the two word`s of the project intervention. These are 106 beneficiaries selected as survey respondents and 11 beneficiaries for FGD found to be the existing saving groups. The research unit of analysis also includes questionnaire respondents of the project officials selected based on their facilitation role during the implementation period of the project.

3.3.3 Sample Size

The total population for the study as mentioned are 357 project targets addressed by the project in the two woredas of the project implementation area. Statistical sample size determination formula of Taro Yamane (1967) is used to determine the number of samples for the study. It provides a simplified formula to calculate sample sizes. A 95% confidence level and $P = .5$ are assumed for Equation: $n = 357 / (1 + 357(.05)^2) = 189$

Where, n = is the sample size, N = is the population size, e = is the level of precision or sampling error (.05).

Taking into account the group`s homogeneity (beneficiaries economic status), beneficiary`s capacity in terms of knowledge level, the current COVID-19 condition, a total of 115 samples

were selected for the questionnaire. However only 106 questionnaires could be collected. The sampling design was done using both stratified random sampling i.e. using the saving groups organized by the project as strata and selecting four to five representatives from each group using simple random sampling from the list of beneficiaries' profile. In the process of selecting samples the educational level of beneficiaries was taken into consideration to respond to the questioner.

3.4 Data collection techniques and procedures

3.4.1 Sources of Data

In an effort to obtain information relevant to the study, both primary and secondary sources of data were used while the principal sources of primary data at hand were beneficiaries of the project that existed in the self-help group. In addition, to support the primary source of the data the study used secondary sources of data that are collected from the literature developed by various researchers, project related documents from the organization, and other sources.

3.4.2 Method of Data Collection

3.4.2.1 Questioner

Basically as questionnaires are the principal tool for the collection of primary data, surveys in the form of semi structured questionnaires were prepared. Before questionnaires were distributed reliability was tested by taking fifteen cases. The questionnaires were self-administered where respondents are requested to fill the questionnaire and hand them over to the researcher, whereas considering the level of beneficiaries understanding, respondents were assisted in terms of briefing survey questions.

3.4.2.2 Focus Group Discussion

In addition to questionnaires, the study used focus group discussions with the project target groups. Participants for the FGD were composed of 11 representatives from different groups that are not included in the survey questionnaire due to the level of their literacy. The discussion was conducted at their bi-weekly savings and meeting place. For the purpose of this a focus group discussion guide was developed, reviewed and used to pave the way for discussion and raise questions that are related to the research objective. The duration of the discussion takes from 45 minutes-1:00 hr.

3.4.2.3 Key Informant Interview

Key informant interview was conducted with the project implementing organization project officials, community workers and woreda women, youth and children affairs office (WYCAO). Key informant interview with the project officers was critical in understanding the overall interventions of the project and implementation process while, interview with the community workers and government officials was vital in gathering information about beneficiary identification and selection criteria and verify the data gathered through questionnaire.

3.4.2.4 Document review

In order to collect secondary sources of data the study used organizational and project document review incorporating manuals, guidelines, project baseline studies, training reports and attendance sheets using checklists and notes.

3.5 Method of Data Analysis

Data analysis is the ordering and organizing of raw data and transforming it into useful information that can be extracted from it. Accordingly as indicated in the research methodology part, this study employed both qualitative and quantitative methods to collect the necessary data to meet the objectives of the study. For the data collected using questionnaires from sample beneficiaries, SPSS version 20 was used to enter the quantitative data for the questions related to demographic and socioeconomic situation of the study targets.

In addition to this, a narrative analysis is done to examine the qualitative data collected from interviews, FGDs and project document reviews. After collection of the data, analysis was made by organizing notes into their categories and themes. In the process of organizing the data collected under each category, proper representation of information was made to identify from which source it is identified.

The study used both descriptive and statistical analysis methods to determine its objectives. The quantitative data collected using questionnaires is presented with descriptive statistics using frequency and percentage tables. Statistical approaches used in the study is Pearson bivariate correlation to study the relationship between two impact indicators using research software SPSS.

3.6 Reliability Check

The level of reliability of an instrument is measured by the consistency of the variables which it is checked with the cronbach's alpha statistics. Nunnaly (1978) has stated that 0.5 is a sufficient value, while 0.7 is a more reasonable cronbach's alpha. Before proceeding with questionnaire distribution and the analysis done, a reliability test was carried out to ensure that the data collected is reliable. The Cronbach Alpha was calculated to measure the reliability of the economic empowerment dimensions of the project intervention. The results are indicated in Table 3.1 below. The value of cronbach's alpha generated is .921 which means that 92.1% of the scale can be reliability explained by the different economic empowerment dimensions of SHG projects mentioned in the literature review part. Therefore, this scale is reliable since the rule of thumb is to have a scale that has an alpha score of at least .700.

Table 3.1 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Cronbach's Alpha if Item Deleted
Participation	14.4281	3.693	.902
Saving	14.4525	3.968	.872
Loan	14.4305	3.956	.871
Skill training	14.4860	4.022	.886

MSB	14.4991	4.405	.896
Income	14.1120	3.896	.741

Source: SPSS Output, 2021

3.7 Ethical Consideration

With regard to the ethical aspects, when questionnaires are distributed to respondents, the researcher first informs on the introduction part of the paper about the title and objective of the study and tries to get respondents trust as they have been informed that their responses be kept confidentially and the information used only for academic purposes. Therefore, the study takes proper care to make sure that the analysis employed the data collected and analyzed in the proper manner so that the findings and recommendations were considered relevant.

CHAPTER FOUR

4. RESULTS AND DISCUSSION

This chapter is aimed at presenting the analysis, interpretation and presentation of the study findings. Therefore, the data collected through various data collection techniques and the results are presented and discussed in the following four sections: The first section presents the

Characteristics of sample respondents, the second section presents the economic empowerment frameworks guiding the SHG project, the knowledge and awareness of beneficiaries regarding to the project`s economic empowerment framework. The role and participation of beneficiaries in the implementation of the project is also presented in this section. The third and fourth section of

the study presents the project impact on the economic wellbeing of beneficiaries. The project impact is examined on the basis of saving, income, expenditure, access to loan, social asset and access to micro and small enterprise development.

4.1 Characteristics of sample Respondents

This part of the chapter presents the general characteristics of the sample respondents in terms of age, marital status, number of children, family size, educational level and professional occupation in general. To describe the characteristics of respondents frequency distribution and percentage are used. A total of 106 sample respondents participated in the questionnaire selected from the two project intervention woredas. Since all the project targets were females 100% of the respondents are females of Lideta sub-city. The table below presents respondents characteristics based on sex, age and marital status.

Table 4.1 Respondents Sex, Age Category, Marital Status, No of Children, Family Size & Occupation

Characteristics	Category	Frequency	Percent
Age	18-30	6	5.7
	31-40	36	34.0
	41-50	37	34.9
	> 51	27	25.5
	Total	106	100.0
Marital status	Married	52	49.1
	Unmarried	16	15.1
	Widowed	17	16.0

	Divorced	21	19.8
	Total	106	100.0
No of children Family Size	1-2	45	42.5
	3-4	31	29.3
	>4	2	1.9
	Total	78	73.6
	1-3	14	13.2
	4-6	66	62.2
	>6	26	24.5
	Total	106	100.0
	Occupation	Gov` t employed	4
Micro & small business		73	68.9
Private employed		21	19.8
House wife		6	5.7
Daily laborer		2	1.9
Total		106	100.0

Source: Researcher's survey (2021)

4.1.1 Respondents Age category and marital status

As shown on table 4.1 the age characteristics of respondents reveals that a large proportion of sample respondents 34.0% and 34.9 % are under the age category of 31-40 and 41-50 respectively. While 25.5% of sample target groups informed that they are more than 51 years old. The remaining small proportion 5.7 % respondents reported within the age category of 18 to 30. This implies that more than half of the project beneficiaries are adult women`s above the age category of 31. In terms of marital status about half of 49.1% of the respondents from the total sample revealed they are married while the second majority 35.8% of the respondents are widowed or divorced, the remaining 15.1% of the respondents are unmarried. The finding shows that the project incorporates many women`s who have married.

4.1.2 Number of Children and Household Family Size

As indicated in table 4.1 respondent`s characteristics in terms of number of children and family size, a total of 73.6% of respondents reported that they have children and a large proportion of the respondents 42.5% have one or two children. The second largest sample of beneficiaries have between three and four children comprising 29.3%, while 1.9% of the respondents have more than

four children. The remaining respondents, which account for 26.3% of the total respondents, have no children. As the study indicates, the highest numbers of respondents have family members between 4 and 6. On average 62.2% out of the total respondents are living with more than five of their family members. According to the data collected from FGD and interviews from project officials the project gives much priority for women`s having children and HH heads who are supposed to support their children and their family members. This indicates the majority of the respondents has much economic, social and family pressure and responsibility in their households.

4.1.3 Respondents Educational Level and Occupation

The data presented on respondent`s educational level illustrates that in terms of educational level, the data is quite fairly distributed around senior elementary educational level. About 42.5% of the beneficiaries are within the education category of 6th to 8th grade which in the national context is considered as capable of primary education. While the second largest proportions of the sampled respondents 39.6% are within the education category of 0 to 5th grade, coupled with spending long years out of school, respondents in this category are considered to be limited in capability of basic literacy skills. Whereas the lowest number of beneficiaries accounted for 17.9% attended junior or senior high school, which makes students ready for higher education and technical and vocational training. This indicates that the majority of the sample beneficiaries are found in lower educational levels having limited opportunity to be engaged in professional tasks which is proven on the table below.

As indicated in the literature review part one of the major contributions of development projects are paving the way for their target groups to be occupied in different occupations which contributes to the overall economic development of an economy through different channels, among them increased improvement in employment mainly through the income generating activities of SHG members is the major one (Sundaram, 2012)

Accordingly the finding from sampled respondents shows that the majority of the project beneficiaries 68.9% are engaged in medium and small business enterprises. Adding to this the data collected from FGD participants and project officials, it is revealed that they have been benefited to engage in various income generating activities due to the facilitation of the project. The remaining beneficiaries which account to 19.8%, 3.8% and 1.9% of respondents are employed in private, government and daily laborer respectively. This proves that the majority of the sampled

project beneficiaries have lower opportunity to engage in professional tasks due to the low level of their educational background.

4.2 Existing Practice of SHG Project for Women's Economic Empowerment

As indicated in the literature review part implementing organizations have not followed the recommended approach and procedure to reach intended targets. Moreover, there are some degrees of variation in the implementation of SHG projects from one organization to another (Sibhatu and Kürschner, 2010). Based on the above finding the study tries to figure out the guiding approaches to the economic empowerment intervention of the project.

According to the data found from the project officials and project document review the funding organization for this project has developed a standardized manual used as a guiding document for the overall project implementation process. The manual entitled "The Self Help Group Approach Manual" has included clear and detailed operating principles for the project. The overall project implementation framework is guided by this manual. In addition to this for the purpose of identifying the economic empowerment frameworks guiding the SHG project, all the project related documents are reviewed. Accordingly, for the purpose of examining the economic empowerment approaches guiding SHG projects, a summary of major findings on procedures for beneficiary enrollment and operating principles of the SHG intervention is summarized from the finding from Self-help group manual and the project documents.

4.2.1 Procedures for Beneficiary Enrollment

As indicated in the literature review the SHG intervention has basic principles, which should be followed in the implementation of the project among the basic principles the type and method of beneficiary selection is one among others. The SHG approach starts by identifying its target, poor women through a situation analysis and various methodologies adopted to identify project targets (KNH, 2014).

According to the questionnaire collected from the project officials, the primary target groups for the project are mainly women and children living in very poor, marginalized and vulnerable situations or environments. As stated in the project document it is evident that the involvement of women in different sectors like education, economy as well as in decision making structures has

remained to be very low among the project target area. As a result of this, especially destitute and marginalized women who are unable to access loans because of the inflexible collateral criteria stated in micro finance institutions are the primary targets for the project.

Regarding beneficiaries' enrollment procedures, the finding from the project document review and interviews from the project officials stated that the project uses a standardized tool to assess the needs of project beneficiaries called Participatory Rural Appraisal (PRA). Promoting organizations (NGOs) apply participatory wealth ranking tools to identify the poorest women to become SHG members, (CoSAP, 2015). PRA is a family of approaches and methods that enable the community to share, enhance and analyze their knowledge, experience and conditions in order to plan and act on it. It is an approach and method for learning about community life and conditions FROM, WITH, and BY the people. The most commonly used PRA in the SHG project intervention is social mapping and wellbeing analysis. For the purpose of social mapping the project officials conduct mapping exercises that include locating the houses, services, social institutions and infrastructure and collecting demographic data in a selected village. As stated by the project officials such map has potential for including an analysis of occupants of the houses in the selected area. For instance identification of households is possible: single parents/female household heads FHH, widows, family size, occupation and well off families, etc. After conducting the social mapping the project conducts well-being analysis where it categorizes the community based on their social and economic conditions and identifies the target group for projects specifically the poorest section of the society. As mentioned by the project officials this enables the project to identify relative positions of households in a community and points to the local/community indicators of wealth and wellbeing. In the process of wealth ranking the criteria to distinguish between the rich, middle and poor is set and performed through a full participation of the community members. As the project officials mentioned, at the first stage the project is initially identifying its client groups using the process mentioned above.

The project has community facilitators, project officers and coordinator assigned to work on the project. There are also volunteers who are assigned in the process of beneficiary enrollment. In addition to this according to the data found from government officials the women and Children office of the woreda is the major stakeholder which helps the process of project area selection and beneficiary identification by checking the identified community members if they did not get any kind of support from other NGOs in the woreda. In addition it helps the project to know the real situation of this applicant and avoids the problem of dual support by different organizations.

If the beneficiary is allowed to be included in the SHG project, the project brings the selected women`s to form an affinity group called the self Help group and provide and carry on its support on the basis of both the needs of the target groups and the project objectives.

4.2.2 Project Implementation Process

As per the data collected from the project document sustainable economic empowerment depends on numerous factors and causes. According to this the guiding framework for the SHG project intervention is based on the understanding that peoples are the main actors in bringing about sustainable development and are the essential change agents in any given environment. Therefore the project is not implemented with financial, material or labor contributions to the target groups. Instead, the main methods are knowledge-based facilitation at community and group level (KNH, 2014). as per the data reviewed from the project guiding document it is stated that “To effectively bring out the individual and collective potential of a group, it is important that no material resources are handed out to the beneficiaries. Beneficiaries’ financial inputs came out of their own fund rather than receiving them free of charge. This strengthens ownership and instills a sense of ownership and achievement. It is also indicated on the literature review part that the SHG interventions follow basic principles which, when implemented according to the above principles, leads to social, economic and political empowerment for the individual, the community and beyond (KNH, 2014) In line with this concept the project officials were asked about how the project was implemented in accordance to the above principle and they mentioned that, LCO has been implemented the right guiding framework mentioned in the manual that the project was executed without any financial and material handouts to beneficiaries, due to this the project is not known by the community for giving free had-outs in which it can wipe out the deep rooted communities perception in linking projects with aids. In addition they indicated that development is initiated by the beneficiaries 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 the key techniques used by the organization for its project implementation.

As indicated in the project document the project is entitled as ‘Empowering women through self-help group Approach’ initiated with the ultimate goal of contributing to the efforts to enhance social participation and economic development of the very poor women community members. In addition to this the project initiates development through the initiation and expands over the time

using the structure of the people's institutions. The project officials mentioned that, within the SHG framework economic empowerment is fostered through a group structure called SHG where the outcomes sought at the group level is that beneficiaries who started very poor develop economically and socially. The groups started a collective saving with agreed amounts of money and give loans to their members to improve their economic situation. It is stated in the project guiding document, empowerment within the SHG approach involves both individuals and institutions that support the empowerment process. In line with this concept it is stated in the project plan document that to achieve the major strategy mentioned in implementing the project were involvement of beneficiary women and community based stakeholders. In order to verify this the researcher reviews documented agreements signed by the organization with city and sub city stakeholders and it is identified that a structured and organized partnership is created with stakeholders.

As per the data collected from the project officials, the project was implemented through a strong collaboration and networking with beneficiaries, community members, local government administrations, donors, and micro finance institutions. The networking is conducted and strengthened through different efforts which mainly includes training and regular discussion forums. Local administrations such as woreda women and children office and economic and finance development office of the woreda were the major stakeholders, helpful for the project to attain its objectives. They were supporting the activities that are related to conducting situation analysis that shall serve as the basis for deciding where (in which communities) to implement the projects as well as why. In addition they were helpful to women development and housing issues with due consideration of the poverty prevention aspects of the project. In this regard the local administration unit plays a significant role in sustainability of the project pertaining to women economic empowerment activities. In addition to this the project plan document states that in this project, the Micro-finance institutions will be the major stakeholders of the project where they are responsible for providing credit services and technical support for the project targets. However, the finding from beneficiaries' response in the questionnaire concerning the provision of credit service differs from this framework where the project facilitates this service within the scope of self-help groups.

Outlining to the method to organize beneficiaries in groups to support women be empowered economically, as per mentioned by the project officials in the questionnaire and interviews the projects approaches to empower women through forming self Help Groups that collectively save

agreed amounts of money and give loans to their members to improve their economic situation and this principles are found in micro-credit programs set up for people living in poverty and lacking financial resources. However, the SHG project intervention is not a microcredit program as the money to be lent is not controlled by a bank, funding agency or the project, but saved and managed by all group members themselves. Unlike micro-credit programs, the savings and other income such as interest payments are kept within the project beneficiaries. It is only loaned to group members based on the group's own rules regarding repayment and interest rates. As mentioned by the project officials, even if the project facilitates this process, activities such as decision making on the provision of loan to the project beneficiaries are based on the group's own rules regarding repayment and interest rates. The lending is combined with encouragement and group support for starting up individual business activities and the mutual learning process that occurs by starting with small loans and business and growing with them over time. As stated in the project guiding manual it is stated that these features prevent external dependencies, foster and protect the interests of the group and their members leading to women's economic advancement and power to make decisions.

Moreover the project used the bottom-up approach to women's economic empowerment highly involving beneficiaries participation to the different levels of the project activities characterized by successful community-based planning, intervention, and capacity building through strengthened ownership feeling & sustainability by the project beneficiaries. As mentioned by the project officials the project involves high participation of beneficiaries in the process of activity planning and implementation such as making decisions on the amount of weekly saving, identifying their own capacity building needs, development of action plans in the identified project activities. And thus starting with the very poor there is not a process of bottom-up inclusion in the approach leaves out the very poor nor does it work exclusively with them.

4.3 Beneficiaries Level of Participation in the Project Implementation

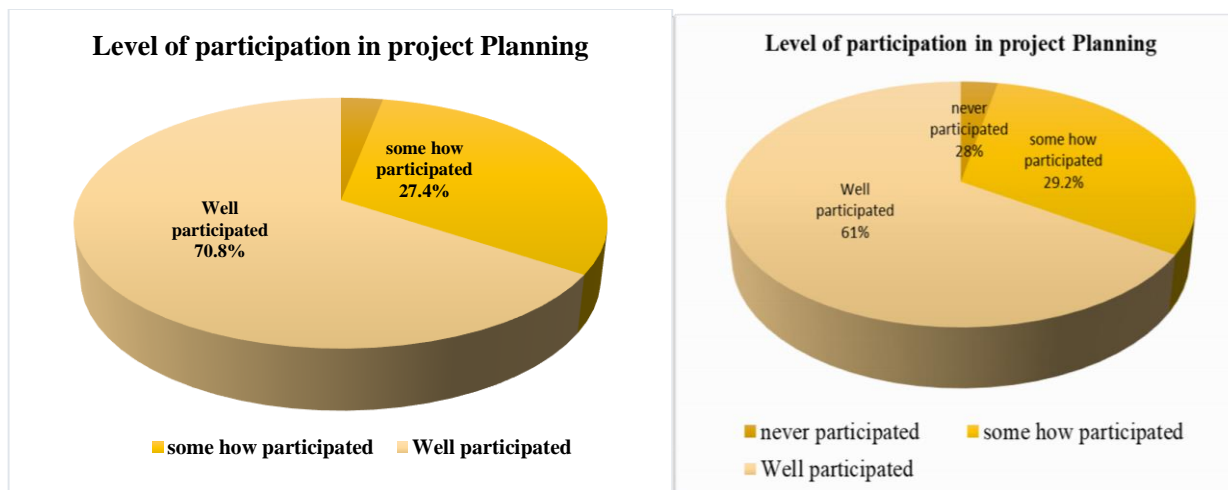
In order to help beneficiaries not to expect more than what the project plans to deliver, one of the most important components of the process of economic empowerment is beneficiary's adaptability of the project context characterized by their level of participation and awareness in the project implementation framework. The resource and effort exerted by the project in the community and the potential of their beneficiaries partially depends on the awareness created on the project framework. As mentioned in the literature part, even if the Successful intervention of projects

depends on genuine participation of beneficiaries, research experience shows that real participation is difficult to achieve and has not yet obtained its rightful place in the process of development (Roodt, 2001). Accordingly it is important to examine and recognize the project impact on beneficiary's level awareness on the paramount content of the project and the level of their participation in the process of the project implementation. Accordingly questions were provided to sample respondents aiming to assess the level of beneficiaries 'awareness about what economic empowerment is within the context of the SHG project framework, what trainings have been provided to them and the level of their participation in the process of the project implementation, which can in order to examine the study objective.

4.3.1 Community Participation – Need Assessment and Planning

Economic empowerment interventions are required to ensure that communities are mobilized as participants in the project. Scholars agree that participation is a process rather than an outcome. This may raise a question of how to measure participation. But, from the literature reviewed, we can understand that community participation is best seen as a continuous process, because it emphasizes the importance of the participation process to the different levels of development interventions, rather than focusing on the outcome of raising community awareness. Based on this as part of identifying the awareness level of beneficiaries about the frameworks guiding the SHG economic empowerment project, this study used phases of the project cycle to assess beneficiaries' participation as a reflection of their awareness. Project need assessment, project planning phase, project implementation and decision making are taken as milestones to assess community participation. Participation during project implementation and decision making was assessed through focus group discussion and questionnaire presented for project officials while participation during project need assessment and planning were assessed as shown in figure 4.1.

Figure 4.1 Beneficiary Participation in project need assessment and planning



Source: Researcher`s survey (April, 2021)

As stated in the literature review, community participation is vital for the realization of any community development objectives Harrison (2000). The data collected from all the respondents and participants of FGD point out that those participating in the project need assessment, especially in the process of well-being analysis. The major role of beneficiaries here under this process was to provide information about their economic and social status. With regards to need assessment, from the total respondent's majority 70.8% of them responded that they have quite well participation. The second majority 27.4% rated their participation to some what extent. This proves the fact mentioned in the beneficiary enrollment procedure section of the study, which indicates that the project uses participatory method in the process of project need assessment and planning.

Participation during project planning has a slightly different trend than the project need assessment phase which still more than half of the respondents 61.3% revealed that their participation have quite well proved. While a total of 29.2% confirmed their participation level to some what extent and the remaining 2.8% reported that their participation has never existed. However based on the findings from the analysis we can conclude that the project involved a high participation of beneficiaries in the process of project need assessment and planning.

4.3.2 Community Participation – Decision making and Implementation

As stated in the literature review part in order to make the project successful, the community must be involved in the implementation of program activities and decide on what is suitable for them. The overall finding from the data collected from participants of the FGD and questioner from the

project officials, beneficiary's involvement and participation in the process of project implementation and decision making shows that the project highly involves beneficiary's engagement in order to attain the expected outcome of its objectives. In addition to this as mentioned by the FGD participants, the level of participation in the implementation of the project activities is participatory involved by the process of deciding what should be done on matters that affect their concern such as deciding when to conduct meetings, what amount of money to save, when to start credit and loan, in what type of business they should be involved and so on. Moreover it is indicated by the project officials that basically there are two kinds of trainings in the implementation of the project were the first one involves the pre identified training modules planned and delivered by the project in which they are delivered according to the scheduled timeline of the project and that are important for the development and empowerment of beneficiaries. The second kinds of training are those which the project beneficiaries identify themselves with and delivered through the facilitation of the project. Moreover, based on the reviewed documents, it is proved that a large amount of budget is planned for executing the capacity building activities identified and planned by the project targets. Here the donor organization allows for activities that will be planned by the beneficiaries. However it is mentioned that some challenges were faced by the government side during the process of project agreement signing as the government were having a compliance to specify preplanned activities by the project and there was a need to utilize the budget for activities that are out of the project approach as a result of this some of amount a capacity building budget was pre-planned by the project officials. In addition to this two of the participants in the FGD informed that they were having a vital participation in the process of conducting a market assessment in their local area of what types of business are profitable to them and see a range of opportunities and choose the ones which they see are viable for them. Concerning beneficiaries participation in this process the project officials indicated in their responses on the questionnaire that the project highly engages beneficiary's involvement in conducting activities in which that needs their choices, such as supporting them to engage in profitable business areas as the beneficiaries have little knowledge on business plan development. They also mentioned that there is a participatory communication between the top donor and project implementing organization and the bottom, project beneficiaries in project implementation and decision making.

Overall the finding shows that real participation can be achieved, which disappoints what is indicated on the literature review part that establishes argument on real participation is difficult to achieve and has not yet obtained its rightful place in the process of development (Roodt, 2001).

Though the study is about generalizing on the finding that beneficiary's participation in the process of project implementation and decision making is quite comprehensive and is proved by the beneficiaries that they had greater opportunity to exercise their power in decision making activities in the affairs concerning their own economic empowerment. When the beneficiaries are provided an opportunity to identify the problems and make all key decisions, they move towards reaching self-development.

4.4 The Perceived Contribution of SHG Project on Women's Economic Empowerment

In order to find out the study objective in the impact analysis of the project on beneficiaries economic empowerment, major indicators such as saving habit of beneficiaries, Loan accessed, Income amount and expenditure amount before and after the project intervention are discussed as follows.

4.4.1 Project contribution on saving and Loan

4.4.1.1 Saving

As mentioned in the literature review part saving groups are a viable approach for economically disadvantaged community members to access finance outside of formal institutions (Pact, 2011). In this regard the project officials declare in their answers on the interview the objective of organizing savings and self-help groups is to equip economically disadvantaged women on the operations and benefits of saving and mobilize resources to prepare and encourage members to engage in self-financed sustained micro enterprises. The self-help group manual also states that the purpose of organizing self-help groups is to encourage and facilitate saving habits among members and using the collected funds to make loans to its members at reasonable rates of interest, and providing related financial services to enable members improve their economic and social conditions. It is also expected that saving is normally increased after some time when they realize their potential to save and their income starts going up. Accordingly using the above concept as initial point the study assessed the impact of the project on the saving habit of beneficiaries and described under table 4.2

Table 4.2 Beneficiaries saving habit

Saving habit	Before project Intervention		After Project Intervention	
	Freq	%	Freq	%
Yes	17	16.0	106	100
No	89	84.0	0	0
Total	106	100	106	100

Source: Researcher`s survey (2021)

Table 4.2 presents beneficiaries' saving habits before and after the project intervention. As it can be seen the finding shows only 16.0% of respondents have been saving before the project intervention. That means the remaining 84.0% of the respondents have not a saving habit at all from their income before the project intervention. The finding is a clear indicator about beneficiaries' lower saving habits before they enrolled in the SHG project.

However, as the data shows on the saving habit of beneficiaries after the project intervention, the finding is quite interesting to observe that all of the respondents 100% confirmed that now they are saving from their income which shows a drastic change from the previous saving habit of beneficiaries. This indicates that project intervention enhances the savings habit of women, which helps them to meet urgent family needs and involve them in productive activities. It also indicates that even if the project has completed, the approaches to forming a self-help saving group as a major component in the implementation of the project contributes to the positive impact in the saving habits of beneficiaries. Generally the finding shows the improvement in saving is a mere result of the project intervention in building improved awareness among its target groups.

4.4.1.2 Loan

The findings of the questions in relation to access to loan service, the source of loan and its purpose are summarized as table 4.3. In response to access to loan, 100% of the beneficiaries confirmed that they have accessed loan during the project implementation period through the facilitation of the project. In addition, the findings from FGD participants revealed that the project facilitates loan access in a sustainable manner through formation of affinity groups and capacity building technical support. They also added that even though the project is completed, being within a group makes them sustain their access to get a loan.

Based on the question to the project officials they mentioned the project has been facilitating loan access through the full participation and decision making of beneficiaries so that in order to create ownership and responsibility for its sustainability. This helps beneficiaries access the loan service even though the project has completed.

Source of Loan

Regarding the source of the loan the finding shows that 94.3 % of them get the loan from their self-help group while the remaining 5.7% were reported that they got the loan access from the microfinance institution. As the interview data from the project officials shows that even though some beneficiaries have accessed loan from micro finance institutions it’s by their own effort. Based on the finding we can clearly see that the project has facilitated access to loan for its beneficiaries only through the formation of self-help groups, while making access to loan through linking with several micro credit institutions and banks is never indicated in the finding. However it is indicated on literatures “The effectiveness for economic empowerment depends on the capacity to establish linkages and networks well beyond the frontier of the community to moderate the adverse effects of market failures and insufficient government outreach on the livelihoods of their members (Tamarack, 2004 cited in Degwale, 2011).This indicates that the project impact revealed mainly on creating access on the groups by themselves which it remains low in creating additional formal loan source to its target beneficiaries.

Table 4.3 Beneficiaries access to loan, source of the loan and purpose of the Loan

	Response category					
	Yes		No		Total	
	Frequency	%	Frequency	%	Frequency	%

Access to Loan	106	100.0	-	-	106	100.0				
	Microfinance		SHG		Total					
The source of Loan	Freq	%	Freq	%	Freq	%				
	6	5.7	100	94.3	106	100.0				
Purpose of Loan	Consumption		Investment		Loan repayment		Other		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
	24	22.6	68	64.2	10	9.4	4	3.8	106	100.0

Source; Researcher's survey (2021) **Purpose of Loan**

The purpose of the loan accessed by the beneficiaries is examined in this study to identify the impact that beneficiaries accessed from the loan purpose. Loan may be granted by the SHG for various purposes to its members. The project does not decide the purpose for which the SHG gives loans to its members. The group will discuss and decide about the purpose for which loans are to be given to its individual members by the SHG. Out of 106 respondents all 100% of them borrowed loans. The purpose of the loan varies from member to member. The major purposes are taken into consideration. Table - 4.3 throws light on this and the majority 64.2% of the respondents borrow loan for productive purposes i.e. income generating activities. While the remaining 35.8 % of the respondents used the loan for non-investment purposes meaning, either they have used it for consumption, loan payment or other.

As mentioned in the literature review the very poor are easily excluded even some development actors have excluded their programs because of the extent of their poverty. As mentioned in the self-help group implementation guiding manual it is stated that the poor are excluded from microcredit access since they do not have collateral and are considered not credit worthy. It is due to this reason the SHG project approaches access to loan on the basis of starting with the very poor (KNH, 2014). With the notion of this understanding to strengthen the economic capacity of those beneficiaries, one important element in the implementation of the project is facilitation of access to and utilization of loan for beneficiaries for productive purpose i.e. investment.

The project officials mentioned this, at the initial stages beneficiaries tended to take loans for consumption needs like paying for medical services, paying school fees and consumption. They are hard pressed for cash and they see this as easy access to money. Soon they begin to realize that

it is difficult for them to return the loan when it is for consumption and not for profitable business. But the project was helping them to focus on profit and whenever savings were accumulated, members who needed loans were provided immediately. Though all the beneficiaries in the group are encouraged to engage in micro and small business. Moreover the project doesn't not decide the purpose of the loan to its beneficiaries, rather it encourages them to take the opportunity to engage in productive investments as a result of this most of the beneficiaries tend to be improved in the utilization of the loan accessed to productive purposes. Accordingly the finding shows that the effort exerted by the project to access beneficiaries' loans for productive purposes have positively impacted beneficiaries engagement since the majority 64.2% of them are using the loan for the purpose of productive investment.

4.4.2 Project contribution on Income and Expenditure

4.4.2.1 Income

Table 4.4 Income category of beneficiaries before and after project intervention

	Monthly Income Category													
	0-500		501-1000		1001-1500		1501-2000		>2000		Do not know/remember		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Before project Intervention	75	70.8	25	23.6	-	-	-	-	-	-	6	5.7	106	100
After project Intervention	-	-	13	12.3	9	8.5	64	60.4	20	18.9	-	-	106	100

Source: Researcher survey (2021)

It was indicated in the literature review that saving is the first activity in the economic empowerment process of SHG projects where it enables women's improvement in their income (Gariyali & Vettival, 2004), which indicates that there is a positive relationship between the two variables. To prove the reviewed studies and the above argument, this study assessed beneficiary's income whether there is an improvement in income of beneficiaries as their saving habit increases as shown in table 4.2. Accordingly the above table 4.4 illustrates beneficiary's level of income before and after the project intervention. The result shows that there are noticeable differences between the frequencies of responses provided for each income category under the pre and post project intervention periods. Prior to the project intervention majority 70.8% of the respondents reported that their monthly income was between the income categories of Br. 0 to 500, while

23.6% of the respondents reported that they are under the income category of between Br. 501 to 1000. In this case no respondent has reported under the category of above 1001 Br. Since the question needs recalling back to some period of time before the intervention of the project, in this case there are 6 unknown cases reported that respondents do not remember their income.

Regarding the current income status of beneficiaries, it is clear that there is a clear shift of reported frequencies from one income category to another. As shown in the result, the majority of respondents who reported on the income category of Br1501 to 2000 takes the first part shifted from zero cases to 60.4%. There are also reported cases that 18.9% of the respondents are under the income category of above 2000 Br. In this case, no respondent is reporting under the income category between 0 to 500Br, while a slighter no of respondents 12.3% reported that their income category is between Br. 501 to 1000. The overall finding from the table tells that, before the project intervention, there were no reported cases under the income categories of between 1500Br to 2000 Br and above 2000 Br, but as clearly indicated in the table, after the project intervention, the number of respondents who get monthly income of Br 0-500 fell from 75 to 0 while the number of respondents who get monthly income of Br 1501-2000 and above 2000 rose from 0 to 64 and 20 respectively. This indicates that the improvement in the level of beneficiaries' income is the direct effect of the improvement on the saving habit of beneficiaries' which proves the finding in the literature reviewed as it states whenever beneficiaries' potential to save improves their income starts going up (Gariyali, and Vettival, 2004, P 9).

Table 4.5 correlation- Current saving and Monthly Income of Beneficiaries

		Saving amount after project	Income amount after project
Saving amount after Project intervention	Pearson Correlation	1	.777**
	Sig. (2-tailed)		.000
	N	106	106

Income amount after project intervention	Pearson Correlation	.777**	1
	Sig. (2-tailed)	.000	
	N	106	106

** . Correlation is significant at the 0.01 level (2-tailed).

Source; SPSS output (2021)

In order to support the above finding on the relationship between saving and income of beneficiaries, it is useful to correlate the income level of respondents after project implementation with the statistically tested current saving amount of beneficiaries after the project intervention. The finding reveals that the Pearson correlation coefficient for the two variables is 0.777 showing higher correlation with statistically significant value of 0.000. Based on the finding we can verify that there is a significant improvement in income of beneficiaries through corresponding to the growth in saving.

Adding to this, most of the beneficiaries participating in the FGD discussion mentioned that they have observed an important improvement and changes in their income after their enrollment in the project. The improvement in income was made due to the opportunity created by the project which makes beneficiaries able to save and be involved in micro and small business that enables them to gain sustainable earning for their livelihood. The overall finding analyzed confirms that the SHG project economic empowerment interventions are able to increase the income of target beneficiaries in a self-reliant manner in which it is one of an important indicator to the economic empowerment of disadvantaged women.

Table 4.6 Beneficiaries Source of Income after the project Intervention

Source of Income	Frequency	Percent
By own self	67	63.2
support by others	10	9.4
NGO support	4	3.8
Government support	9	8.5
Other	8	7.5
Total	98	92.5

NA	8	7.5
Total	106	100.0

Source: Researchers' survey (2021)

Table 4.6 shows the respondent's source of income in which they earn from. Accordingly, more than half of the respondents 63.2% of them reported that they get their income by themselves. The remaining total 29.2% of the respondents reported that they get their monthly income either by being supported by others, NGO support, government or any other. Further stated in the FGD participants mentioned that the project facilitates the enhancement of their income by promoting various income generating activities and providing several business skill trainings. In general the finding shows that even if there is still a possibility of self-insufficiency as some of the respondents are still under the support of others there is a quite positive impact by the project in making the majority of beneficiaries to be economically self-reliant and able to make their own income source.

4.4.2.2 Expenditure

A summary of findings about the project contribution on beneficiary's expenditure using food, education fee for children and health care expenditure as major indicators are discussed as follows.

Food Expenditure

Table 4.7 Beneficiaries Food expenditure before and After Project Intervention

Monthly Health Expenditure category	Before project Intervention		After project Intervention	
	Frequency	%	Frequency	%
0-500	29	27.4	10	9.4
501-1000	20	18.9	21	19.8
1001-1500	4	3.8	17	16.0
1501-2000	0	0	45	42.5
>2000	0	0	13	12.3

Support by others	41	38.7	0	0
I don't remember	11	10.4	0	0
Total	105	99.1	106	100.0

Source; Researches' survey (2021)

The finding from beneficiaries on their food expenditure before and after the project intervention is presented on the table above. Accordingly, the majority of the respondents 38.7% reported that they were covering their food expenditure through the support they get from different means before they join the project. As indicated by the FDG participants the support was much from their family members, relatives, and government as well. While the second majority of respondents 27.4% reported that they spend only below 500 Br for covering the costs of their family's food expenditure which is very low in meeting all the necessities. Only 22.7% of the respondent's food expenditure was laying on the expenditure category between Br. 501 - 1500. The remaining 10.4% of respondents do not remember their spending category for food before the project intervention. In this case no respondent is reported food expenditure above 1500 Br per month. This shows that the majority of the beneficiaries were not able to cover their families' food expenditure and live a dependent life by others for their basic needs.

With regard to beneficiaries current (post project intervention) food expenditure status, there is a clear shift of reported frequencies from one expenditure category to another. In this case, no respondent is reporting expenditure covered by others support, while only a slighter no of respondents 9.4 % reported their expenditure is below 500 Br. As indicated in the table currently the majority 42.5% of the respondent's food expenditure category lied on Br. 1501-2000 while the remaining 12.3% of the respondent's expenditure category grew more than Br. 2000. This implies that there is clear growing change of food expenditure from the lower food expenditure category to the higher after the project intervention.

Adding to this, the project officials explained that there is extensive training provided and group discussions conducted in the weekly meetings of self-help groups concerning nutritious food for children. The training is a more comprehensive nutritional education that is given to the members of the groups in a well-organized and applicable manner. As referred by participants of the FDG the improvement in their income enabled them to get improved nutrition for their families in which it makes their expenditure grow compared to the before project intervention time. Using the above finding from FDG participants about the level of their expenditure for food consumption as the direct effect of the improvement in their income, this study used correlation to test the relationship between the two variables as shown on the table below.

Table 4.8 Correlations – Current monthly income and monthly food expenditure

		Income amount after project intervention	Food expenditure after project intervention
Income amount after project intervention	Pearson Correlation	1	.785**
	Sig. (2-tailed)		.000
	N	106	106
Food expenditure after project intervention	Pearson Correlation	.785**	1
	Sig. (2-tailed)	.000	
	N	106	106

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output (2021)

In order to support the above finding on the frequency output with statistical tests, it is useful to correlate the income level of respondents after project implementation with the statistically tested current food expenditure amount of beneficiaries after the project intervention. Accordingly as shown in the table above the finding reveals that, the Pearson correlation coefficient for the two variables is 0.785 showing higher degree of positive relationship between the two variables with statistically significant value of 0.000 which is lower than the acceptable value with 95% margin of error. Based on the finding we can verify that there is a significant improvement in food expenditure of beneficiaries through corresponding to the growth in income in which we can prove that it is the direct effect of the project intervention since beneficiaries confirmed that the increment in their monthly income is the result of the project intervention.

Education Expenditure

As per the data collected from the project document one of the major components in the economic empowerment process of the project aims at enabling women to take good care of their children and send them to school confidently including to enhance their capacity for the provision of quality education. Taking this as an initial concept, the change in beneficiary's educational service expense for their children is taken as one indicator in the analysis of the project impact.

Table 4.9 Educational expense of beneficiaries before and after the project Intervention

Education Expenditure category	Before project Intervention		After project Intervention	
	Frequency	%	Frequency	%
<100	21	19.8	9	8.5
101-300	5	4.7	42	39.6
301-500	3	2.8	2	1.9
>500	-	-	15	14.2
From others support	11	10.4	-	-
Free in gov` t school	35	33.0	15	14.2
Total	75	70.8	83	78.3

Source: Researchers' survey (2021)

Table 4.9 illustrates the educational expense of respondents who only have schooled children before and after the project intervention. Accordingly, the majority of the respondents 33.0% have been educating their children in government schools free from charge. Whereas the second majority 19.8 of the respondents reported that they pay an amount of less than 100 birr for their children's education expenses. The remaining majority 10.4% reported that they have been educating their children through aid from different means. Under this category only 7.5% of the respondents reported they have been paying an amount of between 100-500 birr for their children previous to the project intervention. Regarding the post project intervention it is comparatively seen that, the educational expenditure trend of the respondents has shown a slighter change.

Currently, the majority of the respondents spend a monthly school fee between Br. 101 to 500, 39.6% are within the expenditure category of Br. 101 to 300 while the other 14.2 % reported Expenditure above 500. There is also a new group of respondents in the expenditure category of less than Br.100. In this category no respondent is reporting under the category of aid or support from others which indicates an improvement from the prior project intervention period. In this regard the project officials mentioned that, there is no direct support to those beneficiaries in relation to the different services mentioned above. They clearly pointed out that as the goal of this project is economically empowering target groups and make them able to provide basic necessities for themselves and their household, the level of increment in all the services expenditure is the result of beneficiary's improvement in the level of their income.

Table 4.10 Correlations – Current monthly Income and monthly educational expense

		Income amount after project Intervention	Education expenditure after project
Income amount after project Intervention	Pearson Correlation	1	.091
	Sig. (2-tailed)		.352
	N	106	106
Education expenditure after project Intervention	Pearson Correlation	.091	1
	Sig. (2-tailed)	.352	
	N	106	106

Source; SPSS output (2021)

In order to check the above argument stated by the project officials with statistical tests, it is useful to correlate the income level of respondents after project implementation with the statistically tested current educational expenditure amount of beneficiaries after the project intervention. However contrary to the above finding, the Pearson correlation coefficient for the two variables namely income and educational expense reveals no significant relation between the two indicators as the Pearson correlation coefficient lies at 0.091. The significance value is at 0.352 which is greater from the statistically acceptable significance level of 0.05. This implies that there is no effect observed on the educational expenditure of children due to the increment in income level of respondents

Health Care Service Expenditure

As the health development of women`s and their children is a key factor in the development of any society. Thus this study used beneficiary's health care expenditure as one of the indicators in the assessment of the project impact on the economic capacities of beneficiaries Even if, it is difficult to determine the implication of health care in terms of level of expenditure for these specific outcome due to the reason that if the awareness of the target community is raised on prevention of diseases and the community prevents itself from infectious diseases, the outcome will be lower health care expenditure. Whereas improved awareness also increases health seeking behavior and makes the target groups repeatedly check their health status for preventive purposes.

Table 4.11 Beneficiaries healthcare expenditure before and after the project intervention

Monthly Health Expenditure	Before project Intervention		After project Intervention	
	Frequency	%	Frequency	%
<100	29	27.4	52	49.1
101-300	17	16.0	5	4.7

301-500	10	9.4	0	0
501-700	6	5.7	0	0
>700	3	2.8	0	0
Others support	6	5.7	0	0
Gov` t free	13	12.3	29	27.4
Never been sick	0	0	13	12.3
Religious place	12	11.3	5	4.7
I don`t remember	10	9.4	1	9
Total	106	100.0	105	99.1

Source: Researcher`s survey (2021)

Table 4.11 illustrates the finding on beneficiary`s health care expenditure before and after the project intervention. Accordingly 33.9% of the respondents reported that their health expenditure had been between 101 to 700 and above. The rest majority reported that they spent less than 100 br for their health care. While the remaining 18% of the respondents mainly covered their health care costs from other means such as by others support or government health centers for free before the intervention of the project. In this case, no respondent is reporting under the category of never being sick.

With regard to beneficiaries current (post project intervention) health care expenditure about half of the 49.1%) reported that they had been spending less than Br. 100. While the second majority 27.4% reported that their expenditure for health care is mainly covered by government health centers for free. Different from the project period in this case, 12.3% of the respondents are reporting that they have never been sick after their enrollment in the project.

Even if there is no major shift on the expenditure category of health care, the finding shows some changes on the expenditure category of beneficiaries among the pre and post project intervention period. In order to further determine the implications of health care expenditure on the economic capacities of beneficiary`s empowerment, questions were raised to the project officials and FGD participants accordingly.

The project officials explained that before the project intervention, problems related to personal and environmental sanitation were overt in the intervention areas of the sub-city that pose greater danger to the proper development and health of children and their families. Hence, comprehensive health education was given to the beneficiaries in a well-organized manner. Through this target groups of the project were empowered to address the prioritized issues related to health issues. In

addition to assisting such a work, routine health sessions were provided at a child friendly center of LCO where everyone in the community also came and attended to be primed. In this regard we can see that health education was a major tool to support beneficiaries and the community convey behavioral changes. In this regard, LCO's has a child friendly center in which it plays a great role in assisting referral health care service in partnership with Lideta health care center free of charge as it was indicated by 27.4% of questionnaire respondents. Thus from the above finding we can recognize that apart from increase in the income amount of beneficiaries, we can identify that improvement in beneficiaries awareness on health care protection can be a major factor for the reduced amount of expenditure on health care.

Table 4.12 Correlations – Current monthly Income and monthly Health expense

		Income amount after project Intervention	Health expenditure after project Intervention
Income amount after project Intervention	Pearson Correlation	1	-.231*
	Sig. (2-tailed)		.018
	N	106	105
Health expenditure after project Intervention	Pearson Correlation	-.231*	1
	Sig. (2-tailed)	.018	
	N	105	105

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS output (2021)

In order to identify whether the improvement in the income level of respondents has a positive relationship with the expenditure level of beneficiaries on health care it is useful to correlate the income level of respondents after the project implementation with the statistically tested current

food expenditure of beneficiaries after the project intervention. As shown on the table above a significance value for the correlation test between the amount of income after the project intervention and current health expenditure is negative at -0.231 which indicates that there is a negative relationship between the two variables with significance level 0.018. This implies that whenever there is an increase in income there will be a decrease in the amount of health care expenditure of beneficiaries after the project intervention. As we recall back from table 4.10 beneficiaries food expenditure after the project intervention has a high degree of positive relationship between the amount of income gained and food expenditure in the same period. Thus the finding meant to generalize that the more beneficiaries improve their income the higher they get adequate nutrition which in turn improves their health condition that decreases the amount of money spent for health care services. Thus we can add this as a supplementary factor further with the level of beneficiary’s awareness on health care protection.

4.4.3 Project contribution on Micro and Small business

As discussed in the sub topic on beneficiary enrollment procedure, the major targets of the project were the very poor and most economically disadvantaged women groups of the community. Moreover, the capacity and economic status of the project beneficiaries is relatively low compared to other community members. Thus, for most of the beneficiaries, self-employment is the only viable option since wage employment is rarely available to them. To this end the economic empowerment intervention of the SHG project facilitates the enhancement of micro and small business enterprises to improve the economic capacities of those women through various activities. In this regard, participants of the FGD described that they were supported by the project to engage in different profit oriented activities and as a result of this improvement has been shown in their income. To analyze this study used some components to measure the project impact in regard to micro and small business. Major indicators such as number of women engaged in small business enterprises, employment opportunity created at household level and since taking loan for business without obtaining the necessary skills is ineffective major training received in relation to business skill is assessed and discussed below.

Table 4.13 Beneficiaries access to business skill training & Type of business

	Response category		
	Yes	No	Total

	Frequency		%		Frequency		%		Frequency		%
Number of Beneficiaries trained Business skill	106		100.0		106		100.0		106		100.0
Type of training received	Business planning & Management		Basic Business Skill		Saving Loan & Credit Management		All		Total		
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	
	15	14.2	17	16.0	29	27.4	45	42.5	106	100.0	

Source: Researchers' survey (2021)

Number of beneficiaries accessed to business related skill training and the type of training received by target beneficiaries is presented as indicated in table 4.13. The data indicates that the majority of the respondents 42.5 % reported that they have received all types of business skill training specified on the table. Whereas the remaining 57.6 % indicated that they have received only either one of the three specified training related with the business skill i.e. business planning and management, basic business skill or saving, loan and credit management as indicated in the table.

This shows that the project has created access to business skill training to all its targets even if the majority of them were not receiving the comprehensive type of business skill training.

However, even though beneficiary's responses lied on the above finding, contrary to the information gathered from beneficiaries the project officials reveal that the project provides all the planned training activities specified on the table to all beneficiaries able to involve in the saving & self-help group based on the. In addition to this based on the data found from the training documents during the document review the finding shows that all the project beneficiaries who become members of the saving and self-help group were provided with all the comprehensive types of the training. Thus the difference in the response findings could be a matter of the beneficiary's ability to recap the specified training received.

With regard to micro and small business startup and amount of income gained from the businesses the finding from beneficiaries response is summarized on the table below.

Table 4.14 MSB startup & Income generated

	Response category											
	Yes				No				Total			
	Frequency		%		Frequency		%		Frequency		%	
Working IGA before Project	39		36.8		67		63.2		106		100.0	
Working IGA after project	73		68.8		33		31.1		106		100.0	
Income Category	0-500		501-1000		1001-1500		1501-2000		>2000		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq		Freq	%
Before project intervention	20	18.9	17	16.0	2	1.9	-	-	-	-	39	36.8
After Project Intervention	-	-	-	-	1	.9	24	22.6	78	73.6	103	97.2

Source: Researcher`s survey (2021)

As it can be seen from table 4.14 only 36.8% of respondents have been engaged in MSE before the project intervention. Adding to this even if they were engaged in the business they don't get quite enough monthly income from the business. As the finding shows, out of the total respondents engaged in the business almost all 34.9% of them earned under 1000 Br. This implies that the remaining majority 63.2% were not able to work in any small business activities before the enrollment of the project intervention.

However as we can see the finding after the project intervention it is interesting to observe that the majority of the respondents 68.8% opined that they undertook income generating activities after their involvement in the project. Moreover participants from the FGD indicated that involvement in MSE helped them to generate additional income to their families where beneficiaries can support their households and helped to reduce their dependence on money lenders. Moreover they have mentioned that being involved in income generating businesses resulted in improving decision making ability of women in family related matters and plays a significant role in taking

decisions relating to household expenses which is an important indicator of women empowerment indicated in the self Help manual (KNH, 2014)

Table 4.15 MSB startup and employee number at HH

	Response category								
	Yes				No		Total		
	Frequency		%	Frequency		%	Frequency		%
Working IGA before project	39		36.8	67		63.2	106		100.0
Working IGA after project	73		68.8	33		31.1	106		100.0
No of HH employed	1		2		3		Tot al		
	Freq	%	Freq	%	Freq	%	Freq	%	
Before project intervention	10	9.4	4	3.8	-	-	14	13.2	
After Project Intervention	25	23.6	20	18.9	6	5.7	51	48.1	

Source: Researcher`s survey (2021)

The above table on micro and small business startup and number of household members engaged in the business indicates a clear difference from the period of prior and post project intervention. Accordingly before the project period, out of the total respondents 36.8% who confirmed to engage in MSB, only 13.2% of them can engage one or two of their household members in their business. Whereas, the post project intervention figure intensely changed by initiating 68.8% of the beneficiaries to start MSB. Moreover, almost more than half of them 48.2% can engage one to three of their household members in their business.

The project coordinator also reported that the change in the livelihood of the beneficiaries is much better after they are engaged in MSB than their previous situation. He explained the major reason for this change is mainly the capacity building related training and access to saving and loan support provided by the project which enabled beneficiaries to obtain higher level change even though the type of businesses initiated are informal.

4.4.4 Project contribution on Social Asset

As discussed in the literature review part, social assets inclusion is an important component of any economic empowerment program implementation. The fact that civil society and nongovernmental organizations are based within the community, their very existence depends on community commitment and solidarity. Thus, they need to operate by enhancing the concept of social asset to capture certain dimensions of their work. Therefore integration of social components in the implementation of community economic empowerment projects is vital for the sustainability of the empowerment process. With regard to the SHG project under discussion, the sampled respondents were asked if the project has facilitated social access and inclusion opportunities for the advancement of their economic situation. Accordingly the summaries of findings are presented under the table below.

Table 4.16 Social asset inclusion to economic empowerment

	Yes				No				Total			
	Freq		%		Frq		%		Frq	%		
Membership to social org before the project	53		50		53		50		106	100.0		
Membership to social org after the project	85		80.2		21		19.8		106	100.0		
Economic empowerment due to social service building	100		94.3		6		5.7		106	100.0		
Economic benefit gained by the social access	Economic Selfreliance		Saving/Loan access		HH economic decision		Social fund		All		Total	
	Frq	%	Frq	%	Frq	%	Frq	%	Frq	%	Frq	%
Total	17	16.0	11	10.4	26	24.5	9	8.5	32	30.2	106	100.0

Source: Researcher`s survey (2021)

As shown in the table above, prior to the enrollment of the project half of the respondents 50% were involved in different social institutions found in their local communities and families. While the same number of respondents 50% reported that they have never been involved in any social organization in the same period of the project intervention. Different from this after the post project intervention period, the majority 80.2% of the respondents have reported that they have been

involved in any of the social organizations. Which indicates that almost 30.2% of the respondents are enabled to access social organization, revealing that being economically empowered enables beneficiaries to access social benefits which shows a positive impact on beneficiaries social involvement in any of the social institutions found in their local settings such as Iddir, Ikub, and family associations?

Specific to the economic benefit gained from the social inclusion approach facilitated by the project, the above question on the type of economic benefit was asked to the beneficiaries. Based on the findings presented on the table above 30.2% of the respondents reported that they have accessed all types of economic benefits due to their participation and involvement in the social relationships of their members. The second majority 24.5% of SHG members viewed their social engagement as beneficial in improving their HH economic decision making power within their families. Whereas the remaining 34 % indicated that they have accessed only either one of the four specified economic benefits due to their involvement in the social asset as indicated in the table. This shows that even if they have a difference in the level of social benefit they accessed it is evident that access to social assets benefited them to get the economic benefits mentioned. Furthermore, the project officials forwarded that the saving and self-help groups helped the beneficiaries to strengthen social relation between target groups that intern contributes for the sustainability of saving habits among the groups. Besides this the project has a specific intervention strategy to include social assets in the way integrated to its economic empowerment intervention.

In addition to that, from the reviewed project guidelines and manuals and the groups action plans, on saving and credit management it is included that there are several activities done in relation to social asset inclusion. Accordingly, beneficiaries action plan states that groups may wish to create a social fund, meant to provide small grants for specific purposes such as emergency assistance, holiday events, funeral expenses etc... The fund is not intended to grow, but is set at a level that covers the minimum insurance needs of the group members which groups agree on a regular, equal contribution by all the members to this fund.

For the question whether social asset inclusion empowered women economically the FGD participants asserted that they are able to own, control and decide on their loan, income generating activities and income. In addition, two of the participants from the FGD expressed that they are able to express their views freely in the economic related matters of their families, which they

mentioned is the result of their involvement in the social group facilitated by the project. A significant majority of women in this study agreed that the SHG project intervention has helped them meet new people, get social protection and enhance innovative problem solving skills to their economic problems. Generally the data from the questionnaire, interview and document review implies that the economic empowerment intervention of SHG project gives the appropriate emphasis for social asset inclusion in its respective programs.

4.5 Missing Components in the SHG project Implementation

Based on the project document and literature reviewed, this study briefly discussed the major milestones that need to be included in economic empowerment interventions of the SHG project. After analyzing the data collected from the organization, project beneficiaries, documents reviewed and interviews conducted with sub city women, children and youth affairs office, the study figured out what major economic empowerment components are missed in the implementation of LCO’s project intervention. Accordingly a summary of the findings on the topic is presented as follows.

4.5.1 Vocational skill Training

As discussed in the literature review part, vocational skill training can be taken as an introduction of practical, competency-based skills development for disadvantaged communities through linkage with state owned and private vocational institutions. As part of the economic empowerment intervention of the project it is indicated by the self-help group manual of the project guiding document that it promotes beneficiaries to engage in vocational training in which they can acquire professional skill to occupy wage into employment. To get information about the project effort in this regard, the beneficiaries were asked questions related to vocational skill training received and whether they used the training to obtain income. Summarized findings on the issue presented on the following table.

Table 4.17 Vocational skill training

	Response category					
	Yes		No		Total	
	Frequency	%	Frequency	%	Frequency	%
Vocational training accessed	11	10.4	88	83.0	99	
Gaining Income from training	-	-	11	-	11	10.4

Source: Researcher’s survey (2021)

Table 4.17 illustrated beneficiaries' access to vocational skill training and the income gained using the training. As the finding shows only 10.4% of the beneficiaries are reported to have trained vocational skill training. Besides on the type of vocational skill training provided to beneficiaries and the use of the training to generate income, none of the respondents were reported answers. Concerning this the project officials were indicated that the reason for not having much effort in this initiative goes in to the designing stage of the project activities in which vocational skill training was not identified in the process of beneficiaries need assessment phase in which most of the beneficiaries need relied on basic business skill trainings which they can be able to use available local resources at hand and easily manageable local business sectors.

Moreover, the project officials indicated that considering the educational and age level of beneficiaries, activities directed into the skill training includes business planning and management, basic business skill or saving, loan and credit management as indicated in table 4.13 whereby the beneficiaries are supported to start their individual business. They also add that they believe that this basic business skill training has a larger effect than programs that involve a long term vocational training in formal centers.

However, despite its importance in the economic empowerment process of an intervention that paves the way to create sustainable knowledge and awareness in targeted beneficiaries to realize their potential, the finding shows that vocational skill training has not been given much emphasis by the project.

4.5.2 Linkage with formal financial sector

As the primary aim of organizing the self-help groups is to have access to simple saving and loan facilities, it is by considering that they don't have access locally to formal financial services. Even if the loans are provided with a small amount of money, it is an important grant to beneficiaries in need, thus it is used as a provision mechanism to a form of self-insurance to them (Pact, 2011). On the other hand the self-help group manual of the project guiding document points out that even if these groups are informal in nature they will access financial services from the formal institutions. While the development to get access from the formal financial institutions occurs when the informal group is found to be mature enough to be formal people's institutions in which the project will facilitate the major role in the process.

However in this case as discussed in section 4.4.1.2 (Table 4.3), due to the informality of the group's nature they are still accessing financial services only from their groups. In addition to that, there is no tangible evidence that shows the linkage created with other formal financial sectors through the facilitation of the project. All the participants from the FGD confirmed that some of the beneficiaries accessed loans from the formal financial sectors by their own effort rather than the project facilitation. All the participants of FGD stated that, as a group, they have been challenged to get financial services from the formal institutions due to their informal nature.

However, the project officials explained that even if it can be considered as a gap in the implementation of the project, several constraints hinder the effort done by the project regarding to beneficiaries' linkage creation to the formal financial sector. As mentioned by the officials and other studies reviewed on the challenges and constraints of SHGs, the major reason identified as the major cause is the lack of legal entity for the approach at government level. Due to this several challenges such as an attempt to merge the self-help group approach with other financial and credit cooperatives on the government side faced the project in which it disputes the concept of SHG approach which directs into creating access and opportunities for the very poor economically disadvantaged women at the grassroots level. They also add that it hinders the effort of the empowerment process by limiting those groups' opportunity. On the other hand even if some of the beneficiaries can access credit from the formal financial institutions by their own effort, which can be considered as one of an important indicator of an empowered woman, the effort made by the project still remained limited in the linkage creation activities at the local administration level in which the project operates. Thus it implies that a limited emphasis is given for this important component which in turn could be considered as a missing component in the project implementation.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

Introduction

The chapter presents the major findings of the study, conclusion and recommendation. The recommendation is based on the result obtained from research findings and suggestions of research participants with the aim of improving the future project implementation.

5.1 Summary of Major Findings

All of the project beneficiaries 100% are economically disadvantaged women community members of the intervention woreda.

The majority of respondents belong to the age group of 41 to 50 and 31-41 which accounts 34.9 % and 34.0% respectively, aggregating to 68.9% in the age group of 31 to 50 years.

About 42.5% of the beneficiaries are within the education category of 6th to 8th educational level and 39.6% are found within the education category of 0 to 5th grade in which is considered to have lower opportunity to be engaged in the professional tasks 73.6% of the respondents have children while 42.5% of them have an average of one to two children.

The overall economic empowerment practices of SHG project has been assessed based on the standard manual developed for the implementation of the SHG projects. For the purpose of the study, beneficiary enrollment procedure and the project implementation process with reference to the fundamental operating principles of the SHG intervention are assessed. As the study reveals the project understudy incorporates most of the guiding approaches for SHG interventions in which their implementation framework addresses economically disadvantaged groups of women. In addition the project was implemented with the approach on the understanding that peoples are the main actors in bringing about development in which it was not implemented with financial, material or labor contributions to the target groups.

Regarding the project practice in terms of beneficiary participation in the process of the project implementation, the study found that the majority of the respondents 70.8% and 61.0% have quite a good participation in the implementation phases of the project. In which it enables the project to meet its objectives in a sustainable way. Moreover, it is found that the SHG based economic empowerment intervention promotes grassroots community participation at all phases of the project intervention, the project follows a participatory approach in the implementation and decision making process of the project implementation even if some of the project activities are pre-designed and highly controlled by the donor organization.

One of the impacts of the project is the change in the saving habits of beneficiaries after the project intervention. Due to the specific nature of the project as it gives first priority to involve beneficiaries into saving and capacity building activities all 100% of the respondents of the study found to save form their monthly income after the project period where only 16% were saving prior to the project period

Regarding creating access to loan for the target groups the project has facilitated in a way through the formation of saving groups in a sustainable way. In addition to that, most 64.2% of the respondents as per the objective of the project used the loan for productive investment while significant number of beneficiaries utilized the loan accessed for unproductive purposes. Concerning the project impact on the income aspects of beneficiaries it is found to be that the majority 70.8% of the respondents have improved their monthly income in which they got the income from their own source in which 89.2% of them are confirmed. In addition to the increment in income it is found that there is a significant positive relationship with their saving habit or amount of money saved. However there are still beneficiaries who have not improved their income.

Regarding beneficiary's expenditure after the project intervention, respondents have spent more on food whereby it is mentioned as the result of improved awareness and income after the project intervention. However educational service expenditure found to be improved the study found that there is no significant relationship found with the increment in income. With regard to beneficiaries expenditure on health care services it is found that respondents have spent less amount of money for the service as a result of the improvement in food consumption after the project intervention. Regarding the issue of social asset inclusion, the project gives emphasis for social asset building among the target beneficiaries. And the majority of the respondents reported that building their social relationship makes them able to access the different economic benefits including HH economic decision making power.

With regard to the startup of small and medium businesses, the study has found more beneficiaries who are engaged in MSB after the project intervention. This is due to the improved access to savings, loan and business skill training provided. As a result, most of the beneficiaries can create employment opportunities for their HH members.

Finally the study found that the project under this study missed some of the important components to be included in the implementation of the project where vocational skill training and linkage with formal financial institutions takes the major ones which has not been given much emphasis during the implementation of the project. As a result of this, much of the beneficiaries have limited sources of loan to access and engage in skill based professional works.

5.2 Conclusion

The primary data, on which the study mainly depends, was collected from a sample of 106 beneficiaries drawn from the two woredas of the project implementation area. A structured questionnaire to beneficiaries and the project officials, FGD, interview and organizational project document review was employed, whereas the secondary data was gathered from various sources such as publications, journal, and internet. The study used statistical approaches used in the study to study the relationship between two impact indicators using research software SPSS.

The study found that the project enrollment, screening and beneficiary categorization system addresses the very poor and economically disadvantaged groups of women in the community in which it uses a unique approach for its development intervention. The guiding framework to the economic empowerment intervention of the SHG project bases its principles on the understanding that peoples are the main actors and change agents in bringing about sustainable development. Therefore the project is not implemented with financial, material or labor contributions to the target beneficiary's instead the main methods are knowledge-based facilitation at community and group level which incorporates key components in the process of women's economic empowerment. Thus the project under study incorporates most of the major economic empowerment components of the SHG approach even though some components specific to linkage with financial services and facilitation of vocational skill training remained on-existent.

With regard to the beneficiary's level of awareness in understanding what economic empowerment is in the context of the project approach the knowledge of respondents is found to be high among the different project targets framework and participation in the process of the project implementation. It is also found that the level of participation in the implementation phases of the project is high where it is due to the bottom up approach followed and much effort exerted by the project to create strong awareness on its target beneficiaries.

Regarding the impact analysis of the project on economic aspects of beneficiaries, the study found that the project has brought economic empowerment among beneficiaries through increase in saving, income, consumption expenditure and engagement in MSB. The women have gained self-confidence, they got an opportunity to access financial services including loan after joining the project which makes them able to engage in productive business startups that brought women to obtain a greater role in making household economic decisions. Adding to this the engagement of

most of the beneficiaries created an employment opportunity to their HH members. Concerning social asset inclusion, the findings of this study indicated that the economic empowerment intervention of the SHG project incorporates social asset building that supports the economic endeavors of its targets.

Finally the study points out some of the missing components such as vocational skill training and linkage with formal financial institutions in the implementation of the economic empowerment intervention of SHG on the project under study.

5.3 Recommendation

In the light of the findings made in this study, the following suggestions are offered to improve the function of SHG based development projects.

- Even if the impact created on saving and loan remains high, there should be an effective strategy to properly utilize the loan for productive purposes.
- The project should identify reasons why difference has occurred in the level of income among beneficiaries in order to find out and develop stirring mechanisms for those who remained unchanged after the project intervention.
- Before providing credit, professional skill and training should be given, if the borrowers are unskilled or semi-skilled. A consultation service should be provided to beneficiaries to select the appropriate profitable enterprises.
- The project should facilitate the creation of linkages with formal financial institutions in which to support beneficiaries to engage formal business and widen the source of loan accessed. As beneficiaries access different sources of loan the more their operation will be improved.
- Due to their closeness to the people and the influence over important decision makings collaborative effort has to be made among the different levels of government actors for future successful implementation of the project.
- Training programs should be designed in such manners that beneficiaries can benefit out of their strengths and overcome their weakness and should be provided special assistance for selection of procedure / service so that members can be in a position to identify and respond to various profitable opportunities

- Government should promote the effort exerted by the project and encourage beneficiaries facilitate important services required for the successful implementation of the project felt the needs of the very poor community members of women
- ▪ The SHG based development project should be practiced by other similar development actors and the government as they contribute to the economic empowerment of grass root disadvantaged women.
- To achieve successful implementation of economic empowerment and bring the desired impact the major guiding approaches to the implementation of SHG projects must be followed and important comprehensive economic empowerment components should be incorporated.
- In general based on the finding, if SHG projects are implemented in a way to the proper guiding approaches they can be one of among the effective and efficient model of development interventions that could contribute in the process of an effort to empower the very poor grass root community members particular to women

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APPENDICES
Research Questionnaire
ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
MA IN PROJECT MANAGEMENT

My name is Haimanot Mulugeta. I am a post graduate student in project Management at St. Mary's university. Currently I am working my thesis entitled "Assessment of the practice and contribution of Self Help Group Approach project on women's economic empowerment: the case of Love for children organization Addis Ababa" As part of my assessment, I developed questionnaire to get relevant information related to the subject of my study. I will use the information only for the fulfillment of the requirement for the thesis. Your name and any information provided by you will not be mentioned and the researcher takes all the responsibilities about all matters of confidentiality.

Questionnaire for Beneficiaries (Please circle your choice)

Date of interview: -----

Questioner Code:

----- Woreda: _____

Respondent Identification:

1. Age

A. 18 to 30

B. 31 to 40

C. 41 to 50

D. 50 and

Above

2. Level of education

A. 0 to 5th

B. 6th to 8th

C. 9th to 12th

D. College and

above

3. Occupation

A. Government employee

B. Small and medium business

C. Private Organization

employee

D. House maid

E. Local business

F. Daily laborer

D. None

I. Other /please specify

4. Marital status

A. Married

B. Unmarried

C. Widow

D. Divorced

5. Do you have children?

A. No

B. If Yes, # ----- Children

6. No of family members' -----

Part I – Awareness, Participation and Training

7. Have you been involved in the project need assessment and planning?

A. Never

B. Somehow

C. Well

8. Have you participated in the project implementation?

A. Never

B. Somehow

C. Well

9. What do you understand by women`s economic empowerment?

A. Increased income

B. Access and ability to purchase goods and services

C. Women`s advance economically, get the power and act to make economic decisions

D. I do not know what it means

10. Did you receive any training related to business skill from the project?

A. Yes

B. No

11. If yes, what benefit you got from the skill training?

- A. Business planning and management & Credit Management B. Basic Business Skill C. Saving Loan
D. All

12. Are you currently using the skill to generate income?

- A. Yes B. No

Part II – Saving, Loan, Income and Expenditure

13. Did you save money from your income before joining the project?

- A. Yes B. No

14. If Yes, how much per month? _____

15. Do you save money from your income after you join the project?

- A. Yes B. No

16. If Yes, How much per month? _____

17. At what level was your monthly income before the intervention of the project?

- A. Br. 0 to 500 B. Br. 501 to 1,000 C. Br. 1,001 to 1,500 D. 1,501 to 2,000
E. more than 2,000 F. Do not remember

18. At what level is your monthly income of at present?

- A. Br. 0 to 500 B. Br. 501 to 1,000 C. Br. 1,001 to 1,500 D. 1,501 to 2,000
E. More than 2,000 F. Do not know

19. How much was your monthly expenditure for food before the intervention of the project?

- A. Below Birr 200 B. 201-300 C. 301-500 D. 501-700 E. More than 701

G. Do not know

20. How much is your monthly expenditure for food at present?

- A. Below Birr 200 B. 201 to 300 C. 301 to 500 D. 501 to 700 E. More than 701
F. It is covered by other family members G. Do not know

21. How much was your monthly expenditure for your children educational services before the intervention of the project?

- A. Below Birr 100 B. 101-300 C. 301-500 D. More than 501 E. From support by others
F. Free at government school G. Not known

22. How much is your monthly expenditure for your children educational services at present?

- A. Below Birr 100 support by others
- B. 101-300
- C. 301-500
- D. More than 501
- E. From support by others
- F. Free at government school
- G. Not known

23. How much was your monthly expenditure for health services before the intervention of the project?

- A. Below Birr 100
- B. 101-300
- C. 301-500
- D. 501-700
- E. More than 701
- F. From NGO
- G. From government
- H. Never been sick
- I. I go to religious place
- J. Not known

24. How much is your monthly expenditure for health services at present?

- A. Below Birr 100
- B. 101-300
- C. 301-500
- D. 501-700
- E. More than 701
- F. From NGO
- G. From government
- H. Never been sick
- I. I go to religious place
- J. Not known

25. What are the source of this expenditures?

- A. Own self
- B. Others support
- C. NGO
- D. Government
- E. Other

Part III – Access to social assets, Income Generating Activities (IGA)

26. Have you ever been a member of any social group other than the SHG through the facilitation of the project?

- A. Yes (type of social institution) -----
- B. No

27. Are you involved in any group after you engaged in the project?

- A. Yes
- B. No

28. If your answer for question # 27 is yes, what types of social grouping you are involved after the project facilitation?

29. What are the economic benefit you acquire after you joined social groups in the project?

- A. Economic self-reliance
- B. saving & Loan access
- C. Making HH decision
- D. Social fund
- E. All
- F. Other-----

30. Did you have access to credit from any Institution/social organization before the project intervention?

- A. Yes B. No

31. Did you get access to credit after you joined the project?

- A. Yes B. No (Skip to 34)

32. If yes, from which source?

- A. Bank B. Microfinance C. Cooperative D. SHG E. Relatives

33. What was the purpose of the loan?

- A. Investment B. Consumption C. To repay other Loan D. Others (specify)

34. Did you work any kind of small business before the intervention of the project? (If no skip to 37)

- A. Yes B. No

35. If yes, how many employees (House Hold) members were engaged in the business?

36. How much was your average monthly Income?

- 1) 0-500 2) 501-1000 3) 1001-1500 4) 1501-2000 5) Above 2000 6) Do not know

38. Did you work any kind of small business after the intervention of the project?

- A. Yes B. No

39. If yes, how many employees (House Hold) members were engaged in the business?

40. How much is your average monthly Income?

- 1) 0-500 2) 501-1000 3) 1001-1500 4) 1501-2000 5) Above 2000 6) Do not know

ቅድስተ ማርያም ዩኒቨርሲቲ

የድህረ ምረቃ ትምህርት ክፍል ፕሮጀክት ማኔጅመንት

ይህን መጠይቅ የማቀርብልዎት በቅድስተ ማርያም ዩኒቨርሲቲ የሁለተኛ ዲግሪ ትምህርቱን በፕሮጀክት ማኔጅመንት በመከታተል ላይ የምገኝ ተማሪ ስሆን የመመረቅዎ ጽሁፌንም “ሴቶችን በኢኮኖሚ ማብቃት ላይ የራስ አገዝ ቡድን የልማት ፕሮጀክቶች አተገባበር እና አስተዋጽኦ” በሚል ርዕስ እየሰራሁ እገኛለሁ። ለዚህም ጥናት እንዲያገለግለኝ ተከታዮቼን መጠይቆችን በመመለስ እንዲተባበሩኝ እጠይቃለሁ። ምላሽዎ ሙሉ በሙሉ ምስጢራዊ ሲሆን ስምዎን ጨምሮ የግል መረጃዎ በማንኛውም ሁኔታ አይጠቀስም።

ቀን: ----- ወረዳ: -----

መለያቁጥር: -----

የግልመረጃ (የመረጡትን መልስ ክብ ያድርጉ)

1. ዕድሜ?

- 1) h18 — 30 2) h31 — 40 3) h41 — 50
- 4) h51 በላይ

2. የትምህርት ደረጃ?

- 1) ከ0 — 5
- 2) ከ6 — 8
- 3) ከ9 — 12ኛ
- 4) ከሌጅና ከዛ በላይ

3. ስራ?

- 1) የመንግስት
- 2) ጥቃቅንና አነስተኛ ንግድ
- 3) በግል ድርጅት ተቀጣሪ
- 4) የቤት እመቤት
- 5) የቀን ስራ ሌላ _____

4. የትዳርሁኔታ

- 1) ያገባች
- 2) ያላገባች
- 3) ባለቤቱ/ቷ በህይወት የሌለ
- 4) የፈታ/ች

5. ልጆች አለዎት?

- 1) አለኝ/ የልጆች ብዛት -----
- 2) የለኝም

6. የቤተሰብ አባላት ብዛት -----

ክፍል I - ተሳትፎ፣ ስልጠና እና ግንዛቤ

7. በዚህ ፕሮጀክት የተጠቃሚነት ፍላጎት ዳሰሳ እና የዕቅድ ዝግጅት ላይ ተሳትፈው ነበር?

- 1) በፍጹም አልተሳተፍኩም
- 2) አልፎ አልፎ ተሳትፌያለወ
- 3) በሚገባ ተሳትፌያለወ

8. በፕሮጀክቱ ትግበራ ወቅት ተሳትፎ ነበርዎት?

- 1) በጭራሽ አልተሳተፍኩም
- 2) አልፎ አልፎ ተሳትፌያለሁ
- 3) በሚገባ ተሳትፌያለሁ

9. ሴቶችን በኢኮኖሚ ማብቃት ማለት ምን ማለት ነው?

- 1) የገቢ መጠን መጨመር
- 2) ቁስ እና አገልግሎት የማግኘትና የመግዛት አቅም
- 3) የሴቶች በኢኮኖሚ መሻሻልና ኢኮኖሚያዊ ውሳኔዎችን የማሳተፍ አቅም ማደግ
- 4) አላውቅም

10. በፕሮጀክቱ አማካኝነት የሙያ ስልጠና አግኝተው ያውቃሉ? 1)

- አግኝቻለሁ
- 2) አላገኘሁም (ወደ12ኛው ጥያቄ ይለፉ)

11. በተሰጥዎት የሙያ ስልጠና አማካኝነት ስራ ጀምረው ገቢ እያገኙበት ነው?

- 1) እያገኘሁበት ነው
- 2) እያገኘሁበት አይደለም

12. ከንግድ ስራ ክህሎት ጋር የተገናኘ ስልጠና በፕሮጀክቱ አማካኝነት አግኝተው ያውቃሉ?

- 1) አግኝቻለሁ 2) አላገኘሁም

13. መልስዎ አግኝቻለሁ ከሆነ የወሰዱት ስልጠና ምን ዓይነት ጥቅም አስገኛልዎት?

- 1) የንግድ ስራ ዕቅድና ክህሎት 2) መሰረታዊ የንግድ ክህሎት 3) ቁጠባና ብድር አጠቃቀም
4) ሁሉም 5) ሌላካለይግለጹ

ክፍል II - ቁጠባ፣ገቢ እና ወጪ

14. በፕሮጀክቱ ከመታቀፍዎት በፊት ከሚያገኙት ገቢ ላይ ይቆጥቡ ነበር?

- 1) እቆጥብ ነበር 2) አልቆጥብም ነበር 15. መልስዎ እቆጥብ ነበር ከሆነ በአማካኝ በወር ምን ያህል ይቆጥቡ ነበር?

15. በፕሮጀክቱ ከታቀፉ በኋላ በአሁኑ ወቅት ከሚያገኙት ገቢ ይቆጥባሉ?

- 1) እቆጥባለሁ 2) አልቆጥብም

16. መልስዎ እቆጥባለሁ ከሆነ በአማካኝ በወር ምን ያህል ይቆጥባሉ?

17. በፕሮጀክቱ ከመታቀፍዎ በፊት ወርሃዊ ገቢዎት ምን ያህል ነበር?

- 1) 0-500 2) 501-1000 3) 1001-1500 4) 1501-2000
5) ከ2000በላይ 6) አላውቀውም

19. አሁን የሚያገኙት ወርሃዊ ገቢ ምን ያህል ነው?

- 1) 0-500 2) 501-1000 3) 1001-1500 4) 1501-2000 5) ከ2000 በላይ
6) አላውቀውም

20. በፕሮጀክቱ ከመታቀፍዎ በፊት ለቤተሰብዎ የምግብ ፍጆታ የሚያወጡት ወርሃዊ የገንዘብ መጠን ምን ያህል ነበር?

- 1) ከ200 ብርበታች 2) ከ 201-300 3) ከ 301-500 4) ከ 501-700 5) ከ 701 በላይ
6) ወጪው የሚሸፈነው በሌሎች የቤተሰብ አባላት ነበር 7) አላውቀውም

21. በአሁኑ ወቅት ለቤተሰብዎ የምግብ ፍጆታ የሚያወጡት ወርሃዊ የገንዘብ መጠን ምን ያህል ነው?

- 1) ከ 200 ብር በታች 2) ከ 201-300 3) ከ 301-500 4) ከ

501- 700 5) ከ701 በላይ 6) ወጪው የሚሸፈነው በሌሎች የቤተሰብ አባላት ነው 7) አላውቀውም

22. በፕሮጀክቱ ከመታቀፍዎ በፊት ለልጆችዎ የትምህርት አገልግሎት የሚያወጡት ወርሃዊ ወጪ ምን ያህል ነበር?

- 1) ከ 100 ብር በታች 2) ከ101-300 3) ከ 301-500 4) ከ 501 በላይ 5) በሰዎች ድጋፍ 6) በመንግስት ትምህርት ቤት በነፃ ነበር የማስተምረው

23. በአሁኑ ወቅት ለልጆችዎ የትምህርት አገልግሎት የሚያወጡት ወርሃዊ ወጪ ምን ያህል ነው? 1) ከ 100 ብርበታች 2) ከ101-300 3) ከ 301-500 4) ከ 501 በላይ

- 5) በሰዎችድጋፍ 6) በመንግስት-ትምህርት-ቤት-በነፃነው.የማስተምረው

24.በፕሮጀክቱ ተጠቃሚ ከመሆንዎ በፊት ለቤተሰብዎት ህክምና በወር የሚያወጡት ወጪ ምን ያህል ነበር?

- 1) ከ100 በታች 2) ከ 101-300 3) ከ 301-500 4) ከ 501-700 5) ከ 701 በላይ 6) በበጎ አድራጎት ድርጅት ነበር የሚከፈለው 7) በመንግስት የጤና ተቋም በነጻ ነበር 8)የጤና እክል ገጥሞን አያውቅም 9) የእምነት ቦታ ነበር እምሄደው 10) አላስታውሰውም

25. በአሁኑ ወቅት ለቤተሰብዎት ህክምና በወር የሚያወጡት ወጪ ምን ያህልነው?

- 1) ከ 100 ብርበታች 2) ከ101-300 3) ከ 301-500 4) ከ 501-700 5) ከ701 በላይ 6) በበጎ አድራጎት ድርጅት ነው የሚከፈለው 7) በመንግስት የጤና ተቋም በነጻ 8) የጤና እክል ገጥሞን አያውቅም 9) የእምነት ቦታነውእምሄደው 10) አላውቀውም

26. የእነዚህ ወጪዎች እና የገቢዎ ዋና ዋና ምንጮች ምንድን ናቸው?

- 1) የራስ ገቢ 2) በሌሎች ሰዎች ድጋፍ 3) ድርጅት 4) የመንግስታዊ ድጋፍ 5) ሌላ 6) ሁሉም

ክፍል III - የማህበራዊ አገልግሎት፣ ብድር እና አነስተኛና ጥቃቅን ስራዎች

27. በፕሮጀክቱ ከመታቀፍዎ በፊት የማህበራዊ ተቋም ወይም ስብስብ ውስጥ ታቅፈው ያወቃሉ?

- 1) አወቃለሁ(ምን አይነት ማህበራዊ ተቋም? 2) አላወቅም

28. በፕሮጀክቱ ከታቀፉ በኋላ ከራስ አገዝ ቡድን በተጨማሪ ሌላ የማህበራዊ ተቋም ወይም ስብስብ ውስጥ ተሳታፊ ሆነዋል?

- 1) እየተሳተፍኩኑወ.
- 2) አልሳተፍም

29. ለጥያቄ ቁጥር 28 መልስዎ እሳተፋለሁ ከሆነ ምን አይነት የማህበራዊ ተቋም ወይም ስብስብ ውስጥ ነው የሚሳተፉት?

30. በፕሮጀክቱ አመቻችነት በራስ አገዝ ቡድን አማካኝነት ማህበራዊ ህይወትዎ መሻሻሉ በኢኮኖሚ ህይወትዎ ላይ ያስገኘልዎ ጥቅም አለ? 1) አለ 2) የለም

31. ለጥያቄ ቁጥር 30 መልስዎ አዎ ከሆነ ያስገኘልዎት ጥቅም ምንድን ነው?

- 1) በኢኮኖሚ ራስን
- 2) የብድርና ቁጠባ አገልግሎት ማግኘት
- 3) ኢኮኖሚያዊ ወሳኔዎችን
- 4) ማህበራዊ የኢኮኖሚ ተጠቃሚነት

32. ፕሮጀክቱ ተግባራዊ በሚደረግበት ወቅት በፕሮጀክቱ አመቻችነት ብድር አግኝተው ያውቃሉ?

- 1) አግኝቻለሁ
- 2) አላገኘሁም (ወደ 35 ኛው ጥያቄ ይለፉ)

33. ለጥያቄ ቁጥር 32 መልስዎ አግኝቻለሁ ከሆነ የብድሩ ምንጭ ከየት ነበር? 1) ከባንክ 2) ከማይክሮ ፋይናንስ 3) ከህብረት-ስራ-ማህበር 4) ከራስ-አገዝ ቡድን

34. መልስዎ አግኝቻለሁ ከሆነ ብድሩን የወሰዱበት አላማ ምንድን ነበር?

- 1) የአለት አለት ወጪ ለመሸፈን
- 2) ገቢ ማስገኛ ስራ ለመጀመር/ለማስፋፋት
- 3) ማህበራዊ ግዴታን ለመክፈል
- 4) ሌላ ካለ ይገለጹ-----

35. በፕሮጀክቱ ውስጥ ከመታቀፍዎ በፊት ማንኛውንም አይነት አነስተኛ/ ጥቃቅን ንግድ ስራ ይሰሩ ነበር?

- 1) እስራኒበረ
- 2) አልሰራም ነበረ (ወደ 42ኛው ጥያቄ ይለፉ)

36. በገቢ ማስገኛ ስራዎ ምን ያህል ተቀጣሪዎች (የቤተሰብ አባላት) በስራው ላይ ይሳተፉ ነበር?

37. በገቢ ማስገኛ ስራዎ በወር በአማካኝ ምን ያህል ገቢ ያገኙ ነበር?

- 1) 0-500
- 2) 501-1000
- 3) 1001-1500
- 4) 1501-2000
- 5) ከ2000 ብርበላይ
- 6) አላውቀውም

38. በፕሮጀክቱ ከታቀፉ በኋላ በፕሮጀክቱ አማካኝነት ማንኛውንም አይነት አነስተኛ/ ጥቃቅን የንግድ ስራ ይሰራሉ?

- 1) እሰራለሁ
- 2) አልሰራም

39. በገቢ ማስገኛ ስራው ምን ያህል ተቀጣሪዎች (የቤተሰብ አባላት) በስራው ላይ ይሳተፋሉ?

40. በገቢ ማስገኛ ስራው በወር በአማካኝ ምን ያህል ገቢ ያገኛሉ?

- 1) 0-500
- 2) 501-1000
- 3) 1001-1500
- 4) 1501-2000
- 5) ከ2000 ብር በላይ
- 6) አላውቀውም

ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF PROJECT MANAGEMENT

My name is Haimanot Mulugeta. I am a post graduate student in project management at St. Mary's University. Currently I am collecting data for my Thesis work entitled "Assessment of the practice and contribution of Self Help Group Approach project on women's economic empowerment: the case of Love for children organization Addis Ababa" As part of my assessment, I will ask your organization about the SHG project on the women`s economic empowerment aspects. I will use the information only for the fulfillment of the thesis requirement. Your name and any information provided by you will be kept confidential.

Questionnaire for project staffs

Date of Interview-----

Work address: -----

Personal details:

1. Gender

- A. Male
- B. Female

2. Education level

- A. Secondary high school
- B. Vocational training
- C. College or university

3. Position

- A. NGO head facilitator B. Project coordinator C. Project Officer D. Community
E. Volunteer F. Other

4. What are the major criteria's used to enroll project beneficiaries and how do you enroll them?

- A. _____
B. _____
C. _____

5. What mechanisms you used to select and enroll target groups for the project?

6. What are the guiding approach to the economic empowerment interventions of your project?

7. What are the major key role played by your SHG project in women`s economic empowerment?

8. How do you organize and support beneficiaries to empower them economically?

9. Does your project provide any kind of skill training for target beneficiaries?

- A. Yes B. No

10. If yes list some of them?

11. Does your project have guidelines or manuals to design and implement the SHG project?

12. What are the challenges in the implementation of the SHG project economic empowerment efforts?

13. Does the project beneficiaries participate in the project intervention period? (Planning & implementation)

A. Yes

B. No

14. If yes, how? _____

15. If no, what are the reason? _____

16. What improvement areas need to be addressed by the project for future planning? _____

Focus Group Discussion Guide for /project targets/

1. What is the processes the project used to enroll and support you make progress with the project?

2. What was your role during the processes?

3. What is the purpose of saving and loan?

4. What is the benefit of borrowing money from your group compared to formal financial institutions?

5. What types of support the project has provided for you with regard to economic empowerment?

6. What changes have you observed in your economic and social status after you enrolled in the project?

7. What are the major supports provided by the project regarding your children education, health care and nutritional condition after you enrolled in the SHG project?

8. How many awareness creation events or trainings have been provided for you, was it helpful to understand what SHG program and economic empowerment?

10. What do you advise the organization to improve in its future economic empowerment project implementation?

Interview guide for project staffs of LCO /coordinators, officers and Community workers

Your responsibility in the organization: _____

1. About the organization and its SHG programs

- When was the organization started to operate SHG project in the sub city?
- What are the major objectives of the intervention?
- What were the major problems of the community in the sub city?
- What unique approaches are followed in the implementation of SHG projects?

2. Beneficiary Enrollment

- What are the criteria's and procedures for beneficiary enrollment?

3. Saving and Self-Help Group

- How do you organize self-help groups and support them?
- What are the major processes?
- How do you initiate beneficiaries to save?
- How do you facilitate loan to beneficiaries?

4. Community Participation

- How much the community knows about the SHG project?
- At what level is the communities' communication with your program?
- What are the major responsibilities do they carry out in the program?
- Are all beneficiaries of the project equally involved in the project?

5. Project Implementation

- Does your project provide vocational or business skill training for its beneficiaries?

- How does the project support its beneficiaries to engage in the different activities of the project?
- What efforts have done by the project to make its target beneficiaries become self-sufficient in basic necessities? (Food, health care and education)

Interview guide for Lideta sub-city government officials

1. What was the role of your office in the women`s economic empowerment intervention of LCO?
2. Does the office give any support to beneficiaries enrolled in SHG?
3. If the answer for the above question is yes, what kind of support do you give?
4. What should be the role of the government in empowering women`s economically?
5. What is the significance of the SHG project intervention in the economic wellbeing of women`s in your woreda? Additional comment if any?