

**Socio-Economic Empowerment of Marginalized
Urban Women
Through Self-Help Group Approach: A case
Study of Yeka Sub-City.**

MSW Dissertation Project Research

(MSWP-001)

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June, 2012

Addis Ababa, Ethiopia

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By: Dawit Tafesse

**MSW Dissertation Project Research Submitted to School of Social Work of the
Indira Gandhi National Open University in Partial Fulfillment of the Requirement
for Degree of Masters of Arts in Social Work.**

DECLARATION

I hereby declare that the dissertation entitled THE SOCIO-ECONOMIC EMPOWERMENT OF MARGINALIZED URBAN WOMEN THROUGH SELF HELP GROUP APPROACH: A CASE STUDY OF WOREDA 8 AND 11 OF YEKA SUBCITY submitted by me for the partial fulfillment of the MSW to Indira Gandhi National Open University, (IGNOU) New Delhi is my own original work and has not been submitted earlier, either to IGNOU or to any other institution for the Fulfillment of the requirement for any other program of the study. I also declare that no chapter is of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others.

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CERTIFICATE

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Acknowledgements

I am thankful to, my supervisor, who shared his valuable time and provided me helpful comments, suggestions and guidance in organizing and structuring this paper. I genuinely thank him for his guidance without whose advice this paper would not have been what it is now. I am thankful to my friend, Aschalew and NGO worker Asmamaw for their countless help in collecting data and providing me all the required supports and information for this study. Also a ‘thank you’ to my wife and to my children, Samri and Arsema, who provide me with love and peace during the hard time of organizing and analyzing this Paper.

I would like to convey my gratefulness to the women members of Self Help Groups of Yeka Sub City who shared me their opinion and genuine information. Also, I would like to pass my sincere appreciation to all the people who shared me Primary and Secondary information.

TABLE OF CONTENTS

Contents	pages
DECLARATION	ii
CERTIFICATE.....	iii
Acknowledgements.....	iv
TABLE OF CONTENTS.....	v
List of Figures.....	vii
LIST OF Annexes.....	viii
Acronyms.....	ix
<i>ABSTRACT</i>	xi
Relevance to Social Work Practices	xii
CHAPTER ONE	
INTRODUCTION	1
1.1 Back ground.....	1
1.2 Statement of the Problem.....	2
1.3 Objective and Research Questions.....	4
1.4 Operational Definitions.....	5
CHAPTER TWO	
LITERATURE REVIEW	9
2.1 History of the Self Help Group Concept.....	9
2.2. Women in Ethiopia.....	11
2.3 Traditional Helping Systems in Ethiopia.....	15
2.4 Development of Micro Finance Industry in Ethiopia	16
2.5 Addis Ababa City Administration Micro and Small Scale Enterprise (MSE):.....	18
Development Agency.....	18
2.6. SHG and Micro-Finance: Comparison	18
2.7 Self Help Group: as a means of Empowerment and Poverty Alleviation.....	19
2.8 SHG and SACCO: Comparative Study	22
2.9 SHG and Social Development	23
2.10 Objections to a Focus on Empowering Women.....	24
2.11 Self Help Group in Ethiopia	25
2.12 Overview of the Program(IWEP) by Redeem The Generation	26

2.13 Criticism of SHGs	27
CHAPTER THREE	
RESEARCH DESIGN AND METHODOLOGY	27
3.1 Research Design.....	27
3.2 Data Analysis	34
3.4 Entering the Field: Ethical Considerations	35
Chapter Four	
An Analysis and Discussion of the Results from	36
Primary Data	36
4.1 Socio-Economic and Demographic Report of the Respondents	36
4.1.1 Age and Sex of Respondents	36
4.1.3 Religion of the Respondents	38
4.1.4 Marital Status of the Respondents	39
4.1.5 Family Size and Age Group.....	39
4.2. Economic Aspects of Empowerment.....	41
4.2.1. Earnings	42
4.2.3 Savings	49
4.2.4 .Loan from SHG.....	51
4.3 Participation in Trainings and Capacity Building.....	52
4.4 Shelter Situation.....	54
4.5 Heads of the Respondents' Families	55
CHAPTER FIVE	
5.1 Summary of Findings.....	73
5.2 Suggestions or Recommendation.....	76
5.3 Recommendation for Academicians	78
BIBLIOGRAPHY	

List of Figures

Figures	Pages
Fig. 1 Age Group of Respondents.....	37
Fig. 2 Level of Education.....	37
Fig. 3 Marital Status.....	39
Fig. 4 Age Group of the Respondents Family.....	41
Fig.5 Sources of Income of Heads of Families of Respondents.....	43
Fig. 6 Amount of Monthly Income of the Head of the Household.....	44
Fig. 7 Frequency of meals per day.....	45
Fig. 8 Pre SHG and Current Economic Status.....	47
Fig. 9 Pattern of Expenditure of Respondents.....	49
Fig 10 Saving per week.....	50
Fig. 11 Average Loan size.....	51
Fig. 12 Percentage of Respondents who took Training and Education.....	52
Fig. 13 Shelter Situation.....	54
Fig 14 Percentage of Heads of Respondents family.....	55

LIST OF Annexes

Annex 1 Empowerment Indicators

Annex 2 Redeem the Generation

Annex 3 Loan Disbursement in Terms of Sex (AdCSI)

Annex 4 Definition of MSE in Ethiopia

Annex 5 Main Ethnic Groups in the Area

Annex 6 Length of Residents in Current Place (By year)

Annex 7 List of NGOs Working in the Research Area.

Annex 8 The Women in Literacy class

Annex 9 Eye glasses given to women after medication

Annex 10 HandCraft Training at Kebele 12 TVET Center

Annex 11 Field Visit for Sheep Fattening Training

Annex 12 Field Visit on Poultry Production

Annex 13 Questionnaire Schedule (for Self Help Groups)

Annex 14 Interview Schedule for Focus Group Discussion

Annex 15. Key Informant Interview Guide for Self Help Groups Leaders

Annex 16 Interview Schedule for the NGO Coordinator

Annex 17 Interview Schedule for Kebele Representatives

Annex 18 ቃለ መጠይቅ

Acronyms

AdCSI	Addis Credit and Saving Institution
AIDS	Acquired Immune Deficiency Syndrome
BST	Business Skill Development
BDS	Business Development Service
BBS	Basic Business Skill
CF	Community Facilitators
CBOs	Community Based Organizations
CLA	Clustered Level Association
CSA	Central Statistics Agency
ETB	Ethiopian Birr
FAL	Functional Adult Literacy
GOs	Government Organizations
GDP	Growth Domestic Product
IGA	Income Generating Activity
IWEP	Integrated Women Empowerment
KNH	Kindernothilfe
MFI	Micro Finance Institution

MSE	Micro and small Enterprise
MCI-	Micro Credit Institution
NASW	National Association of Social Workers
NGO	Non-Governmental Organization
PRA	Participatory Rapid Appraisal
RTG-	Redeem The Generation
SHG-	Self Help Group
SACCO	Saving and Credit Cooperation
SHG	Self Help Group
SSC	Sub city steering committee
TT	Technical Team
USD	US Dollar
UN	United Nations
VCT	Voluntary Counseling and Training
WTT	Woreda Technical Team
WCY	Women and Children and Youth
WISE	Women in Self Employment

ABSTRACT

This study tries to find to look at the socio-economic empowerment of women in Self Help Groups approach. The study is situated in Yeka Sub-City in the North East part of the capital city Addis Ababa, a sub city corresponds somewhat to the expansion areas at its peripheries put next to poor social indicators; unemployment, lack of housing, lack of basic facilities etc are the main problems from which most of the residents are suffering from mostly women. The purpose of this study was to evaluate social and economic empowerment of Marginalized Women. The study uses, both quantitative and qualitative research methodologies. Data collected from various groups of respondents were then examined and summarized. Saving habit, access to loan, engage in different kinds of individual and group IGAs. The women also experienced 'Power Within': feelings of autonomy, strength, self identity and increases in levels of self-confidence and self-esteem. At the social level, social unity created due to group interaction and mutual support among SHG members .SHGs has enabled women to have a voice in the community affairs, improved decision making power of SHG members at household, group, and community level. Participation in various trainings and the resulting increase in knowledge and skills, and improved household consumption were some of the major outcomes of involvement in SHGs.

Relevance to Social Work Practices

Self-Help Groups are working on the theory of collectively for the common goal.

According to Larkin (2004), social work is a profession that is devised toward helping disadvantaged members of society, improving the welfare of people within their social circumstances and dealing with the well-being of society as a total. The similarity of this basic concept of SHGs and the basic idea of the profession of social work as a helping profession calls for the close functioning correlation between the two.

CHAPTER ONE INTRODUCTION

1.1 Back ground

The socio-economic difficulty in Ethiopia is deep rooted and a result of the interaction of many factors. Misconduct of the economy on the part of succeeding governments and three decades of civil war have greatly contributed to the present poor state of the country's economy (World Bank 2001). However, the government of Ethiopia has executed a series of economic and social change programs that are put forward to secure better living conditions. The national "Sustainable Development and Poverty Reduction Program" enacted in 2002 is one of the efforts undertaken. Agricultural Development Led Industrialization, Justice System and Civil Service Reform, Decentralization and Empowerment, and Capacity Building in public and private sectors are the major four elements that this program has commended to implement. Even though poverty reduction is the central program of the country's development and different endeavors have been made by different authorities to change the depressed living conditions of the poor. The present government, with international organizations, began economic reforms aspired at macroeconomic stabilization and poverty reduction since 1993. This reform resulted in depreciation of currency /the Ethiopian Birr* (ETB), commodity market liberalization and a declining in urban subsidies as part. Persisting subject in these programs is the reduction of poverty amongst the population. The preoccupation with poverty reduction is warranted since a sizable proportion of Ethiopia's population lives in extreme poverty. The Human Development Report, for instance, reports that 81.3 percent of the populations stay alive on less than \$US1 a day (UNDP 2003).

*1USD is equivalent to 17 to 18 Birr

1.2 Statement of the Problem

The World Bank has recommended that empowerment of women should be a key aspect of social development programs (World Bank, 2001). Ethiopia has also undertaken a series of economic and social improvement and endorsed different international conventions to protect equal rights to women. There are different categories of civil society organizations relevant to understanding NGOs and development in present-day Ethiopia. First is a cluster of various Self-Help networks that have existed in its traditional society for generations. These groups operate in multiple strata of society and perform different roles, but primarily exist to provide self-reliance for individuals, households, and the larger local community. Many are ethnic-specific. According to Veerakumaran (2007) *Debo* is one such self-help system, and its role is to give common aid to member farmers. *Ekub* is similar to a savings and credit association, with a lottery component offering periodic rewards to participants. Some ekubs are set up for particular groups of individuals, such as women and merchants. An *ezen* is a Self-Help Group that assists families after the death of a member. An *idir* is a larger group within this system that provides as a local neighborhood association, embracing various functions, depending upon the community. There are believed to be in excess of 3,000 such groups officially registered in Addis Ababa alone. Some observers see these Self-Help Groups as a logical starting point for various development involvements and as counterparts for international NGOs and donor organizations. Others, however, fear that such association would eventually corrupt and obliterate these important social units. They underline the point that the focus of such groups is not poverty alleviation, but social interaction, and believe that the Self-Help Groups should basically be left alone. (Jeffrey Clark, 2000).

Although these coping mechanisms are not exactly the same with the Self Help Group (SHG) concept, they share some common characteristics with it. The Self Help Group development model is a community owned and managed development scheme intended to lessen poverty in general and the depressed life condition of poor women in particular (Bezabih, 2003).

The World Bank's Empowerment and Poverty Reduction: A Source book, defines empowerment in its broadest sense as the "expansion of freedom of choice and action" (Narayan, 2002). United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Kabeer's (1998, 1999) view of empowerment denotes to the processes by which those who have been refuted the ability to make choices attain such ability. So far it has been disagreed that development agencies committed to empowerment of women need to question the nature of the link between access to credit by aiming Women, and the altering of gender relations desirable for empowerment and equality. Development agencies committed to the empowerment of women need to question the nature of the link between admission to credit by targeting women, and the modification in gender relations needed for empowerment and equal opportunity (Kabeer 1998; Mayoux 1998).

In its attempt to fight against urban and rural areas, the government distinguished microcredit services as one of the major poverty lessening strategies and set a legal framework for establishment and operation of Microcredit Institutions (MCIs) to provide financial services to Micro and Small Enterprises (MSEs) and poor rural and urban households. Currently, there are 27 licensed MCIs operating in Ethiopia (Kereta 2007).

1.3 Objective and Research Questions

The General Objective

The research objective of this study is to find out the empowerment of women members in Self Help Groups participation. Particularly, in this work, I try to find to investigate if the SHG approach has been successful in the empowerment of urban women living in poverty and under privileged society of Yeka Sub-City in North East Addis Ababa.

Specific Objectives

The Research objectives formulated and are given below:

- To identify the contribution of SHGs in increasing the women's participation over economic resources and in economic decision making in the house hold and community level.
- To assess the influence of Self Help Groups in individual development and growth of a woman.
- To investigate a women development of networks and interactions with other members of her group and community.
- To see participation in SHGs increase a woman's awareness and knowledge.
- To assess the actual impacts of the program of government office and other NGO in the area to make women self reliant.

Research Questions

On the basis of the stated specific objectives, the following research questions are raised to be assessed in the study:

- Has participation in SHGs enhanced the woman's control over economic resources and participation in economic decision making?

- Does participation in Self Help Groups influence the individual growth and development of a woman?
- Has participation in SHGs increased development of networks and interactions with other members of her group and community?
- Does participation in SHGs increase a woman's consciousness and knowledge?
- Has programs of the government and other NGOs in the area influence to make women self reliant?

1.4 Operational Definitions

Poverty

What is the precise definition of Poverty? How to determine it? and who comprise the Poor? are difficult questions to answer. An operational and wide-ranging definition of poverty has long been needed to fight poverty in a more effective way. However it is extremely a challenged issue. the center piece of the debate about defining poverty is whether poverty is largely about material needs or whether it is much broader set of needs that allow well being (Hulme and Mosley, 1996). Approaches focusing on the material need focus on spending usually income .Greely (1994); as cited in Hulme and Mosley (1996), has strongly defended the use of income –poverty measures. However Chamber (1983, 1995) has recognized different forms of deficiency that cannot be captured by income poverty measures. The level or degree of poverty includes economic removal of people or households, particularly in terms of income.

Vulnerability

Vulnerability is also another vital concept related to and caused by poverty. It can be even more difficult to have a comprehensive definition than poverty. It is often

challenging to measure. Vulnerability indicates the degree of vulnerability of poor people to easy threatening or insecurity of any improvement in a livelihood. Chambers (1989) says that vulnerability is about the capability to deal with incidents and to tackle change.

Impact

Establishing impact essentially is making a case that the program led to the observed or stated changes. This means that the changes are more likely to occur with program participation than without program participation. It does not imply that the changes always occur from program participation. Rather, it increases the probability that the changes will occur (Rossi and Freeman 1989; cited in Barnes and Sebstad, 1999).

An impact assessment should thus consider intervening factors other than the program, such as age, gender, skill and training level of the client, house hold composition location of enterprise, level of competition and other relevant external factors.

Empowerment

According to Snow and John 1990, Empowerment is difficult term to define because there are many trade-off among many dimensions of empowerment. A generally accepted definition is thus not yet available because there are many indicators of empowerment. In this study the major indicators of empowerment are bargaining power, increasing income control over resources, decision making at house hold level, and self-image and self – confidence. Generally it refers to women’s direct and indirect control over all activities and choices of their family. Therefore it refers to the improved status of women at house hold and community levels.

Microcredit

Microcredit may be defined as the extension of small amount of collateral-free institutional loan (a maximum of Birr 5000 in Ethiopia) to jointly liable poor group members for their self-employment and income generation (Rahman, 1998). However, microcredit may not include other services such as saving, insurance, payment services, etc.

Microfinance

Microfinance is the provision of small scale financial services to low income clients who have no access to financial services provided by the formal sector (Ledgerwood, 1999; Robinson, 2001). Although microfinance services primarily include saving and credit, it may involve insurance payment or money transfer. Therefore microfinance is a wider term that includes microcredit.

Self Help Group (SHG):

Different authorities have defined Self Help Groups (SHG) in different ways. For the purpose of this study, the definition given by Kropp and Suran (2002) is believed to be the most comprehensive, as it explains that SHG is an informal association of 15 to 20 people mostly women, from the poorer section of the village community; whereby they are organized, owned, operated, and controlled by the members, based on solidarity, reciprocity, common interest and resource pooling. Facilitators for Change Ethiopia (2003) also defined SHG as a group of likeminded poor women in a community with common objectives of working together for their economic, social, and community development.

Participation

Participation is wide concept that varies with its purpose and definition. For the purpose of this paper the descriptive definition of participation by Chowdhury, (1996) definition is used, which is the involvement of a significant number of persons in situations or actions that increase their well- being, for example, their income, security, or self-esteem. Oakley and Marsden (1987) definition is also used; participation as the process by which individuals, families, or communities presume responsibility for their own wellbeing and build up a capacity to add to their own and the community's development. In the context of development, community participation refers to an active process whereby beneficiaries influence the direction and execution of development projects rather than merely receive a share of project benefits (Paul, in Bamberger, 1986).

CHAPTER TWO

LITERATURE REVIEW

2.1 History of the Self Help Group Concept

Support groups in search of various mutually beneficial ventures have remained a major social strategy in human history. Common goals, cooperatives efforts and common sharing of rewards have brought likeminded people together as groups since centuries. The common good of members has been the motivating factor (Sharma, 2001).

With the beginning of cash economy, the poor would often have shortage of cash. Moneylenders and traders came in with their interventions to make cash available to the poor. Often a trader would give cash or raw materials to the poor and ask them to produce (Rahman, R. I. 1986). He would then buy the product from them at an incredibly low price. The poor would work for these traders for years together for unreasonable wage. They cannot get out of this cycle since it is their only source of income. Unfortunately several of these interventions involved unequal practices dominating the poor. This directed members grouping themselves to save money and give out the saved capital to members in turn or as credit. According to the report of Kintlof, 2002 of around the mid 20th century, credit cooperatives in east Africa countries like Kenya and Uganda, stockvel in southern Africa and rotating saving and credit associations in West Africa became accepted, especially among the poor.

It is valuable to mention that in 1976, Prof. Dr. Mohammed Yunus came up with a group lending program known as the Grameen Bank (literally the Village Bank) in Bangladesh. This was an experiment in giving credit to the very poor without any guarantee. Prof. Yunus reasoned that if financial resources can be made available to millions of small people with millions of small pursuit, it can add to create the biggest development

wonder. This experiment was an excellent achievement and Prof. Yunus was awarded the Nobel Prize in 2006 for his contribution to the development.

The Grameen Bank is based on the principles of communal trust, accountability-participation and creativity. Apart from the economic development, the Grameen Bank model also focuses on social issues. In their group meetings, the women are fortified to discuss and overcome their social problems. One of the most extraordinary consequences of the Grameen Bank movement is that within two decades, the fertility rate in Bangladesh declined from 6.1 to 2.9 and that too willingly. This illustrates the dynamic power of women in small similarity groups and consequential trend towards gender equality. Fewer children can be provided with much better care and enhanced quality of life (Yunus, Muhammad. 2002).

MYRADA(Mysore Resettlement and Development Agency) , a development organization in south India started looking for an alternate system of a micro-credit than the banking model that the Grameen Bank established. The main reason was that the poor very often engaged in variety sources of income and the credit had to be more flexible and provide itself to diverse applications. The main feature of this credit model was that the money was saved by the group borrower. The Self Help Groups were thus born and made their own lending rules. At the group meeting, time was set aside to discuss social problems and issues. Members came up with their problems and suitable solutions. This was encouraged to claim a better place in life economically. The main features of this lending pattern are:

- Lend to unregistered, informal groups that behaved like formal group.
- Lend to groups without asking the purpose of the loan.

-Lend without collateral.

The Reserve Bank of India –the top bank in the country came up with a new policy to this effect acknowledge the existence and functioning of Self Help Groups in 1990. Apart from the economic development, the need for holistic development and empowerment was seen. Self Help groups, which are made up of 15 to 20 members, were linked together at a second and sometimes a third level such that they could impact the whole community. A people's institution was formed, MYRADA's mission and vision was and still is to foster a process of ongoing change in favor of the poor in a way in which this process can be sustained by them through building and managing appropriate and innovative local level institutions rooted in values of justice , equality, and mutual support (Sen,1993, 248-249).

2.2. Women in Ethiopia

Majority of the squat income – earners in the urban areas are women. In factories, for instance, women make up 30 percent * of the labor force where as their share of the total salaries paid is only 21 percent. Even if a very small number of women hold high position jobs that need college training and technological know –how, most Ethiopian women are engaged all types of odd jobs. These includes low- income jobs, such as selling Injera (the pancake like traditional food) and Tella (the traditionally brewed beer), working as a house maids ,gathering and selling fire wood, hawking cheap goods and services as well as prostitution and brothel or bar management. Working as a house maid is, of course the first occupation most young women who move to cities from rural

*According to a 2006 study done by the Ministry of Labor and Social Affairs

areas in search for a better life embark on. Prostitution, for example, in an occupation frowned upon by societies, degrading to women, a manifestation of backwardness and a breeding ground for much kind of diseases and social evils. Yet an amazingly large number of Ethiopian women derive their livelihood from it, because they have no other employment opportunity.

Concerning Health, between 19 to 60 percent of women suffer from inadequate nutrition. Ethiopian women, on the average, give birth to seven children. About 98% of mothers and potential mothers have no access to family planning. Therefore, most women lack the knowledge about the spacing of children, the problems of premature pregnancy as well as post-prime pregnancy.

Discrimination against women is continued in different ways – depending on their culture and religion. However in-depth studies have not been carried out to find out the exact condition women are in the various regions and among various groups. To fight against the existing discriminatory practices and problems faced by the Ethiopian women and for the achievement of sustainable development, a voluntary and independent women's organization is believed to be an essential response. Currently, different women's organizations are being formed in Ethiopia to deal with women's subjects in different [areas. These organizations have permitted poor women to have access to credit, training and to obtain self-employment, or create various activities that are productive and beneficiary. Even with alarmingly high gender inequalities in education, health, economic participation, as well as being victims of harmful traditional practices, Ethiopian women have enormous potential to contribute to the country's economy,

according to the 2012 World Development Report on Gender Equality and Development, substantially reducing gender inequalities and getting rid of detrimental traditional practices will add to economic growth but will necessitate tangible action on the part of the government and strategic partnerships with relevant stake holders. The Women Entrepreneurship Development Project, a new project the Bank plans to implement over 50 million USD for the next five years, seeks to reduce these inequalities by increasing the earnings and employment of female-owned businesses in urban areas, through tailoring financial instruments, developing entrepreneurial skills, and supporting technology and product development (World Bank, 2012).

Over the past five years, with support from the World Bank and other development partners, Ethiopia has made substantial progress in reducing inequalities in several areas including:

Primary enrollment: The Gross Enrollment Rate in primary education (Grades 1-8) was 90 percent from 2007 to 2009, but 93 percent in 2010. The girls/boys ratio for grades 1 through 4 was high, but it worsened from 95 percent in 2006 to 90 percent in 2010. The ratio for grade 5 through 8 improved in that period, from 88 percent to 96 percent.

Promotion of contraceptives: The government has undertaken massive advocacy campaigns through Public Media and community conversation forums and ensured the availability of contraceptives throughout the country. There is now a very high demand for contraceptives in the population, and public acceptance of prevention in family planning has doubled since 2006.

Land Certification of both husbands and wives: More than 20 million land-use

certificates have been issued to six million households with both spouses' names and photos on the certificate. Women's registration for land ownership increased significantly, with women reporting improved economic and social status (Booklet of Women Affair, 2010).

Despite successes, statistics paint a clear picture of the gender inequalities that still exist: unemployment among females is three times higher than that of males in urban areas, the wage gap between men and women with similar background for doing the same job is around 50 percent, the share of women without education is almost twice as high as that of men, microenterprises owned by women earn only a tiny fraction of those owned by men, and women face much larger barriers for doing business than men do (Booklet of Women Affair, 2010).

Frealem Shibabaw, entrepreneur, co-founder and former president of the Amhara Region Women Entrepreneurs Association said:

In addition to the negative societal attitudes toward them, women at micro level face several challenges including lack of access to market, work space, startup capital, and skills training.

In Ethiopia, reducing gender inequalities in education and the labor market alone can add as much as two percentage points to GDP growth every year. Taking into account the economic potential of women in the society, business operations, asset ownership, investment and decision-making, the GDP gains of reducing inequalities are substantial.

(World Bank,2012)

In his opening remarks during the World Development Report launch, Toulmin focused

on the health sector. In many parts of the world, he said, including in Ethiopia, too many women are still dying in childbirth. Women lack voice and the ability to participate in decisions that impact them, their families and their societies; in addition, their economic opportunities remain very constrained.

In recent decades, women's and girls' education and health levels have improved greatly. But in many parts of the world, women are still dying in childbirth, or not being born at all, at alarming rates. Women continue to lack voice and decision-making ability in the household and in society; and, their economic opportunities remain very constrained. This inequality is clearly unfair. It is also bad economics: under-investing in girls and women puts a brake on poverty reduction and limits economic and social development.

2.3 Traditional Helping Systems in Ethiopia

In Ethiopia there are three well known traditional supportive or Self-Help Groups:

Edir: - Edir is one of the traditional forms of helpful still operating almost in all parts of Ethiopia, urban and rural. It is similar with burial cooperatives or organization that mainly stands for performing burial ceremonies, to condolence, and also to offer assist financially and labor with the deceased family member to overcome difficulties arise due to occurrence of death in members' family. Almost the majority of the people especially heads of particular family are members' of Edir and also obliged to be a member in order to be assisted in case of death .The main objective for the establishment of Edir is to help a family in case of bereavement. Such a family requires personal, material and financial support from all of the Edir members based on the rules and regulations stated in the bylaw of the traditional society (Edir). If a person is going to get this assistance he has to fulfill the membership criteria set by the traditional society. Edir gets its legal personality from ministry of justice or regional justice bureau by paying registration fee. The

member's participation is very high in Edir because its foundation is based on the willingness of each and every member.

Ekub: Ekub is other form of traditional cooperative or traditional self-help group in Ethiopia. Ekub is a financial form of traditional cooperative formed voluntarily. It is a rotating saving and credit type association whose members make regular contributions to a revolving loan fund. The formation of “Ekub “is based on classes of people who have identical (similar) earning or income. The person who has got the money on his turn basis solves his immediate economic and social problem. Unlike saving and credit cooperatives, it does not bear interest on the money saved (collected). To minimize risk in an Ekub, personal guarantee should be given by payee to the traditional society when he/she takes taking the money from the Ekub members. Many people use this form of traditional cooperative as a means of financial solution to their economic problems. “Ekub” is somewhat is similar to the modern saving and credit cooperatives Therefore, there is a chance that this traditional form of cooperative could be changed into modern cooperative societies with some adjustments on their operation and making them to have legal bases. The amount of money which is now used for urgent problem solving could be changed into sustainable and continuous problem solving system of modern cooperative by convincing and promoting the Ekub members. This lessens the temporary nature of Ekub.

2.4 Development of Micro Finance Industry in Ethiopia

According to the report of ADCSI, most MFIs in Africa are young and experienced in the area of formal finance intermediation. Similarly, MFIs in Ethiopia are new. However there were credit services provided by nongovernmental organizations, projects and other

informal organization in a disintegrated ways. The initial formal MFI was initiated by Addis Ababa City Administration in 2000 called Addis Credit and Saving Institution (AdCSI). As to the revised proclamation No.626/2009,AdSCI has an objective to collect deposits and extend credit to rural and urban farmers , and people engaged in other similar activities as well as micro and small scale rural and urban entrepreneurs, the maximum amount of which may be determined by the National Bank.

Target groups of AdSCI

MSE operators and potential operators; low income persons, who are capable to engage in income generating activities are target groups.

AdSCI's Service Delivery Channel

According to the information gathered from the pamphlet of AdCSI, it reaches its target groups through ten branches offices at sub-city level and service delivery posts established in every 116 kebeles* and seven micro bank branches. On the other hand ,AdSCI has networked with the city administration MSE Development agency to link the credit service with BDS disseminate information to operators. AdSCI established which help the institution to access all existing and potential clients. The feasibility of the project is given the prime importance in the determination of the amount loan to be given on credit and for controlling purpose; they decide the loan size accordingly. This includes both working capital as well as investment.

***Kebele:** It refers to the smallest political/government administrative level.

How does AdCSI keep the poor people out?

The study conducted by Zigiju (2008) on AdCSI concluded that, AdCSI in fact excludes the poor using different ways. It has firm criteria to screen out the poor and take the non-poor by collateral. This collateral includes property guarantee which involves land,

house, vehicles, machineries, regular job salary ...etc. In addition, AdCSI gives credit to the non-poor people who are doing paid jobs, have their own business, and have additional source of income even before joining the credit program. AdCSI requires the poor to bring letter of approval from *Kebele* as a resident of Addis Ababa. This still plays a major role in keeping the poor away from accessing the credit services. AdCSI is highly politicized. People who are politically powerful, dominant, and richer are usually selected to get access to credit services.

2.5 Addis Ababa City Administration Micro and Small Scale Enterprise (MSE):

Development Agency

According to the information gathered from the agency, Micro & Small Enterprise Development Program had started 7 years ago, with the purpose of lessening poverty & reducing joblessness. The Development Program would be run by an independent organization with the name of Micro & Small Enterprise Development Agency. It has 10 branch offices at sub city level & 116 sub branch offices at Wereda* level. The program have been given due attention for seven growth oriented sectors including textile & garment, metal & wood work, construction, food processing, municipal activity, cobble stone and urban Agriculture.

***Woreda**: higher level of kebele, it is aggregate of a certain number of kebeles.

2.6. SHG and Micro-Finance: Comparison

The SHG-led approach varies from traditional micro-finance in a number of ways. First, it does not completely focus on credit or savings but also includes stress on social empowerment, outreach, and capacity building. (Bagati, Deepali, 2001) Recognizing that

households' lack of human and social capital may avoid them from making good use of financial resources even if they had access to them, program organizers put a strong focus on encouraging the groups to establish regular meetings among group members and group savings. There is also a stress on reach out whereby existing groups are encouraged to help the "leftover poor" in their village to form SHGs. Second, the goal is not to set up a divide micro-finance institution but to use the group to in-between in dealings with the formal sector and help households to create a "credit history" that will finally allow them to access usual sources of finance. At last, federation of SHGs is a central part not only with respect to peer monitoring and diversification of risks on the financial side but federations at village and higher levels are also used to assist in implementation of government programs, help SHGs provide other services -from technical assistance to marketing- and allow members' participation in local government (World Bank, 2009).

2.7 Self Help Group: as a means of Empowerment and Poverty Alleviation

The Self Help Group approach is based on 2 basic principles, according to (Zdrojewki, 2001):

- Every human being has tremendous, internal potential. This concealed potential in the poor can be set free if favorable environment is provided.

Society has pushed certain sections of people to the margin saying that they are "Not good". These vulnerable and marginalized sections slowly accept and internalize the state they are thrown into. The SHG process helps them question this state and come out of it step by step.

➤ As an individual the poor are unvoiced, helpless and at risk. By carrying them together as a homogeneous communal aware of their rights, they have wonderful strength.

The SHG approach is all about transformation strong and homogeneous communities so bringing people together and empowering them.’’ Value system’’ that were broken and discarded are steadily restored in the community.

The very poor are usually not heard, not seen and not easily reachable. They are therefore easily excluded. Because of this development actors have tended to term them as non viable. For example most micro-credit providers will not provide credit to the very poor since they are considered not credit worthy and do not have collateral.

In spite of this bias, the very poor have internal potential in them. The Self help Group approach seeks to bring out this potential and mainstream them with the rest of the community. The approach seeks to draw them back from the margins. Once they start discovering their potential and self worth, there is not stopping them from development.

When an organization promoting the SHG approach enters a poor community, members of the community develop criteria and identify the poorest households in the community based on these self-selected criteria. The first few Self Help Groups are formed with members from these poorest households.

As the poorest members come up socio-economically, other members from the next higher strata of the community are included in the people’s institution. Thus starting with the very poor there is a process of bottom –up inclusion in the approach. The Self Help Group approach neither leaves out the very poor nor does it only work with them.

In any poor community, the first Self Help Groups-SHG are formed with the poorest members in the community. 15 to 20 members from a SHG, when there are 8 to 10 strong SHGs, the groups come together to form a Cluster Level Association-CLA. Two members are carefully selected from each SHG to represent them at the CLA. The CLA looks into larger issues that the SHG and community needs. The CLA establishes linkage with other resources and service providers. The CLA establishes linkages with other resource and service providers. The CLA also plays the role of a Duty Bearer to protect the rights of children and the community.

As more and more SHGs are formed, there are more CLAs established. When there are 8 to 10 CLAs, they come together to form a Federation. The Federation would normally register itself as a community Based organization and thus have a legal identity for the entire People's institutions. The Federation, through its empowered members seeks to bring social transformation in the community .By virtue of its strength in numbers, the Federation lobbies with the government and other civil society players to bring policy changes that are just and fair thereby bringing sustainable change. The federation wields power in terms of a people's institution representing a large number of people.

The SHG process not only brings social and economic development to the members but also is a process that leads to social, Economic and political empowerment. The term "political" is not used in terms of party politics but more of people's power. This is an important factor to usher in an equitable society.

Promoting the Self Help Group approach is not equivalent to implementing a project or a program with a defined end. Contrarily, it would be the groups at various levels who will ultimately implement specific projects based on their need and potentials.

The Self Help Group approach is a process leading to the empowerment of people. Empowerment is a slow process. Outsiders cannot empower the weaker sections of society. The weaker ones can come together and go through the process of empowerment. However, institutions, NGOs and Government agencies can support processes that increase self –confidence, develop their reliance, and help them set their own agenda-unleashing their potential.

The Self Help Group approach can be compared to building an institution –a people institution built on the foundation of “Empowerment” . The institution is supported by three solid pillars-Social, Economic and political empowerment .The term “Social” refers a broad perspective to include cultural and religious empowerment. This is especially true in certain societies where members, especially women are subjected to living condition which evolve from a radical view of culture and religion.

Social, economic and political empowerment is required to enable the poorest to claim and realize their right as human beings, citizens and equal partner in civil society.

2.8 SHG and SACCO: Comparative Study

According to a comparative study conducted by WISE, a local NGO working on women empowerment, women who were members in Saving and Credit Cooperation (SACCO)

were encouraged to open their own business; the amount of money contributed is not decided and limited so the SACCO financial status was found to be higher than that of the SHG which has the same inception time. The business size is higher in SACCO than in SHG due to the returnable loan higher saving size.

SHG members were found to have regular face to face interaction and have a benefit to discuss their opinion, ideas, aspiration and they were sharing experiences, and in addition to that they were found to ease a member's social and psychological problems by sharing it. The SHG approach brings about personal commitment that plays a paramount role in the success of the women in the SHG.

2.9 SHG and Social Development

Besides boosting the meager financial economy of the poor households from bread winning to moneymaking, SHGs have effectively contributed to positive social change for the quality of life for its members. Self-help groups as a tool for social development, if managed and implemented properly, can undoubtedly play significant roles in empowering the poor and in transforming the social status of the marginalized poor.

Many researchers, who studied the benefits of SHGs, found out that SHGs provide considerable social protection and income opportunities to the members; and accordingly have acquired prominent status in maximizing social and financial returns. Puhazhendhi and Satyasai (2001) in their study attempted to evaluate the performance of SHGs with special reference to social and economic empowerment. Their findings indicate that SHGs, having institutional arrangements can positively contribute to the economic and social empowerment of the poor. They also state that older groups have relatively more positive social impacts than younger groups, due to the maturation of experience. Having

the knowledge base about SHG from the preceding literature review, the major concern behind this study is to ascertain whether the above mentioned major social and economic benefits gained by being member of SHG exist in the situation of NCDP beneficiaries. Thus, study populations from which pertinent information regarding the benefit and performance of the SHG can be gathered were identified (Puhazhendhi, V. & Staysail, J. S. 2001).

2.10 Objections to a Focus on Empowering Women

Given the enthusiasm that many donors and practitioners have shown for the empowering potential of microfinance, why are many MFIs reluctant to focus on women's empowerment when designing their systems and programs? Their rationales range from the belief that empowerment will happen naturally as a result of a good microfinance program to the concern that paying attention to empowerment will distract MFIs and their managers from running their institutions sustainably. In this section we explore a few of these concerns.

Does Access to Credit Automatically Lead to Empowerment?

The basic theory is that MicroFinance gives power to women by depositing capital in their hands and letting them to make an independent income and add economically to their families and communities. This economic empowerment is anticipated to produce increased self-esteem, respect, and other forms of empowerment for women beneficiaries. Participation in successful income-generating activities should convert into greater control and empowerment (Banu, D., F. Farashuddin, A. Hossian and S. Akter. 1998). Closer examination shows us, however, that this equation may not always hold true and that complacency in these assumptions can lead MFIs to overlook both opportunities to empower women more profoundly and failures in empowerment. The

ability of a woman to transform her life through access to financial services depends on many factors—some of them linked to her individual situation and abilities, and others dependent upon her environment and the status of women as a group. Control of capital is only one dimension of the complex and ever-changing process by which the cycles of poverty and powerlessness replicate them (Mayoux, L. 1998). Women also face disadvantages in accessing information, social networks, and other resources they need to succeed in business and in life. Only by evaluating the needs of women will an MFI be able to maximize its empowerment potential. Some practitioners are reluctant to adopt women’s empowerment as a central focus of their programs because they fear that it will interfere with the efficiency and professionalism of their financial operations. They fear that an intentional focus on women’s empowerment may lead them to additional activities that could draw resources and energy away from the core business of providing financial services to the poor in a sustainable way. We do find, however, that there are “empowering approaches” to liberation of traditional microfinance services that are often compatible with and no more costly than other ways of achieving organizational efficiencies. (Susi Cheston, 2009)

2.11 Self Help Group in Ethiopia

Self Help Group introduced in Ethiopia by Kindernothilfe (KNH), a German based organization since 2002. KNH has been promoting this approach in 8 African and 7 Asian countries. KNH started SHG approach in Africa as a pilot program in Rwanda and Ethiopia. Different NGOs and developmental organizations are taking the initiatives to form SHGs in different part of the country. Often times the NGOs provide initial grant for the groups in each member name which is used as a revolving fund and the members are encouraged to contribute and other programs of the SHG tried to be implemented

thereafter. The Ministry of Women, children and youth, cooperative agency, Micro and Small Enterprise are responsible in the government side to evaluate the process and the achievement of the SHGs. SHG in Ethiopia is still at the younger age.

The number of SHGs currently operating in the country is not properly documented by the concerned governmental organization, the ministry of women, children and youth Affairs. One reason for this is the Clusters and federations of SHG are not formed which can document their members.

2.12 Overview of the Program(IWEP) by Redeem The Generation

Integrated Women Empowerment Program(IWEP) is a five year nation-wide pilot program that strives to support poor women and their households through providing Literacy Education, Skills Training and Entrepreneurship support by developing, testing and implementing a comprehensive nationwide approach to empower women and their households in selected areas of all regions of Ethiopia. The program is funded by Royale Netherlands Embassy. The program's targets 31,000 poor women and their households; Women's group facilitators; CSTC/VCT coordinators and instructors; FAL and Reflect Facilitators; and Staff of intermediaries/partners (Government at Federal, regional, woreda and kebele levels, NGOs, CBOs, Women's Associations). The rationale of the program is overwhelming evidence of the relationship between literacy and poverty reduction, especially for women. Educating women have a strong impact on their own and their families' lives. Moreover, there is also a need to integrate literacy with livelihoods and skills. To this end, IWEP strives to promote an integrated approach that combines Functional Adult literacy, livelihood skills/non formal vocational training and entrepreneurial support (business training and economic support via small scale credit, grants etc). Redeem the generation is implementing the IWEP program in Addis Ababa as partner/ intermediary in 3 woredas(previous kebeles) at Yeka sub city namely Woreda 5 Woreda 8 and Woreda 11 as primary partner targeting 200 poor women and their households by closely working with the concerned government offices both at Sub city and kebeles since July, 2010.

Different sources are used while preparing this report. These are: a Minute while conducting the Sub city Steering Committee & Center Management Committees in the three woredas at Yeka Sub city; different supervisions conducted; facilitators monthly reports; the different letters sent & received from the Sub city and the woredas; results from the market Survey; the project Agreement on Co-operation between IWEP and RTG; Program Implementation Guideline for IWEP Program are used as input for this report preparation.

This report comprises introduction and summary, program execution, project accomplishments; Lessons learnt conclusion & recommendation.

2.13 Criticism of SHGs

The following three points have been the criticism of Self Help Group approach to empower poor particularly women:

- Not dealing with the major matters of oppressions and discrimination.
- Outfit for World Bank and Western Banks to make people part of market as consumers and producers.
- The access of private Micro Finance Institutions. The plan of MFI's is to make profit for them by offering micro credit without any security. (MSW-008 Block 4, pp16-17)

CHAPTER THREE RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design

The objective of this study is to appraise and find out the socio-economic empowerment of SHGs in justifying the effect of poverty at the individual and household levels, it is exploratory and descriptive. It is descriptive because the general socio-economic characteristics of the study group are described by sex, age group, source and size of income, level of education, family size, religion, ethnic group, etc. The study is exploratory as it scrutinizes the socio-economic situation of the subjects under the study. Thus, the nature of the study required using both a quantitative as well as qualitative data collection techniques. The quantitative method employed in this study was simple statistics expressed in frequencies and percentages; and they were used to give explanations on the demographic and socioeconomic characteristics of the study subjects. A qualitative research method was applied to try to find and respond to the research objectives.

The Study Site:

This study is situated in Yeka sub-city of the North Eastern Zone of the capital city, Addis Ababa.

General Overview of Addis Ababa

Addis Ababa is the Federal Capital City and the seat of the Federal Government and parliaments. Addis Ababa has become the largest and most populous city in Ethiopia being more than 14 times bigger than that of the second larger city Dire-Dawa in the country (MWUD, 2006). It contains about 26% of the total urban population. However, Addis Ababa is one of the least developed cities in Africa facing a major challenge of urban poverty and slum proliferation (Haregewoin 2007:4). Like any other major city of Africa, Addis Ababa is presently suffering from a host of social and economic problems

including widening income disparity, deepening poverty, rising unemployment, severe housing shortage, poorly developed physical and social infrastructure and the proliferation of slum and squatter settlements (UN-HABTAT 2007: 1). Addis Ababa is growing at a rate of over five percent a year. Rapid urbanization has been accompanied by growing numbers of poor people and a parallel increase in the social and economic needs of local communities. Unemployment remains high whilst nearly half the population earns less than what is needed to buy enough food for basic subsistence. A fifth of the city's population has no access to safe water while many people lack adequate toilet facilities and waste disposal systems (Gebremedhin 2006). Different studies indicate that the economy of the city is service sector dominant and the private; especially the informal economic activity has a greater contribution. So, 80% of the city's dwellers earn very low income of less than 74.5 USD per month (ORAAMP 2002: 24). On top of this, according to Bihon, the high unemployment rate of the city that is more than 40% aggravates the poverty situation of the residents. Hence most of the households spent more than 50% of their income on food (Bihon 2006: 3).

Overview of Yeka sub-city

Yeka sub-city corresponds partly to the expansion area at its peripheries. Yeka sub-city is divided into 13 kebeles. Yeka has a total population size of 346,664 inhabitants, from this 161,592 are males and 185,072 are females. From all Addis Ababa sub-cities, kebele 09/10 of Yeka sub-city, where the study conducted, has the highest percentage of females from the total population of the kebele that is 57% and sex ratios of 79% which indicate dominance of female.

Three major ethnic groups found in the sub-city. Unemployment, low family income, poor housing conditions, poor access to basic facilities, disempowerment, etc., are some the major challenges of the residents. Inability to acquire adequate income and productive assets, poor access to basic services, homelessness and inadequate housing, environmental degradation lack of support from the social networks, social discrimination and exclusion, and poor access to decision making. The residents are settling by migrating from different part of the country, mainly from Amhara, Oromo and Gurage. Kebele 10 is particularly is slum area and the residents are beggars in different part of Addis Ababa.

Sample Selection

Methodological Issues: determining empowerment

One of the important issues in the preference of methodology used in this study was that even if women's empowerment is mostly known as a very important mean in development, the concepts associated with it contrast and standards for logically measuring changes in empowerment are not equally accepted. In particular, it is the ability to make and carry out significant decisions affecting one's own life and the lives of others. According to Kabeer (1999), empowerment cannot be condensed to a single aspect of process or outcome. How women exercise choice and the actual outcomes will depend on the individual. Choices will vary across class, time and space. In other words, there are measurement problems in capturing social change because of the changeability of human nature. Furthermore, impacts on empowerment recognized by outsiders might not necessarily be those most valued by women themselves. Bearing in mind the major qualitative aspects of empowerment this seemed to ring true while selecting a methodology for studying women's empowerment as a result of their participation in Self Help Groups

.Thus, the sampling frames of SHG members who have been involved in the project for at least three years were selected through a probability sampling technique. This technique gives an equal chance of being embraced in the sample to each member in the population. As a result, members who have less than three years participation in the SHGs were not included in the study.

Sample Size

While this study was carried out, there were a total of 90 SHGs in Yeka sub-city. All the 90 SHGs were listed according to their maturation and were coded accordingly. From the listed SHGs, those whose stay was at least three (3) years were deliberately chosen for the study, as it was supposed that SHGs with less than three (3) years of stay do not have the same possible impact on members. Accordingly, 20 SHGs consisting of 180 members (all women) were identified. Among the identified matured SHGs, 3 of them were accidentally selected. Then, among these 5 SHGs, a total of 40 respondents were randomly selected and studied. At each and every step of random sampling, a random number generator was used to identify samples to be selected. To collect quantitative data, semi-structured questionnaires were conducted to forty (40) randomly selected SHG members. In order to verify data collected from these respondents, a Focus Group Discussion was held with another twenty (20) respondents who were purposely selected by the researcher. In the Focus Group Discussion, questions that were believed to be greatest in drawing personal outlook on the achievement and benefit of the SHG were asked to the group and views of the respondents were gathered in view of that. Moreover, to obtain additional perceptive data, interviews were conducted with five (5) SHG leaders, five (5) kebele officials, and a project coordinating staff separately. The date and

time of administration of the instruments were come to a decision in consultation with respondents of the study.

Data Collection Instruments

Semi-structured questionnaire and Focus Group Discussions were used as a means of collecting data. Careful interviews were utilizing with SHG leaders and kebele administrators. To additionally find out data collected through primary data collection methods, various SHG documents were analyzed and relevant data concerning group meeting attendance, individual savings and loan, and the general performance of the SHGs was gathered. All categories of primary data collection were conducted in the National language (Amharic) after translating the questions from English to Amharic. Then again the Amharic Version responses were translated into English for analysis.

Instruments

Semi Structured Questionnaire for SHG Members

To collect their written expressions of SHGs in empowering poor urban women, a semi-structured questionnaire was built up and given out to 40 SHG members. This questionnaire was devised to collect pertinent quantitative data from the respondents about their demographic condition, employment situation, monthly income, accessibility to basic facilities, group organization, members' savings and expenditures pattern, trainings they involved in so far and the benefit they had obtained of the training, their decision making power in family affairs, and problems they might face during their involvement in the SHG.

Focused Group Discussion

Focus Group Discussion methodology was chosen as it is believed to get more in-depth information on perceptions, insights, attitudes, experiences, or beliefs and to gather additional information as an addition to quantitative and qualitative data collection methods. Because Focus Groups are one of the few methods in which data is gathered from a group, it is useful as part of a mixed method approach. Mixed methods approaches are used to increase validity of evaluation findings by using a variety of data collection techniques. Generally Focus Group Discussion has the following advantages:

1. Quick and relatively easy to set up.
2. The group dynamic can provide useful information that individual data collection does not provide.
3. It is useful in gaining insight into a topic that may be more difficult to gather through other data collection methods. (Barnett J, 2008).
4. Typically, the facilitator (I) asked questions of the group and allow time for participants to respond to each other's comments. Thus, in order to collect supplementary data on the socio-economic benefit of being involved in the SHG, a focus group discussion was held with ten (10) SHG members. These women were selected for the focused group discussion based on their active involvement in the groups and their long stay that is more than three years. So the selection criterion was purposive sampling.

Interview with SHG Leaders and Kebele Representatives

To acquire more understanding of the organizational array and purpose of the SHG, interviews were carried out with five SHG Leaders. As they are people who were elected by the members to lead and represent their respective groups, they were believed to be

important informers that can provide data on the general functioning of the SHGs. Considering that, interview guide was developed and devised questions for instance the benefit of the SHG in progressing the economic status and livelihood of its members, an empowering feature of SHG, the general functioning of the plan, main challenges that the groups had faced during the course of its service and how they corrected them, what kinds of training chances they get and what benefits the trainings were brought to them as individuals and to the group they guide in broad, etc were asked and replies were recorded.

A semi structured interview guide was designed for kebele officials in order to collect data about the benefits of the project. Thus, officials from kebele 5, 8, 9, 11 women, children and youth office were part of the interview. Data regarding the major means of livelihood of the people in their respective kebeles, their working relationship with community development promoting organizations, the type of assistance poor people in area received, the role of the community based development initiatives in improving the life of the poor were discussed.

Interview with the Redeem generation Coordinator

An in-depth interview was conducted with a project coordinating staff and the main points raised in this questionnaire consisted of the following. Nature of the project beneficiaries, main development modality the project adhered to, the role of the project in empowering the poor, contribution of the project for the micro economic development of the country and the significance of the project in fulfilling the national effort to alleviate the effect of poverty, cost effectiveness of the project, and challenges faced so far.

3.2 Data Analysis

The questionnaire were tested out and analyzed for their reliability and errors. Therefore, data that have incomplete information were removed. Nearly all the questions administered were open-ended; their replies were organized into few discrete categories and tallied accordingly. The quantitative data collected in this way were tabulated according to their frequency and percentage and then analyzed accordingly. Moreover, the qualitative data collected through tape-recorded discussion of the Focus Group were changed into description.

3.4 Entering the Field: Ethical Considerations

I spoke to respondents in their homes or at their work places, and as much as possible, alone. The purpose of the study was explained clearly. Members and leaders of the Self Help Group, project officials, and kebele administrators were asked to give their informed consent in words before filling out the questionnaire or involving in any discussion. Information gained from the respondents was promised to be kept confidential. Crucial attempts were made so that the languages in the data collection tools would consider the culture, religion and the understanding level of the respondents. As Patton concerns I devoid those prejudices that prevent me to study situations as they perceive it.

Chapter Four

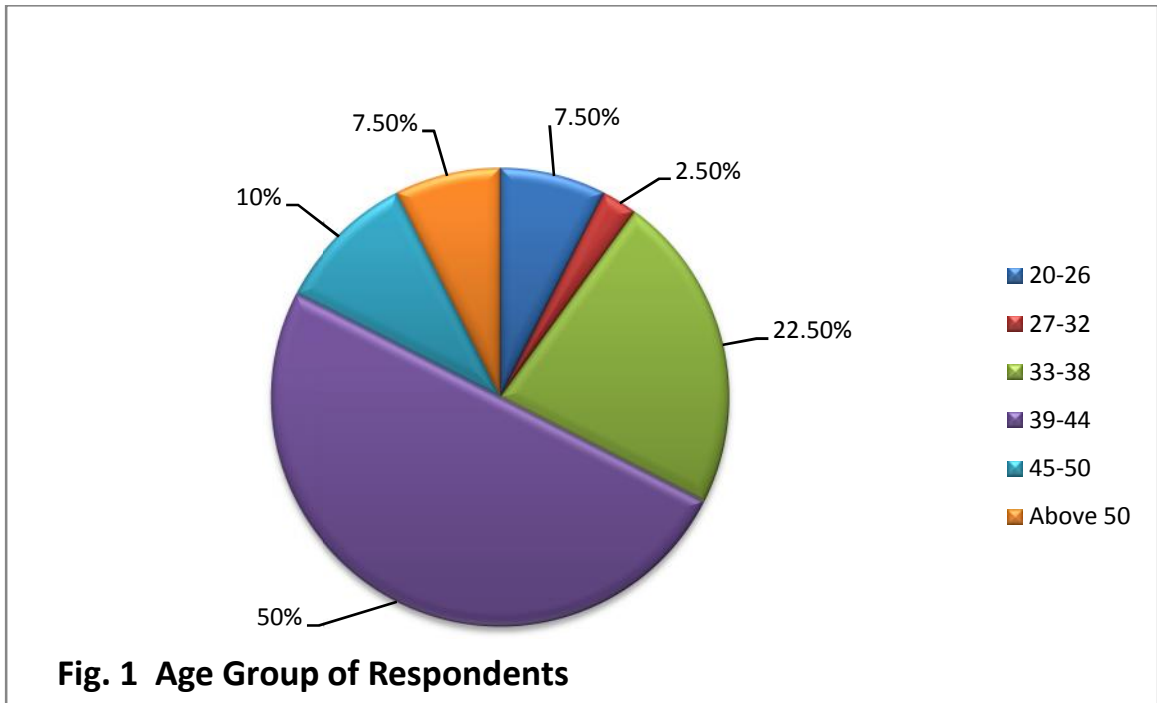
An Analysis and Discussion of the Results from Primary Data

4.1 Socio-Economic and Demographic Report of the Respondents

The demographic characteristics of the respondents such as their ages, marital status, their relations with the head of the house hold etc and their socioeconomic characteristics such as their educational level, health conditions, wealth conditions may have direct or indirect relations with the way they participate in SHGs and the way they use the loan they take from the revolving fund.

4.1.1 Age and Sex of Respondents

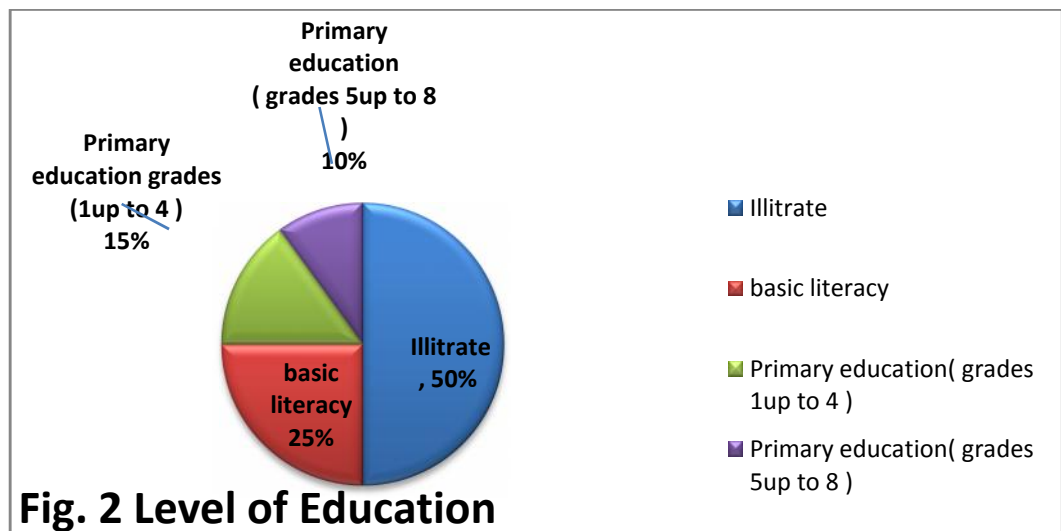
All the members of the SHGs in the study are females. Even though males may form SHGs or member in female SHGs, the Women, Children and Youth Affair and the NGOs are establishing female member SHGs to improve their marginalization. There are saving and cooperative groups in the area in which males and females are members but they don't fit into SHG groups, rather their ultimate aim of running businesses from the saving in individual or group base. These groups are rarely meeting to discuss about socio-cultural issues. SHG, as a poor women's empowerment group, offers membership precedence to poor women; and the minimum age of 18 and above are qualified for membership.



Source: survey data (2011)

As shown in fig 1. The age range of the respondents showed that members of SHGs are of varying age level. The majority of the women, 50%, are in the age range of 39-44. The age range with the least percentage is 27-32, which is only 2.5%. Generally 75% of the respondents are in the reproductive and productive age between ages 27-45.

4.1.2 Educational Status of Respondents



The majority 75% of the respondents didn't pass through formal education. 50% of them cannot read and write and sign with their figure print. 25% of the respondents can read and write and they are from the age group of 30-39. The rest 25% of the respondents pass the formal education and they are from the age group of 20-29. This shows that the younger generation has a tendency to get education because of improved opportunity and consciousness for education these days. All the respondents are immigrants from different parts of country, according to the information from the Focus Group Discussion illustrated that early marriage, lack of primary schools in close to home town villages, lower value and lower awareness to education in general and especially to the girls education and poverty were most important reasons for their illiteracy. Some of the respondents also told that as their families were challenged for the family well being, they were to help them in their agricultural activities, like keeping herds, fetching water from a distance area, physical grinding of grains.

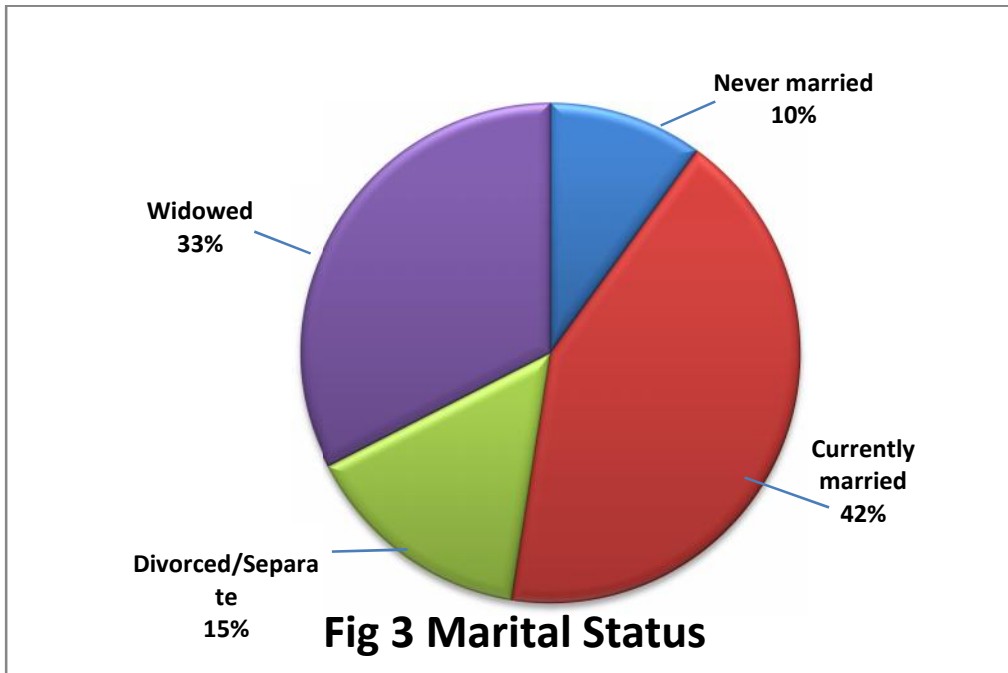
4.1.3 Religion of the Respondents

87% of Members of the SHGs are orthodox Christian 10% protestant Christians and 3% are Muslims. The dominance of Orthodox religion showed residents sub-city are mostly immigrants from different part of the country especially the northern part of the country as the area is at the highway to the north. This data shows that majority of the members are from orthodox religion and very few from Islam. According to the literature review the researcher was able to realize that the homogeneity of Self Help Group members in age, socio-economic back ground, religion, close neighbors are favorable preconditions for the success of the group to accomplish its material and non material goals. Hence,

even though the members are not all from the same religion, people of Ethiopia have a strong history and culture of tolerating and compromising religious differences.

4.1.4 Marital Status of the Respondents

As shown in the figure below greater part (42%) of the respondents are currently married and above half of the respondents(57%) are divorced ,widow or separated. concerning the responsibility of leading the family and earning income for the family, widowed women who participated in the Focus Group Discussion reported that nearly all of them do not have regular monthly income and they get irregular monthly income from the little trades they engaged in, which sometimes cannot cover their basic need expenditure.



4.1.5 Family Size and Age Group

It is obvious that an average family spending is directly related to the average size of the family, and the family members' age category. The larger number of children and old ,

the greater the consumption. The larger the family size and the more unproductive the members, the higher the family's consumption rate. Women who are widows or divorced are carrying the burden of managing the family alone. Most women in SHGs did not pass through the formal education; the probability of earning regular monthly income is rare. So, they depend on daily part time jobs like washing clothes, baking 'Injera'. Most of the SHG members are responsible for winning daily bread for the family, family size has to be one of the most important characteristics to be examined to know how much of the family's income is used for consumption.

Hence, as the respondents' family size and their family members' age category showed in the table below the family size of more than half of the SHG respondents (62.5%) was between 4-6, and 15 % of the respondents' families' size were 7 – 9. This indicates that the considerable number (77.5%) of the respondents' families encompassed of more than 5 members on average. The table also showed that the family size of 22.5% of the respondents is 1-3. Concerning to the age of the respondent families' children, 55% were below 18 years of age, and the study also

found out that 40% of the respondents' children live with their parents; nevertheless they were above 18 years of age. This can show that children who are in productive age and reproductive age according to the law are still dependent on their parents because of lack of sustainable job. If the family is women headed it will increase the burden on them.

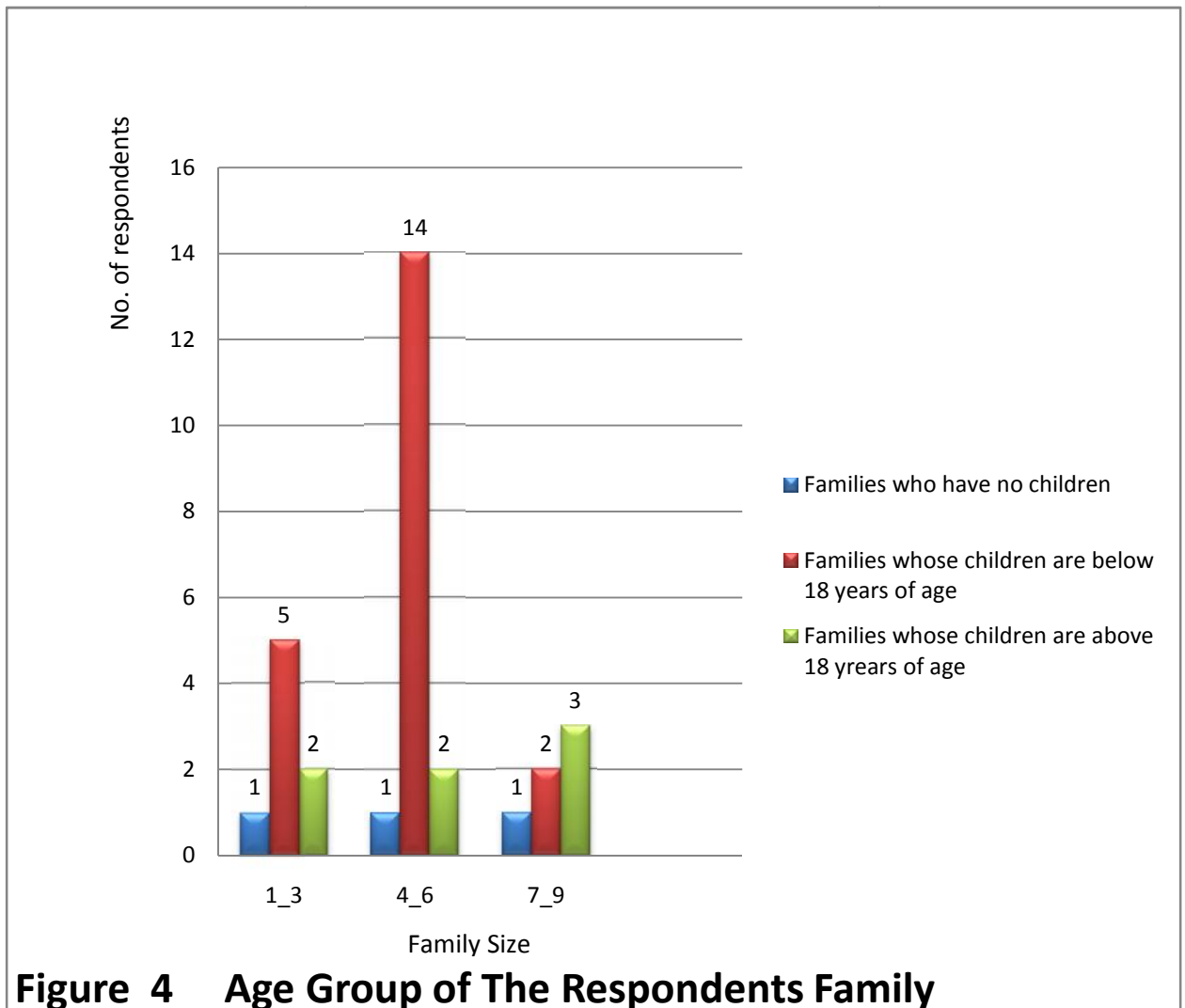


Figure 4 Age Group of The Respondents Family

4.2. Economic Aspects of Empowerment

Involvement in economic activities is vital for increasing a woman’s self-confidence and position. It can permit her to start investments in health and education and helps her to increase assets like housing. Furthermore, a small amount of economic freedom can help increase a woman’s negotiating power with regard to other family members and build up her capacity to engage in cudgel against domestic violence.

Because women are traditionally responsible for providing food, clothing, children's allowances (pocket money), and cooking and cleaning supplies, a woman's earning a little money to cover household expenses will not necessarily earn her more respect in the eyes of her husband. If,

however, she earns enough to help cover typically male expenditures like school fees, rent, furniture, and transport, her decision-making power often increases greatly.

4.2.1. Earnings

4.2.1.1 Sources of Income before and After Being Involved in the SHG

SHG distributes micro credit to poor women for the reason of supporting them to experience into entrepreneurial activities. Credit can respond to both to the lack of access women have to formal Banks and the very high rates demanded by local moneylenders. The membership of SHGs decreases monetary strain happening out of sickness, expenditure on wedding ceremonies, death of the bread winner and loss or seasonality of employment. It can also help in meeting expenditures which are fundamental part of daily life: expenses on Food, Clothing, Health, and Schooling etc.

To examine various sources of family income before and after being involved in a SHG, different questions were asked to the respondents and their replies were shown in the following figure.

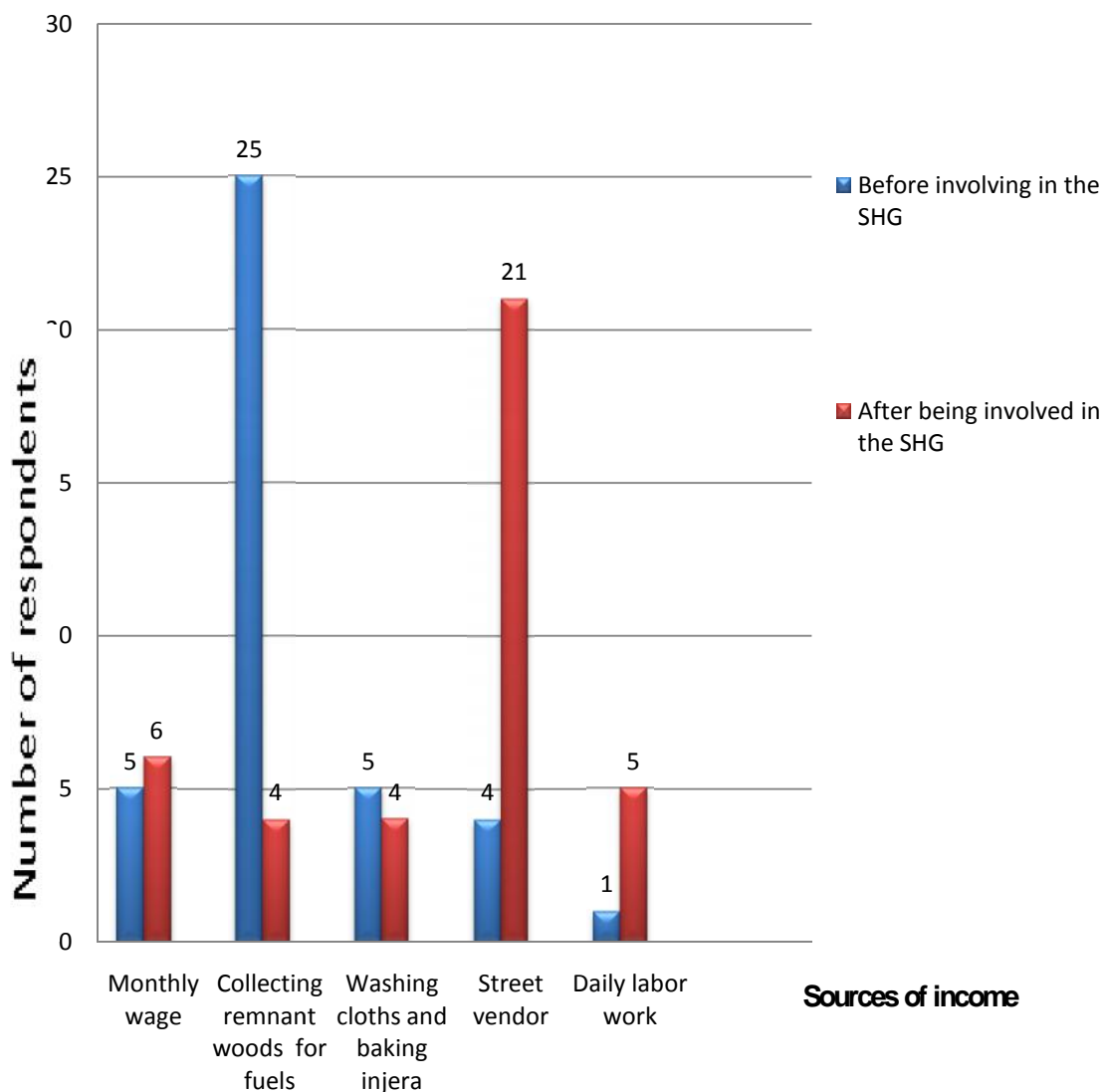


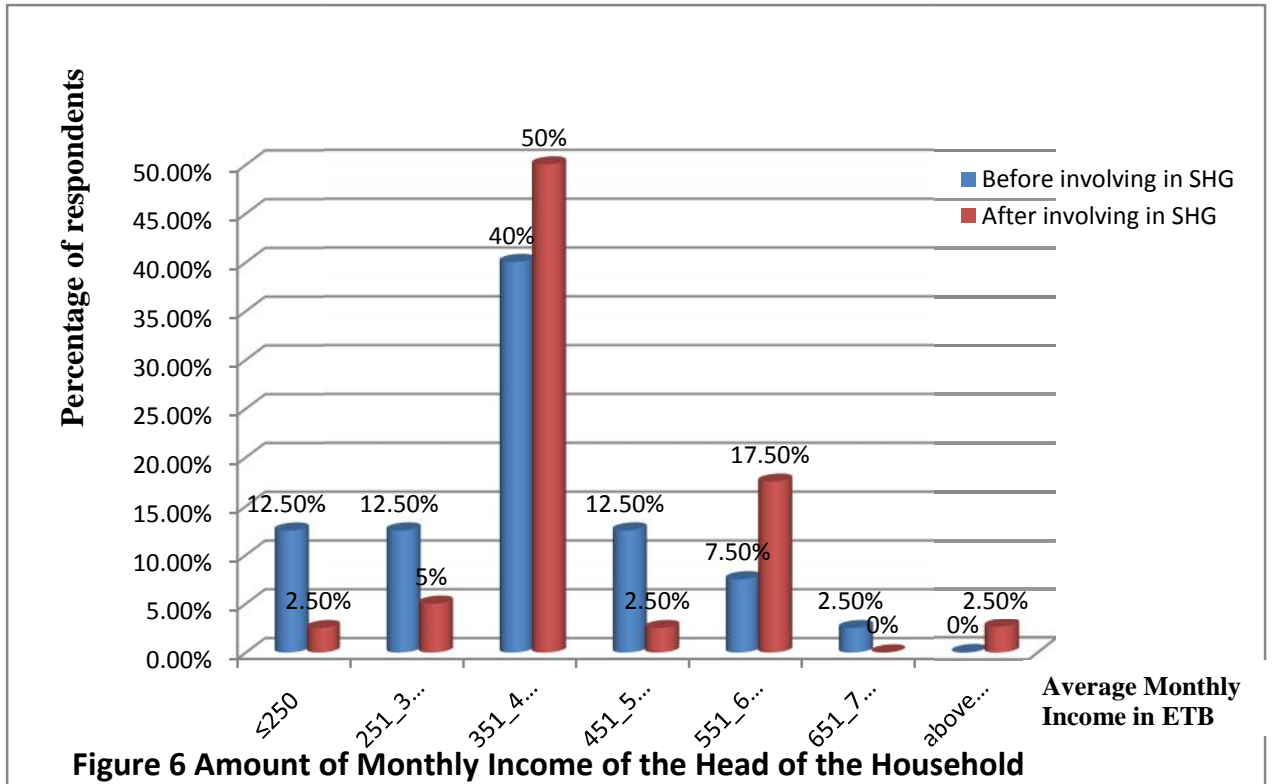
Figure 5 Sources of Income of Heads of Families of Respodents

The above figure illustrates some of the main sources of the respondents' families' income before and after becoming involved in the SHG. It was found out that 12.5% of the respondents' families' earned a regular monthly wage from their employment. As it is clearly shown in the figure, before involvement in SHG program, collecting leftover

woods for fuels was the major source of living for the majority of the respondents' families (62.5%). However, after becoming involved in SHGs, the main source of families' income has changed and income earned from involvement in various income generating activities (IGAs) and petty trades, became the significant source of living for about half (52.5%) of the respondents' families.

4.2.1.2 Amount of Monthly Income of the Head of the Household

The difference in the family's sum total of the average monthly income because of participation in SHG is one of the variables that should be scrutinized in this study. According to the response of the SHG members under the study, data concerning the average monthly income of the family before and after participating in SHGs was collected and summarized in the figure below.



As it is depicted in the figure above involving in SHGs, 40% of the respondents' families' earned Birr 351.00 – 450.00 per month and 77.5% of the respondents' families' monthly income was between 251.00 – 550.00 Birr. However, after becoming involved in the SHG, the average monthly income of the half of the respondents (50%) was between 351.00 and 450.00 Birr. The percentage of families who earn below 250.00 Birr decreased from 12.5% to 2.5%; and those who earn between 351.00 – 650.00 Birr increased from 60% to 90%.

4.2.1.3 Frequency of Meals per Day for All Household Members

Frequency of the families' meals per day was another chosen variable for change in the feature of life in the family.

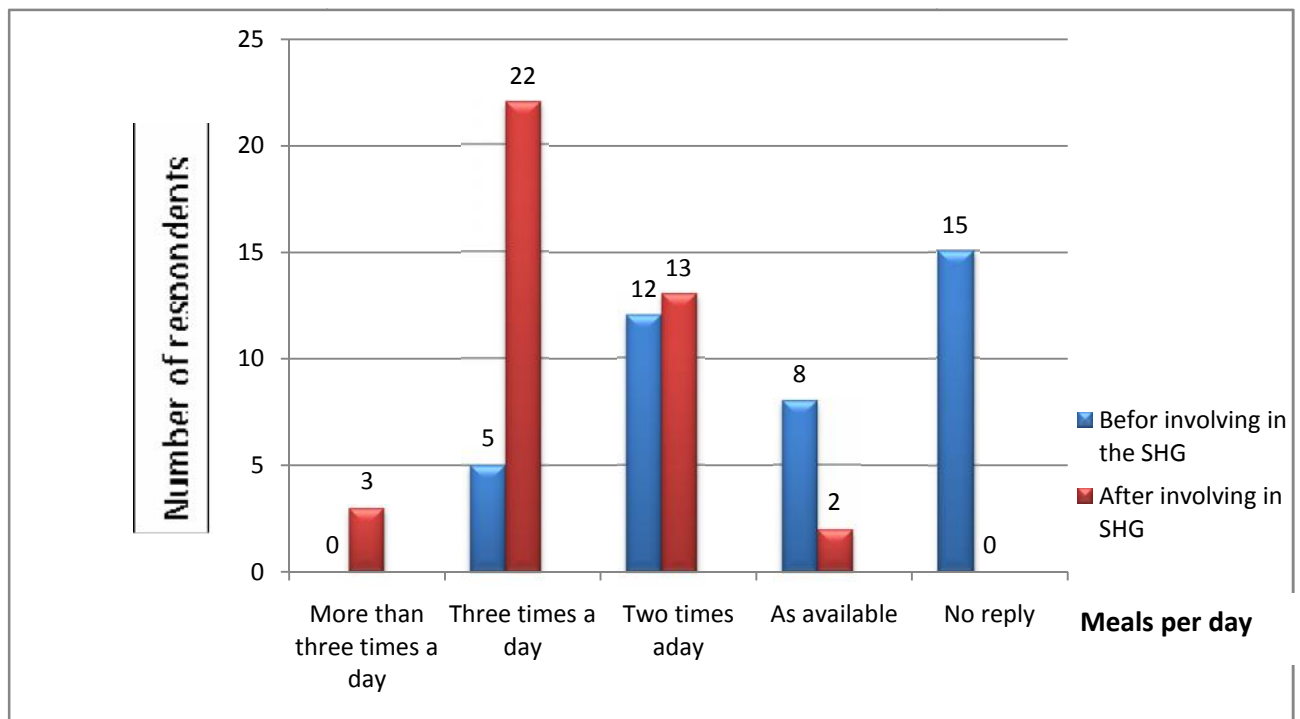
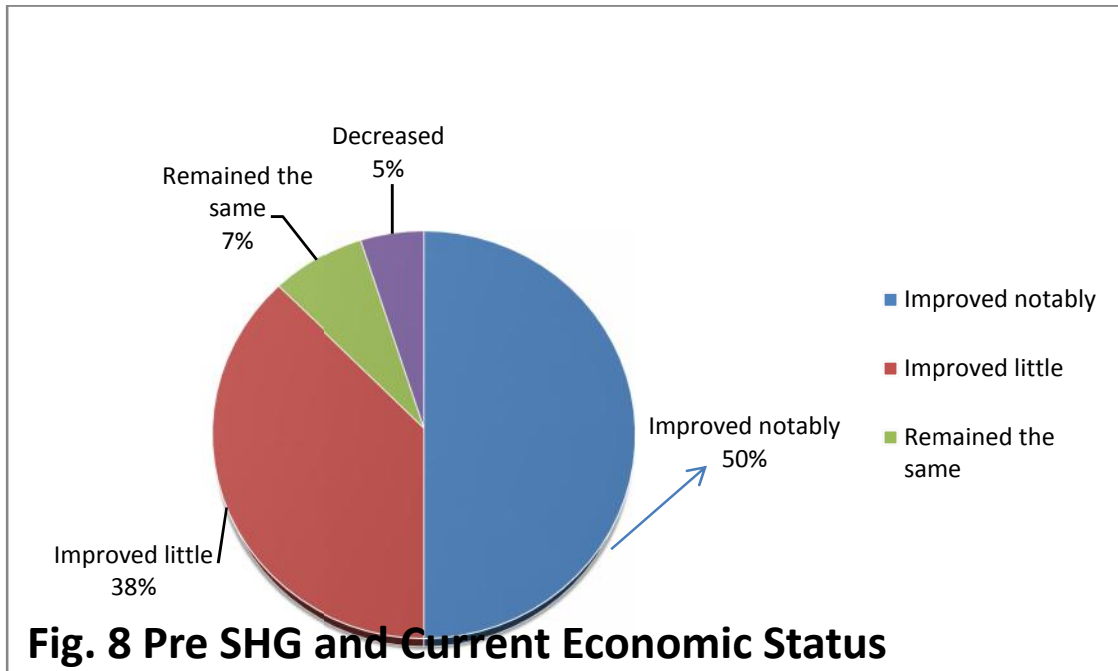


Fig. 7 Frequency of Meals per Day

As it is shown in the above figure, fifteen respondents do not want to give their response about their meals per day before involving in SHG. There was not even one respondent who had more than three times a day before involving in SHG and number of respondents who had meals three times a day increased considerably from five before involving in SHG to twenty two after involving in SHG. All respondents gave their response after they involve in SHG. The number of respondents who said their meals per day were as obtainable decreased from eight to two. In a

Focus Group Discussion respondents' families' who had two meals a day before involving the SHG told that their food consumption pattern showed altered after being involved in the group. The figure also showed that the number of respondents who eat their food as available decreased from 8 before involving in the SHG to 2 after involving in the SHG. Only one (1) of the respondents' families' reported that they eat four (4) times a day.

4.2.1.4 Pre SHG and Current Economic Status



As it is depicted in the above figure, the economic status of the families before involving in SHG and after involving in SHG showed that, half of the respondents considered as their family economic potential showed improvement after they start participating the SHG program. Eight percent (8%) of the respondents reported that their involvement in the SHG program did not bring economic change within their family. Albeit, two (2) of the respondents replied that their family income has decreased after their involvement in SHG. As far as the decreasing in economic status concerned, the focus group discussion with the families showed that, their economy decreased with different reasons which are external to the SHG such as downsize of the bread winner from their job, lack of employment opportunity due to the current inflation. One of the respondents' added the point that devoting time in the SHG decreased her income. This showed that participating in SHG take time of some participants that can be put in a certain job that they can incur money.

4.2.2 Expenditure

Pattern of families' expenditure in house hold can show the economic benefit of participating in SHG's. Basic house hold expenses were selected and asked respondents reply and this is summarized in the graph shown below. It can be said that almost all family' expenditures increased in almost all types of expense titles. Nineteen percent (90%) of the respondents stated that their family's average monthly expense on water and electricity has increased; and 75% reported that there is an increase in their family's food expenditure. Members in the Focus Group Discussion made clear that the increased expense on food items does not imply buying more food for the family. But it is buying the same amount or oftentimes less with increased price because of the Global Economic Crises.

Sixty percent (60%) of the respondents reported increment of their house rent expense as most of the respondents are living in rent house. This expenditure increment is also due to the result total inflation. Expenditure on health & education, and clothing for the respondents' family has truly increased. As respondents stated in Focus Group Discussion, they are taking their children to the private clinics and registered their children in private schools or government schools with basic learning materials.

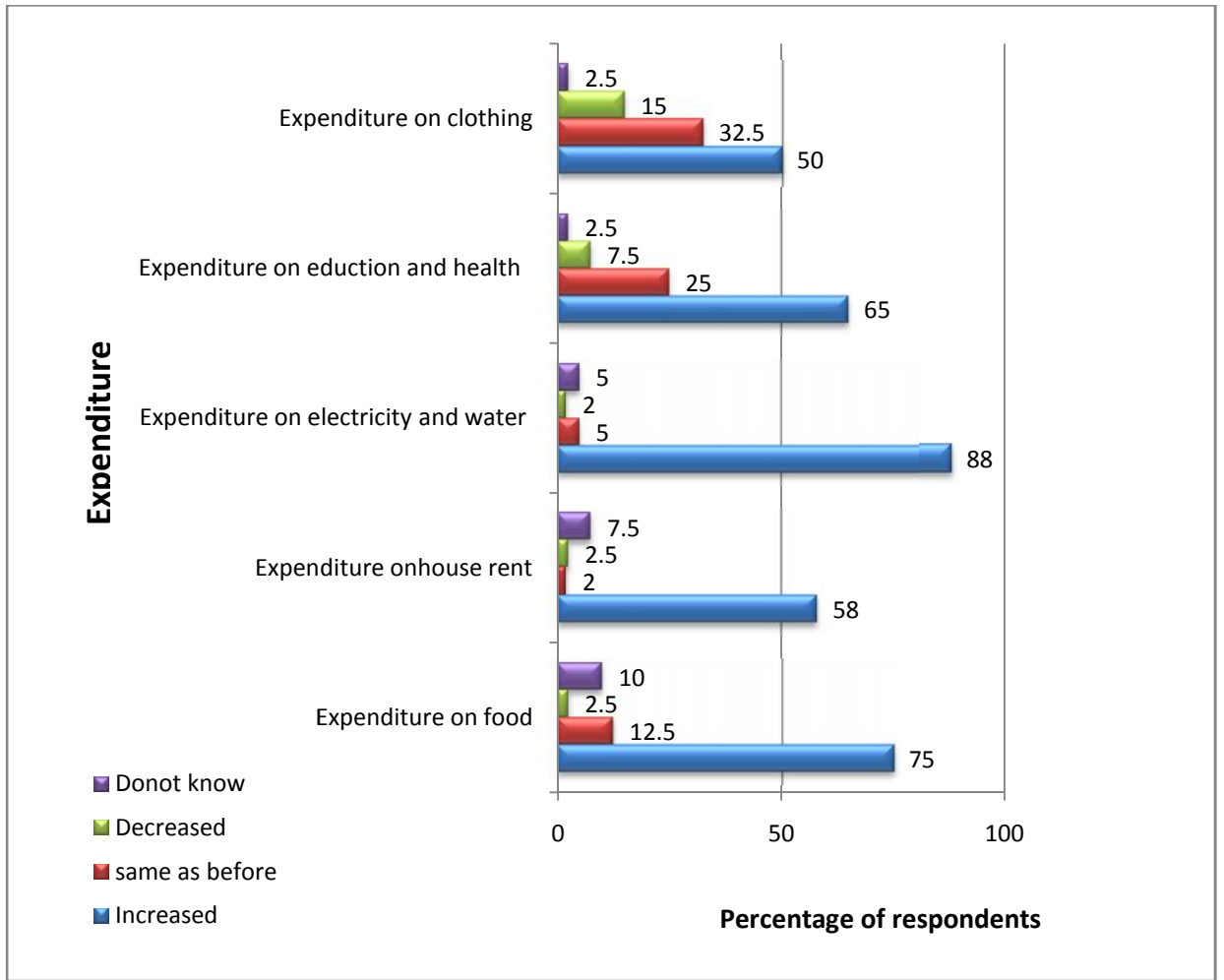


Fig. 9 Pattern of Expenditure of Respondents

4.2.3 Savings

Saving pattern of the group members was considered as one of the indicator for the impact of SHG on the members of the group. As it is clearly shown in the figure below the amount of money the respondents saved from the start of the group and present discloses considerable growth currently. Majority of the respondents (18) were saving 2.00 ETB at the beginning. At present this number has decreased to two respondents. Currently about half of the respondents

(22) are saving ETB7-10. From the understanding of Focus Group Discussion the women source of savings were limited expenditures from their basic necessities. Careful observation of members' saving pass books indicated that the average saving money in the groups in a week is ETB 73. The same pattern of saving had shown in 2011 and 2012. The respondents in a Focus Group Discussion told that, the current high inflation almost in each week particularly on food items was the main cause for the similar pattern of individual and group saving.

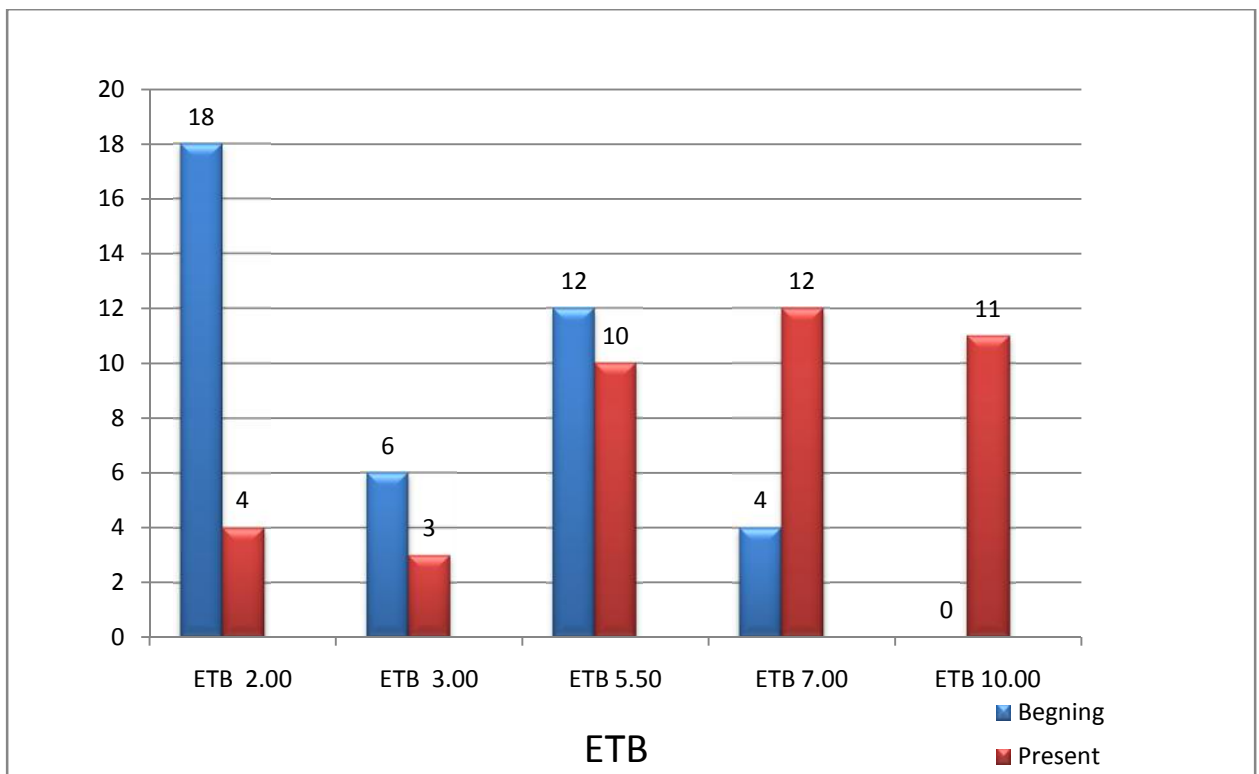
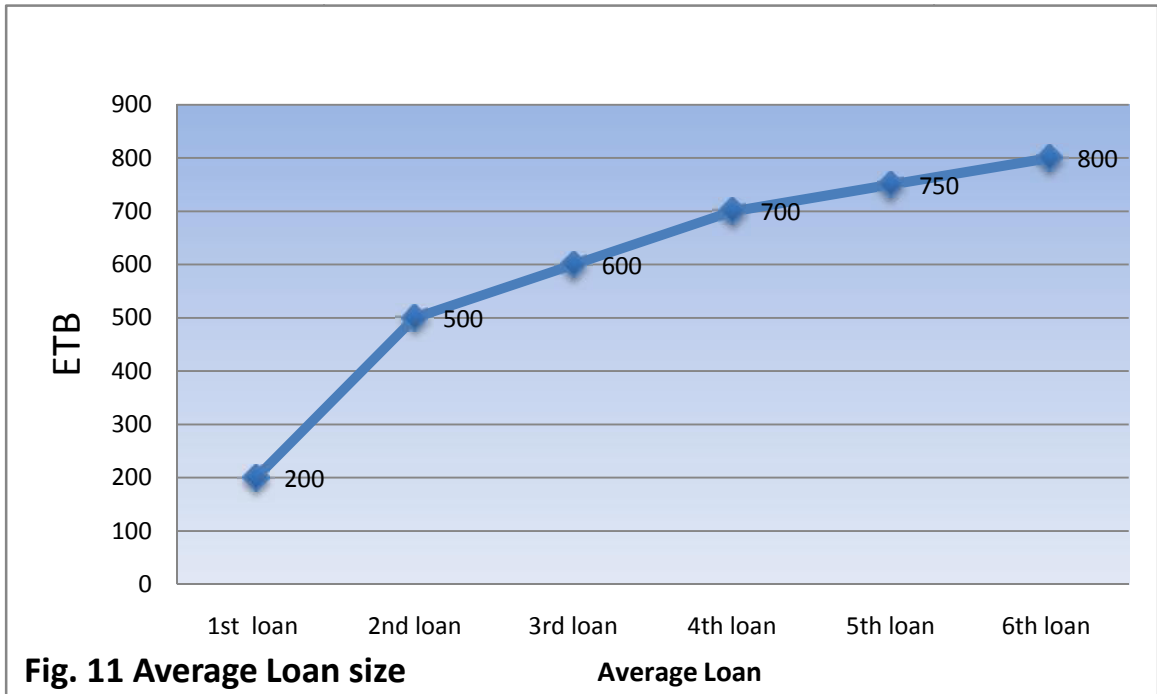


Fig. 10 Saving Per Week

4.2.4 .Loan from SHG



As we can see from the graph above, the average loan taken from SHG is increasing gradually with every loan. This shows that credit absorption capacity of members is increasing. Many of the respondents are taking loans for starting retailing of vegetable and fattening animals at their home in a small scale. This can be seen as a practical investment, which may lead to good returns after some time. Members are also taking loans for rearing cattle, Health needs, and Social events very frequently. Almost all the women are using the loan for the same purpose for which it has been taken. The big increment of loan from the first to the second loan attributed to the grant money given to the groups by the NGO. This was helping the women as motivation.

4.3 Participation in Trainings and Capacity Building

Training can benefit poor women when the training is carefully designed to complement their existing skills and address their most pressing needs. Most of the women interviewed commented that their ability to plan, calculate and project profit, and manage

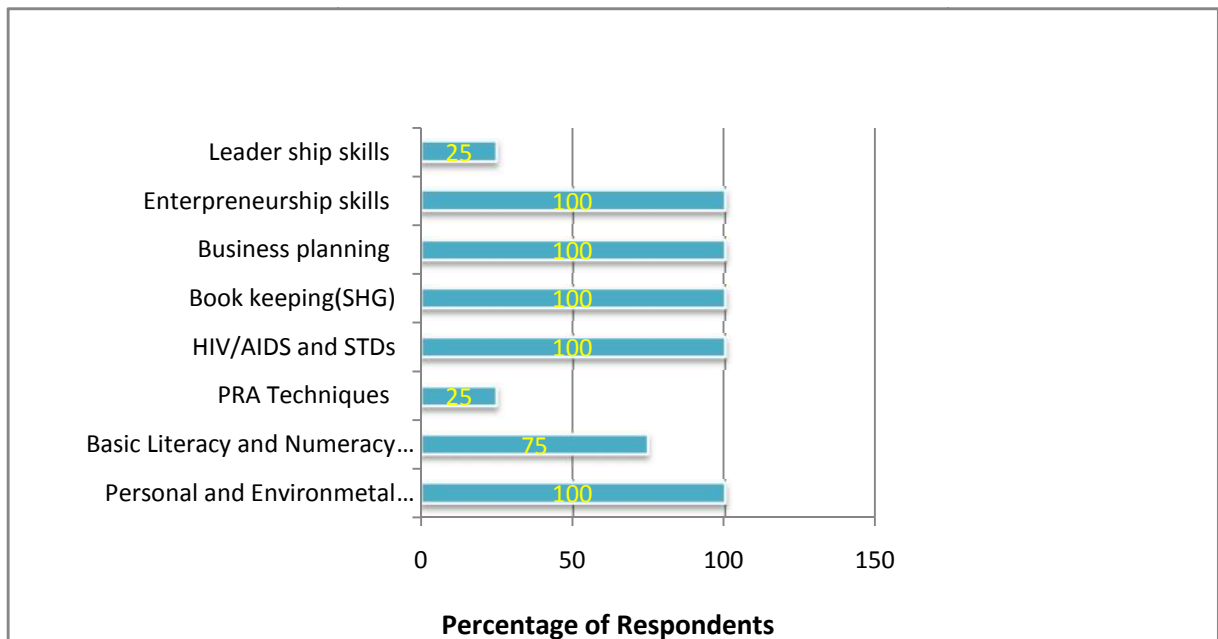
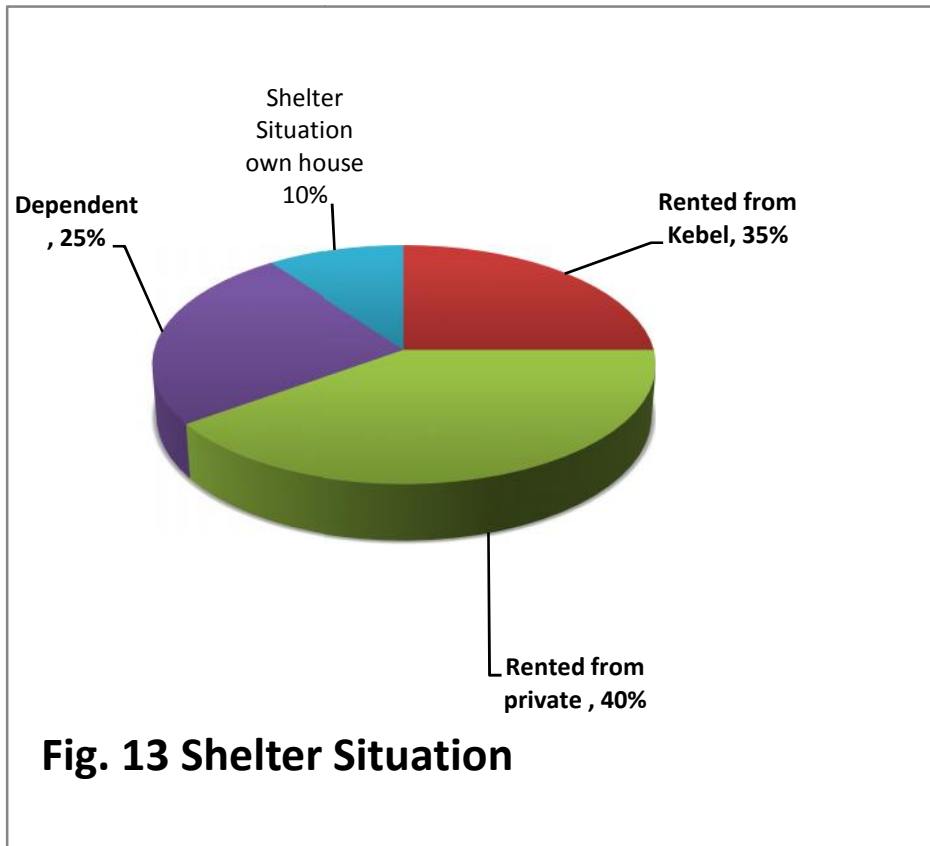


Figure 12 Percentage of Respondents Who Took Training and Education

money had improved considerably as a result of the training they received from their orientation and Trust Bank meetings. Several of these women especially appreciated the training in “customer care” they had received. Concerning health the awareness on how to use cost effective diet for the families especially for children. The main focus was prevention of communicable diseases by prevention rather than cure. Figure below illustrated that different trainings have been given to the SHG members and most members had assisted from trainings about entrepreneurship skill development, business planning, SHG bookkeeping, HIV/AIDS, personal and environmental hygiene and basic literacy and numeracy skill.

As it is depicted in the above figure, all of the respondents have given basic trainings to empower the women. These were entrepreneur skills, Business planning, Book keeping, HIV/AIDS and STDs and Personal and environmental hygiene. Twenty five percent (25%) of the respondents were trained in Leadership and PRA. This could have its own negative impact for untrained women to lead the group in their turn. As most of the respondents in SHG entailed in Basic numeracy and literacy skill and also personal hygiene, they could participate in discussing for monthly, weekly and daily budget of house expanses. They were able to prioritize needs and wants and avoid unnecessary expenses. They know what kind of protection and food should be given for different age groups. They have the awareness on the precaution and steps that should be taken when children are becoming sick. In addition, because they knew how to count and read numerals, they could take Public Buses they need by reading the numbers on the buses. Before they should ask someone to read bus's number. This was limiting their movement and looking for opportunities.

4.4 Shelter Situation



Forty percent of the respondents are living in rented house. Currently in Ethiopia the price of houses is escalating, twenty percent of an individual's income is going to house rent (CSA, 2009). When this is considered, it is clear that the poor women further dipped in to economical stringent. Thirty five percent (35%) the respondents live in a somewhat reasonably priced government owned, kebele house. Twenty five percent (25%) of the respondents were living with their relatives or two families given one room house by kebele ('Debal'). 10% of the members are living in their own house. The owned houses are commonly known in Amharic as '*Yecheerca Beto*ch', (moonlight houses) is a local

name for squatter housing units constructed overnight in the dark hiding from government.

It is stated by some writers that squatting in Addis Ababa began after the nationalization of urban land and houses in July 1975. For instance, Solomon (1985:41) has stated that prior to 1975 the private landholding system was strong enough to control illegal land occupation and squatting was almost impossible.

4.5 Heads of the Respondents' Families

In spite of the fact that SHGs are female dominated groups, it is evident that the family leadership is the role of the man or shared responsibility with the woman. In an effort to identify the head of the family of the respondents, data were collected and Summarized in the fig. below.

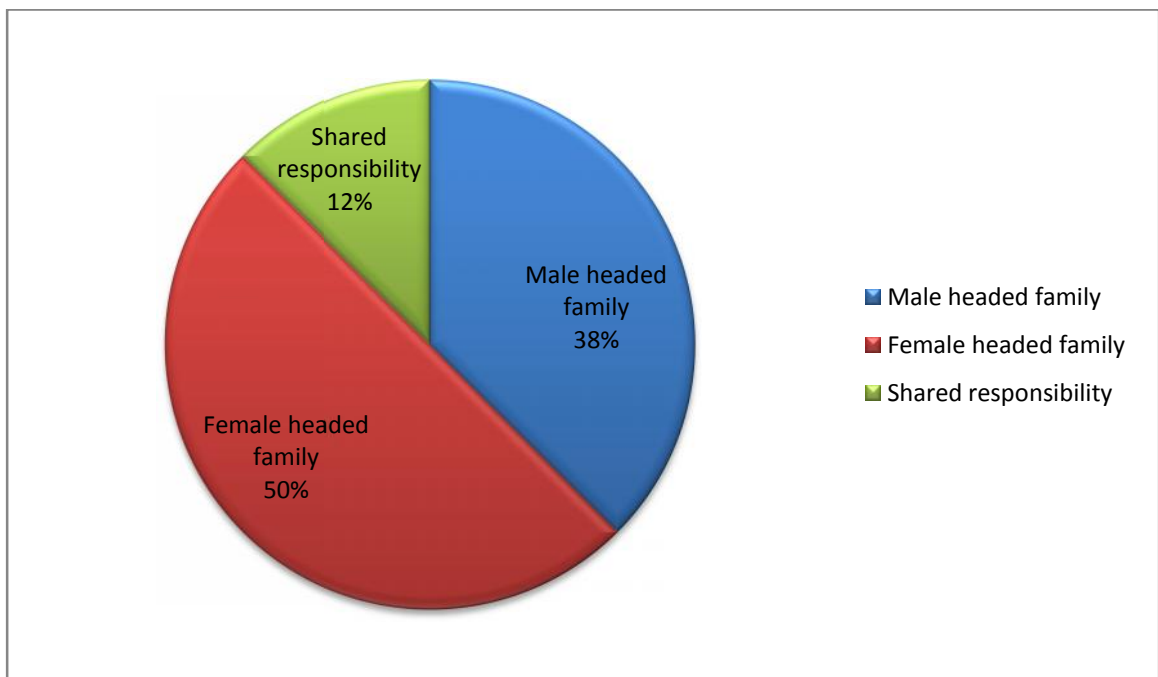


Fig. 14 Percentage of Heads of Respondents Family

As it is depicted in the above fig., 37% of the respondents' families' were male headed; and in families of nearly half (50%) of the respondents, household leadership solely remained as the responsibility of the women. Thirteen percent of the respondents replied that in their family, both spouses undertake household leadership together.

Findings of the Focus Group Discussion

Economic Empowerment

Participation in economic activities is crucial for developing a woman's confidence and status. It can enable her to make investments in health and education and assist her to build up assets like housing. Additionally, a small amount of economic independence can help increase a woman's bargaining power vis-à-vis other family members and build up her capacity to take up beats against domestic violence (Manekar K. 1990). However, the problem is of providing financial assistance to the poor women as they do not fulfill the lending norms of financial institutions, they do not know the requirements of financial institutions for lending and no collateral security is available at their disposal. Many poor women feel reluctant to approach the banks or financing agencies and do not have enough courage because of their low social status and illiteracy.

The majority of the group members told that their income has improved as a result of the SHG trainings they have taking part in, where the focus has been on small business management and access to the SHG loan they received. Since small business undertaking loan that the SHG members obtain from their group saving is based on their request and the profitability of the business plan they submit, during the discussion it was found out that there were few members who did not receive group loan so far. Regarding entrepreneurship skills they acquired through SHG micro business trainings, almost all the focus group discussion participants reported that such training enabled them to

manage their small businesses better and has helped them to save more for future uncertainties.

In order to have a better understanding on the benefit of involving in the SHG, a question comparing the amount of work for the same payment before and after being involved in the SHG was posed to the group. Accordingly, more than half of the respondents described that the amount of money they are being paid at present for the same amount of labor before 3 – 4 years has increased. Though there could be various factors attributed to such an increment for labor payment, most of the interviewees counted involvement in SHGs and access to group micro credit enabled them to be involved in their own IGAs, and thereby this has helped them to earn better. Besides, the above explanation, others stated that the current inflation and the resulting high cost of living, has forced laborers to ask more for their labor and such a pressure obliged the employers to pay more for the same amount of work that they used get some three years ago. In regard to the members borrowing capacity, all stated that the involvement in SHG has guaranteed them to have access to borrowing from the group savings, and has also empowered them to get loans from various micro finance institutions without much difficulty. Change in women's decision-making power in the family, group, and community affairs is another important indicator for measuring the empowering aspect of SHGs. In reply to a question about the significance of SHGs in boosting the women's decision-making power at family, group, as well as community level, some reported that still there is male domination in household matters

that needs decision; but decision-making power in the SHG is at their hand since the group is women's group. However, almost all of the interviewees agreed that since joining the SHG, their involvement in family matters decision-making has improved; and the women's capability to raise family's income and their empowerment as a result of taking part in group meetings were counted for the enhancement of the women's decision making power. An impact of SHGs in creating conducive atmosphere to its members and empowering them to become capable to take advantage of government development schemes was assessed. Accordingly, it was understood from the discussion that few have benefited from micro credit services acquired from a government small business development program. However, it was also learnt from the discussion that some who participated in the micro credit programs did not benefit from the program as the major focus of the credit providing agencies was giving loan and looking for a repayment. They further elaborated that unless the micro credit service provision is based on supporting the borrower as to how to undertake the business, the focus on loan provision and repayment alone cannot ensure sustainable development in general, and empowerment of women in particular. Self help groups were essentially formed for the purpose of empowering the poor to take charge of critical decisions concerning the improvement of the quality of their lives. The process adopted for SHG formation, has a major influence over the way the group would evolve overtime. Importantly, women's participation in various activities from the inception of SHG formation is important for meeting the broad objectives of micro financing, and for the effective functioning of SHGs.

In response to the question regarding their motivation to join the groups, it was found out that during the project commencement period, the project staffs' motivation helped them

to join the group; but thereafter, most joined the group through self-motivation. Furthermore, it was reported that members' involvement in the group development endeavor was an active dynamic in their life; and currently even those who did not involved in the group understood the benefit of the group; and as a result of this, self motivation outweighed any external push for new members to come and join the group. Discussion on the members' involvement in income generation activities (IGAs) before and after their SHG involvement revealed that most of the SHG members were involved in some petty trades, such as vegetable and cereal retail sales, used clothes sales, animal fattening, handkerchief etc with the loan service they were provided by micro finance institutions (MFIs) before they become members of the SHGs. However, after being involved in the SHG, members with feasible business plan and those could get group collateral managed to get group loan and involved in IGAs. Income from the selling of homemade local alcohol, such as 'Arekie' and 'Tella'; and the sales of 'Injera', bread, used cloths, vegetables and cereals, animal fattening, sells of metal/iron scraps, shoe maintenance, etc, were reported to be among the major and subsidiary source of family income. Participants in the Focus Group Discussion also elucidated that the project has provided various trainings to the SHG members on the individual and group entrepreneurship skill development and as to how to manage small businesses. As a result of such training opportunities, most managed to survive in the competitive market condition and earn some income out of it.

One of the respondents added the following. " After my husband death, I did not have anything to eat. Four months after his death, I came to my Mind. I had absolutely nothing. There was nothing to eat for the children. I asked one woman where she was

going. She said she worked in a construction work. I asked her to find me work there. She said I will introduce you to the foreman there. I went with her to the construction work. I did not have the guts to say anything. I was weeping silently. Then I said please give me some work. That foreman said, alright you work in this construction. For seven or eight years I worked there. In the morning I used to cook for the children, sometimes there used to be vegetables to eat, sometimes not. Then I would come back in the evening and do the household work. First I used to get a daily wage of 28 birr, and then it was increased to 36 birr. Somehow I managed to earn enough to bring up my children. Working hard gave me strength. When a person works and earns money, he becomes strong. Then one day NGO coordinator came. They told me about the group. They told me the benefits of the group. I had begun to think. May be there is some benefit in this scheme. So I said yes. I used to come home for lunch for one hour. I would meet two or three people and try and make them understand about the group. They told me you are talking absolutely nonsense. We will not form any group. If we have any money to save, we will put in our box. But I went on making the effort. Gradually I managed to get twelve women with me. We worked as a group for one year and started making small loans to each other. One day I fell ill. The group held a meeting. The members said that she is ill, she has small children, so they withdrew 700 birr and gave it to my children and said, get treated in a hospital. Got my treatment and became alright. My children and I repaid the money by our hard work. I thought that I should leave the construction work. I cannot do so much hard work now. I withdrew 800 birr again; I got a *gulit* and stocked it with fruit. We managed to earn enough for the household expenditure and also to repay

the loan. My son became more confident and said I do not want to continue with this work, I want to start something new. So we started selling plastic plates, and soap for washing clothes. Sometimes we work till late. Today I put everyone to work since early morning after they came back from school.”

Perceptual Empowerment

The stories of women revealed speak of the hassles and tensions of daily life in conditions of poverty. Considerable qualitative dimensions of poverty, such as stress, poor self-esteem, and dependency, circumscribe their lives. Participation in SHGs has changed this: the women spoke of “feeling of freedom”, increases in levels of confidence and self-esteem, a change in perceptions, a feeling of strength and a movement away from restriction and constraints. In short, they experienced “power within.” As Sen (1993) puts it, “Acting freely and being able to choose may be directly conducive to well-being, not just because more freedom may make better alternatives available.” What aspects are the reasons for these changes? Significantly, these are the underlying insight of women together with a increasing awareness amongst them about their abilities. Women belonging to SHGs are more secure with a growing sense of self or “I”: They said that Earlier when they used to stay at home, few people knew them. Now when they go out, a lot of people talk to them. They receive a lot of respect. Empowerment has thus helped women to realize their identity, capability, strengths and power. They also have greater self-confidence and awareness of their rights, are more assertive and more vocal in mixed forums. Empowerment for women also means being able to overcome shyness and to talk and act confidently. During the focus group discussion they reported that earlier when they used to go to the bank they were very shy. But now the women are confident and look at the bank official in the eye and say, deposit our money. When the

illiterates first started going to the bank, the banker would catch hold of their hand and tell them where to put their thumb mark. Then they had a girl to teach them how to read and write. There were too many hassles; they can't concentrate. But they learnt how to sign. When they went to the bank, the bankers said, affix your thumb here. They said why? Don't tell us where to put our thumb impression, tell us where we have to sign. They said give us a chair to sit. All the women have learnt how to sign. Only a few who are too old still affix their thumb impression. But there is a change in them also. Now they tell the bankers don't hold our hand and make us affix the thumb impression. We will do it ourselves. Women have gained a measure of freedom from irrelevant customs, traditions, practices and prejudices. One thing is clear: empowerment cannot be imposed from top. Rather, it is essentially a bottom up process, as women must empower themselves. However, they need assistance and facilitation from above. Empowerment means working from a part of enforced powerlessness to one of power. It upholds women's natural strength and positive self-image, which enables them to face any difficult situation: Furthermore, it was reported that they can go anywhere, any time and no one can say anything to them. But earlier they used to very hesitant. They were always scared, what if someone says something. But now they have the confidence, they will tell them four things in return. Now they do not fear anything. The women in the Focused Group Discussion told that before they joined the group they did not know what respect was. They had never stepped out of the house. They used be fearful, feel depressed. They did not know anything now they know how to speak. They have learnt how to talk to people. Earlier they used to stay at home. Ever since they joined the group, they kept getting more and more independent. And the more independent they grew, the happier

they felt. Now they can come and go anywhere. They meet people. They are very happy. Thus, the process has helped women to understand and realize their unique potential, develop courage to think and act independently, express what they desire, suffer, feel, speak out and express freely, and explore their distinct growth and development. Significantly, almost all the women had goals for the future, perhaps linked to their greater sense of self worth and belief in their ability to actualize them:

Relational Empowerment

Violence is a vital tool for subordination of women in patriarchy and to keep them under male control (Poonacha and Krishnaraj, 1991). Connell points out that the scope for bargaining over power is the greatest between men and women at the household level. This scope diminishes as women enter public institutions because of the complex structuring of power in the form of rules and organizational systems (Connell 1987). Connell refers to the social construction of emotional and sexual relationships as ‘the ways people create emotional links between each other, and the daily conduct of emotional relationships’ (Connell 1987). A significant inference of Connell’s hypothesizing about the relations between women and men is the manner in which violence is frequently enmeshed with the idiom of love and affection. This equation forms a crucial rationale for the immense social opposition to intervening in circumstances of domestic violence (Subramaniam, 1995). On the other hand, the difficulty is not only one of public sensitivity, the women who experience batteries find it hard to avoid for because of the intricate ties they have to husbands and children:

Traditional mind-sets towards women keep alive the violence. One of the myths about domestic violence is that no one should interfere in domestic affairs of man and wife. The problem breeds

in silence and finds legitimacy through cultural norms. The women in the focus group discussion told that they do not generally discuss quarrels and beatings by husbands in the group. Women fear their husband's reaction if they speak about such things. In one case, they offered to intervene, but the woman seemed to resent this and said, "What my man may do is none of your business." Some men beat their wives. But we do not discuss these things in the group, nor do we intervene. At times, we have intervened in a loan return but not in fights between a husband and wife, which is their own private business."

Those committing violence are not made responsible for their actions. Generally women don't leave and stay on because of family and social pressures. She does not have a secure place to go and fears parents, friends and family. Family members would not keep her for long or force her to go back. She does not have adequate financial resources to manage alone. Religious and cultural beliefs force her to stay with the husband. As one woman who was the victim of battery by her husband reports:

"My husband usually says to whom were you talking to, where did you go, and he would start beating me. My husband would blame me of talking to someone, laughing with someone when I went out to work. I used to take my child and go to my parents place. I used to leave everything and go. I did not even take my clothes along. I did not say anything about this in the group. It does not look good to discuss these things there. Then, my father died. I thought how many days will it go on like this? My son said how many

days will you go on like this? When you die what I will do. Your brother has his own children”.

There are no shelters, short-stay homes or refuges where women can escape, domestic or other violence and find some space which is supportive, non-judgmental and helps women to recover some dignity, even if they choose to go back to violent homes.

I observed that homogeneity of the members is chiefly in terms of similar standard of living and nearness of residence. The group process also instilled mutual trust and faith among the members. The group considers the requirements for loans in their meetings and these are settled by agreement. The loans are given on trust with least amount of documentation and security. Further, joint responsibility provides incentives and compels the group to assume the burden of selection, monitoring and enforcement that would otherwise fall on the lender (Hoff and Stiglitz, 1990).

One of the women in the Focus Group Discussion said.

“One member borrowed 800 hundred birr and did not return it for one and a half years. The woman was asked to return the money, she said that her husband had taken all the money and when she asked him for it, he would fight with her. One day, we went to her house and told her husband to return the money; he said I am not in a mood to do so. You do what you please. We said this is not the Government’s money that you can eat it up. This is our money; it belongs to all the women. You will have to return it. He said no utterly and said you do what you like. I held a meeting of all the group members and told them about the situation. We talked this to the police. Nobody talks with the family even at the time of problem. One day with the police we took all his properties as a return. He promised to give the money after fifteen days positively.”

Results of an Interview with the SHG Leaders, Local administrative (kebele) representative, and the NGO.

Interview with SHG Leaders

Five informers' SHG leaders were interviewed together. The leaders told that SHG is a best means to empower the poor, mainly the poor women, who live in a patriarchal society. The main difficulties and challenge that the groups have countenance up to now are the unavailability of money-making micro businesses, shortage of initial capital, SHGs members low formal education, a little level of self-belief among members, lack of concern and a lack of dedication among SHG members, lethargy and inexperienced staff, lack of community support, existence of some NGOs working against the SHG concept, and the low purchasing power due to high inflation.

Results of an Interview Conducted with Redeem the Generation Project Coordinator

Redeem the Generation is a local NGO working in the research area that plays major role in the formation of the SHGs in the area. The coordinator for the SHGs was interviewed. The aim of the project was explained as to improve the material and non material aspects of the poor people in the area through all rounded empowerment; lessening women problems, empowering the poor urban women and improving the capacity of, particularly of the poor women.

The coordinator reported “ Illiteracy is the cause of poverty, dependency, and also vulnerability to different health and societal problems so in order to eradicate poverty, improve the living standards of the women and hence their households. We believe the first step to empower women is education. As far as IGA is concerned, the women will only start the saving part for the first 3 to 6months. In the mean time, we expect

integrated women empowerment (IWEP) will assist us- partners by building primary and technical partner's capacity through provision of training on Market Assessment, and on issues on Business Development services. These trainings will help us Support the women effectively and efficiently. Currently the project is organized based on the appropriate sequential steps by using the IGA and Literacy integrated approach. We didn't omit any of the agreed upon steps that is, from the formation of steering committee at sub city level and Center Management Committee at kebele level then to , establishment of new women groups then to, training of Community facilitators and now to the implementing of Baseline Survey. The only discrepancy between the planned project and project implementation is the time or period variable that is primarily caused due to the delay in the project's agreement and hence the fund. The management is intensively working in the public relations in order to increase the awareness of the community's attitude in women empowerment at large and IWEP program in particular.”

The objectives of the project as stated by the coordinator of the project was to support poor women and their households by providing Literacy Education, Skills Training and Entrepreneurship support for the women by developing, testing and implementing a comprehensive nationwide approach to empower women and their households in selected areas of all regions of Ethiopia. The program is funded by Royale Netherlands Embassy. The program's targets 31,000 poor women and their households; Women's group facilitators; CSTV/VCT coordinators and instructors; FAL and Reflect Facilitators; and Staff of intermediaries/partners (Government at Federal, regional, woreda and kebele levels, NGOs, CBOs, Women's Associations). The rationale of the program is overwhelming evidence of the relationship between literacy and poverty reduction,

especially for women. Educating women have a strong impact on their own and their families' lives. Moreover, there is also a need to integrate literacy with livelihoods and skills. To this end, IWEP strives to promote an integrated approach that combines Functional Adult literacy, livelihood skills/non formal vocational training and entrepreneurial support (business training and economic support via small scale credit, grants etc). Redeem the generation is implementing the IWEP program in Addis Ababa as partner/ intermediary in 3 woredas (previous kebeles) at Yeka sub city namely Woreda 5 woreda 8 and woreda 11.

In the course of the literacy program, as explained by the coordinator of the project, most of the women in the SHGs were able to read and write, and only some were trying to perform basic arithmetic. According to the coordinator the literacy program is important as it makes possible the project to offer different training; and assist the SHG members to receive note and seize knowledge about credit management, learn about health, and other socio-economical matters.

The coordinator further said "forming partnership with Korea International Cooperation Agency- Vision Care Ethiopia and Signum Vitae Eye Care Center, we have able to facilitate a medical support for 31 IWEP beneficiaries who faced sight problem. Results ; 3 women had operation and provided medication,2 women referred to Menilik hospital for higher operation, 13 women diagnosed and provided with eye glass,13 women diagnosed and provided medication. The medical support was highly recognized by the woredas and beneficiaries too. It enables the women to attend classes well. It also helps to curb their multiple social and economic problems, and will contribute a lot to improve their livelihood. We are also acting to strengthening our partnership with concerned

stakeholders in order to address large community and ensure meeting the project objectives. It is a resource mobilization /mapping to establish a network in which our organization has a firm stand in networking for effective accomplishment of the project activities and solve the complex socio-economic problems of the community. Approximately the medical service provided costs an amount of birr 30,000.”

In response to the major shortcoming encountered during project implementation the project coordinator stated that the major problem is the delay of funds which has greatly affecting the planned schedule of activities. The other shortcoming observed during the implementation of the project according to the coordinator is the close follow-up of the steering committee was not that much visible, there seem also that the steering committee and the center management committee forgets their responsibility. The rationale behind this is that huge burden of work in their posts. In order to do away this problems the currently employed project officer took the responsibility continuously meet the respective members of the committees to be continuously updated and fasten the executing their assignment.

In reply to the major challenges that the project has faced so far regarding formation of new groups, the project Coordinator identified that the problem of forming a new self-help group requires momentous energy and a tiresome group process at the initial stage. Additionally, he further expounded that facilitating group dynamics were serious challenge that the project has encountered at the beginning of the group formation.

Result of the Interview Held with the Local Administrative (kebele) Official

The Local Administration Government Offices; Women, Children and Youth office (WCY), Small and Micro Enterprises (SME), Education office, and Capacity Building office are taking part together with the NGO in implementing the SHG concept in the area. This is one mechanism to coordinate different governmental and nongovernmental organizations program of women empowerment as it avoids redundancy, overlapping of services, and efficient resource utilization.

An interview was conducted with a group of four kebele officials from each office stated above and the response of their report is concluded. Social problems such as unemployment, poor housing conditions, and a lack of access to basic facilities, lack of access to working capital, and residents overcrowding. Information collected from the Kebele officials showed that Poverty and unemployment are the major problems in the local administration. Concerning the economic activities in which the kebele residents get their income, a question was asked to the kebele representatives, and they reported that insignificant trades, daily labor work, collecting fuel wood , making local drinks like “Arakie” and “Tella”. The kebele representatives furthermore told that as the majority of the kebele residents are women, empowering them is understood to be very important consequently, the women centered program interference by different NGOs are going through in their particular areas have considerable effect in improving the desperate life condition of poor women.

The four governmental office representatives together with the NGO representative and each SHGs leaders held meeting every month to evaluate the success of each SHGs in the

area. As the representatives reported the monthly meeting helps to find solutions to the problems that may arise in the empowerment of women in the SHGs.

According to the officials; the government offices together with the NGO form screening committee to identify those women who will qualify the membership criteria. These criteria are poor women, women from the same area, to be governed by the rules and regulations of the group. Market assessment has conducted by WCY expert, SME expert and IWEP supervisor who have taken market survey training.

Groups Brainstorming with women: Grouping women in sub groups and allowing them to discuss and identify problems that the community faces to fulfill their needs. The sub groups drew out opportunities from identified problems and finally identified potential income generating activities from the list of business opportunities.

Sector experts in a group were triggered with question-“what are the potential income generating activities in your area that can generate income and improve the livelihood of the poor women?”. Idea generation guides were employed to spark more potential income generating activities ideas. The market observation was done by both women and experts.

Matrix ranking and scoring: This enabled women to compare and study the merits and demerits of potential IGAs against a set of criteria and make the right choice. Women validated potential IGAs against unmet market demand, higher employment generation potential for women, potential for increased income and growth of the poor women, technical issues, start-up capital, availability of raw materials, and women friendliness.

For the question of the kind of IGAs they replied that among IGAs selected by women groups, four IGAs i.e. sheep fattening, vegetable production, poultry production and handcraft were identified for livelihood skill training.

More over the interviewees said that by forming a partnership with private health sector, fifty women in the group of woreda 5 have got medical service. The representatives stated the challenges and problems faced so far. The major challenge faced so far was FAL and integrated BST which is difficult for learners to understand and even for CFs. The other challenge observed according to them is that lateness & absent of the learner women on FAL classes which is due to economic problem and rainy season of this summer. The third problem is turnover of GO experts who are in the committee.

CHAPTER FIVE

5.1 Summary of Findings

SHG has the potential to have a powerful impact on women's empowerment. In this study, the social, economic and relational impact of SHGs has been assessed. It was found out that empowerment is deeply rooted in our social systems and values. It pervades all aspects of our lives from our family to our communities, from our personal dreams and aspirations to our economic opportunities. Women often value the non-economic benefits of a group-lending program as much as or more than the credit. Some of the most valued benefits include expanded business and social networks, improved self-esteem, increased household decision-making power, and increased respect and prestige from both male and female relatives and community members.

The Self-Help approach is a self-initiated group that encourages enforced savings on regular basis among the members. This savings will later be used for emergency purpose loan among the members; or to create capital through group savings, which later be used for group or individual small-scale investment. In a country like Ethiopia, where the majority of its people live in acute poverty, group savings that creates group own capital has to get proper attention of the concerned parties; and necessary support should be given to the promotion and support of SHGs.

Regular weekly meetings and savings were the basis for the socio-economic capability of project beneficiaries. As some members of the SHGs were either divorced, separated, or widowed women, the responsibility of winning bread for their family rested upon their shoulder and made life very challenging to them. Experiences shows that unless there is an appropriate targeting, the

poor women will either be missed or they will tend to exclude themselves because they do not see the programs as being for them.

Women's participation in decision-making in a family was found to be an important indicator for measuring their social empowerment. Participation in SHGs enabled most of the members to obtain appropriate respect within their community in general with their family members in particular. As most of the SHG members have become income generators for their family, their decision making power about income and expense related matters has shown significant positive change. Thus, this indicates that SHGs are an important tool in empowering people, playing an important role in improving the availability of resources for poor women within the community.

SHG members of the study area in, the women's expenditure capability on family food, clothing, utilities, and children's education has increased after they involved in the SHG. Moreover their savings trend illustrated that there was an increase and decrease in the SHG members saving pattern. During the first two years of group formation, there was small growth in the average savings; and in another two consecutive years, it remained almost constant. But, then after, there was a decrease in an average individual as well as group savings that was caused by high rate of living and inflation.

The basic literacy and numeracy class benefited the women to grow their confidence. They can read the numbers on the city buses and move any where they like independently. If they take blue taxi for their transportation, they are able to pay the correct amount of price for the specific distance they travel. This enabled them to move independently and decision making. They are able to count the money received their money and from their husband, before they took the numeracy lesson, they were ignorant

about their husbands income. The literacy skill helped them to plan and manage their money. Further the literacy class enabled them to sign without their finger print and fill forms of the bank.

Training women in IGA; sheep fattening, vegetable production, poultry production and handcraft enable women to earn supplementary income. However, Seventy percent of members said that their days revolve around a combination of household chores and income-generating activities (double responsibility).

Women who participate in the SHGs enjoy higher respect among their family members, especially their husbands, and within their communities. The women are proud of their achievements and of becoming more equal partners in supporting their families.

A remarkable change occurs when female members are given more responsibilities to chair the SHGs. It is noticed an increased capacity to put forward ideas and assert their views every time they attend weekly meetings. The acquisition of new skills and knowledge, improved attitude, reinforced values, and a changed way of thinking are most important influences of the SHG on women as head of the family and as member of the community.

High settlement in the SHGs is a consequence of the members' interdependent group life and social unity found among women members. *Iddir* generally plays a supervisory role towards their members and is responsible for taking care of smooth functioning of the whole system. In most cases *Iddirs* are established by the people with common goals, have established leadership, undertake specific activities, and are sustainable over the long-term. These features make it effective instrument controlling members and maintaining a smooth operational system. Mutual help among members in times of

problems of repayment is also observed. According to Putnam, 2000.ordinary, community associations of members of a community give confidence participants' we feeling, while enhancing participants' taste for collective benefits"

Participation in the SHGs improves women's negotiating ability. Women's mutual support is a necessary condition of their empowerment. Alone, individual women cannot develop their potential or make their full contribution. Those women who have relatively long stay in the SHG have helped to give direction and assurance to other women who would else be subjugated by the system. Experience sharing gives out as a role model and reduce the segregation of being one of a few.

5.2 Suggestions or Recommendation

- The first recommendation is the time allocated for Functional Adult Literacy (FAL) and integrated Business Skill Development (BST) is not enough to cover all portions of the modules. So there should be much more time allocated for the FAL.
- Refreshing Community Facilitators (CFs) with FAL and other relevant training with in short interval of time would be good for effective project achievement.
- Participating the facilitators in livelihood skill training is very important since they support the women group in a very technical issue and they further support during the implementation of IGA.
- Peer evaluation of CFs is very advisable since it tells us the weakness and strengths of each facilitator as well as favors a learning environment for all of them.

- Leadership commitment at respective Sub city and woredas should create synergy in smooth coordination and facilitation of project activities to meet its objectives.
- Beneficiaries should commit in maintaining their groups' motto and strengthening their saving has created good opportunity for the women to get many supports from partners.
- IWEP modality can be duplicated in other projects in which the NGO is implementing.
- Prevention of acquiring sexually transmitted diseases can also become a component of the SHG training area.
- Since the trained social workers can intervene with individual SHG members' challenges utilizing the ecological and general system's perspective, projects like IWEP can benefit from the involvement of these skilled social workers to provide holistic services to its beneficiaries.
- The majority of our people live in acute poverty, group savings that creates group own capital has to get proper attention of the concerned parties; and necessary support should be given to the promotion and support of SHGs.
- The challenge to build a wide-ranging structure for measuring the multidimensional face of empowerment that can be practiced to get trustworthy comparisons across different settings, while at the same time being flexible enough to allow modifications in accordance with variations in culture and context

5.3 Recommendation for Academicians

The first problem is continuing to develop together a complete structure for determining the versatile aspects of empowerment that can be put on to obtain trustworthy assessments throughout diverse settings.

The accomplishment of members in SHGs is reliant on a range of interior plus outside reasons that will influence the smooth operation of the group. Accordingly of many restraining issues, this study, from its start, was made to appraise only the impact of SHGs on the development of members' income, expenditure, and savings; and to study the social benefits that the poor women increase by being members of SHGs. Exterior aspects that can affect the impact of SHGs were purposely excluded. Therefore, to have a better and all-inclusive picture on the impact of the project, profound research has to be carried out.

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Annexes

Annex I

Empowerment Indicators

Information and data

- Number and growth of SHG formation
- Number of training conducted, number of women trained

Economic empowerment

- New income generating activities introduced by the project
- Types of income generating activities
- Up-scaling of existing IGAs
- Group entrepreneurship
- Individual entrepreneurship
- Increase in production

Change in income

- More work
- Better pay through negotiation
- Confidence/increase in borrowing capacity
- Consumption pattern
- Saving pattern

Relational empowerment

- Participation in meetings of community
- Participation in elections-as voter
- Participation as candidate in local body elections/elected member
- Action on social issues: circumcision, early marriage, domestic violence,

- Role in community development activities: initiation, planning, implementation,
- monitoring of community/village development activities, approached by other
- groups in the village/community for solving social/community problems,
- involvement in maintenance of village infrastructure measures

Perceptual Empowerment

- Adoption of household infrastructure programmes (latrine, house repair)
- Household purchases
- Education of children and parenting issues.
- Education and status of girl children: nutrition, health, enrolment in schools, drop out rates.
- Fertility issues, use of family planning methods

Annex 2
Redeem the Generation
Planned Vs. Actual Performance

No	Planned Activities	Planned period	Planned quantity	Actual Performance	Actual period	Actual quantity	Responsible person/office
1.	Running Integrated Adult Literacy Program	January – June,2011	For 8 women group	On going	January – June,2011	For 8 women group	RTG
2.	TOT on FAL Refreshment and BST	Feb,2011	1	participated	May,2011	1	IWEP
3.	Refresher Training for CFs	Feb,2011	1	conducted	May,2011	1	RTG
4.	Supervision by Supervision team	January – June,2011	6	6	monthly	Six supervision s	RTG
5.	Monthly Supervision by supervisor	January – June,2011	6	6	monthly	Six supervision s	RTG
6.	Monthly workshop with CFs	January – June,2011	6	6	monthly	Six meetings	RTG
7	Monthly CMC meeting	January – June,2011	6	6	monthly	Six meetings	RTG
8	Sub city TT monthly progress follow up meeting	January – June,2011	6	6	monthly	Six meetings	RTG
9	Quarterly SSC meeting	January- June,2011	2	2	February and may	Two meetings	RTG
10	Quarterly internal progress review	January - June,2011	2	2	March and	Two	RTG

	meeting				June	meetings	
11	Conducting Market Assessment	April ,2011	1	1	April	1	RTG
12	Preparation of action plan for LST	No definite time	1	1	may	1	RTG
13	Developing course material	No definite time	1	prepared	may	1	IWEP
14	Training on M&E for technical partners and project staff	2 nd quarter	1	-	-	-	IWEP

Annex 3
Loan Disbursement in Terms of Sex (AdCSI)

Year	Male		Female		Total		Remark
	No. of Clients	Amt. of Loan disbursed	Number of clients	Amt. loan disbursed	No. of clients	Amt of loan disbursed	
2000	609	719,805	912	1,079,708	1,521	1,799,513	60% female
2001	565	1,177,995	4756	6,439,492	5,321	7,617,487	89% female
2002	1,571	2,370,950	5858	7,617,800	7,429	9,988,750	78.9% female
2003	837	1,490,800	3663	5,405,200	4,500	6,896,000	81.5% female
2004	8,452	19,276,260	13071	24,786,190	21,523	44,062,450	60.7% female
2005	13,418	70,653,700	13,526	38,905,800	26,944	109,559,000	50.2 female
2006	4,456	26,478,738	6,402	24,529,205	10,858	51,007,943	59% female
2007	7,994	51,409,357	10,300	46,402,698	18,294	97,812,055	56% female
Total	37993	173577605	58397	149165593	96,390	322,743,198	

(Source: AdCSI, 2007)

Annex 4
Definition of MSE in Ethiopia

Sr.n	Enterprise level	Sector	Hired labor	Capital
1.	Micro	Industry	≤ 5	≤Birr 100,000.00
		Service	≤ 5	≤Birr 50,000.00
2.	Small	Industry	6-30	≤Birr 1,500,000.00
		Service	6-30	≤Birr 500,000.00

Annex 5
Main Ethnic Groups in the Area

Ethnic	Total	Male	Female
Amhara	219,564	100,077	119,487
Oromo	64,051	29,624	34,427
Gurage	20,498	10,5003	9, 995

Source (CSA, 2007)

Annex 6
Length of Residents in Current Place (By year)

Both sexes	All immigrants	0 year	1 year	2 years	3 years	4 years	5-6 years	7-9 years	10+ years
Total	173,107	17,151	8,021	8,481	8,489	8,947	16,571	16,502	88,945
Male	76,696	6,862	3,137	3,616	3,016	3,783	7,551	7,079	41,867
Female	96,411	10,289	4,884	4,865	4,888	5,164	9,020	9,423	47,878

Source (CSA, 2007)

Annex 7
List of NGOs Working in the Research Area.

NGO's Name	Areas of Work
CiAi, Italian center for children	Children Aid
FLENDER	Inter Country Aid
MOLENO , Italian NGO	Women
Adoption Forum	Children, Mothers
Adoption Swedish	Children, Mothers
Africa Hope	Street Children
Marry Joy	Elders
GOAL, Ethiopia	Community, Children, and women
PSI	Health issue of Children
Redeem the Generation	Women Empowerment

Annex 8
The Women in Literacy class



Annex 9
Eye glasses given to women after medication



Annex 10
HandCraft Training at Kebele 12 TVET Center



Annex 11
Field Visit for Sheep Fattening Training



Annex 12
Field Visit on Poultry Production



Annex 13
Questionnaire Schedule (for Self Help Groups)

Indrha Gandhi National Open University
School of Social Work
Master Dissertation Questionnaire
Addis Ababa

I. Interview Schedule to be used with SHG members

This questionnaire will be filled by women who participate in SHG in ‘Luke’ and ‘Biretabiret’ areas of Yeka sub-city in Addis Ababa.

Dear respondents,

The aim of this questionnaire is to assess the current situation of women who participate in Self Help Group. Your genuine answers for the questions in the questionnaire will help the researcher to reach at valid conclusion for his dissertation which is partial fulfillment of Master of Arts in Social Works.

All the information you provide will only be used for the study purpose and its confidentiality will be secured by the researcher. Code number will be given to each respondent so that, no name will be written. Any personal data regarding this questionnaire is not an obligatory and is not needed. Besides this if are not comfortable on responding this questionnaire you have a full right not to answer them.

I would like to thank you in advance for your cooperation.

Date_____

Code_____

A. Demographic Characteristics

1. Age_____
2. Marital status:
 - a) Married
 - b) Single
 - c) Windowed
 - d) Divorced
3. Educational level:
 - a) Illiterate
 - b) Read and write only
 - c) 1-4
 - d) 5-8
 - e) 9-12
 - f) Other (specify)_____
4. House hold size_____
5. Birth origin
 - a) Addis Ababa
 - b) Outside Addis Ababa
6. Name of the Self Help Group you belong _____
7. Address : _____

B. Status of women before they join the SHG

1. Were your children well fed?(3 meals a day)_____ Yes/ No
2. If no, why not? _____

3. Did they go to school? Yes/No utility
4. If no, why not? _____
5. Were you able to settle the school fees, food expenses, cloth, etc. in time?__ Yes/
No
6. Were you a member of 'Idir' or 'Mahber' in your community?___ yes/ No
7. Were you able to make the payments for the 'Idir' or 'Mahber'? Yes/ No, If not,
why not? _____
8. Were there organizations in your locality that provide credit services without
demanding any guarantee? Yes/No
9. Who in your house hold made decision about house hold matters?
 - a) Wife
 - b) Husband
 - c) Other(specify)_____
10. Was your reproductive or productive role recognized? _____
11. How was your status in the house hold and in the community?
 - a) High
 - b) Medium
 - c) Low
12. Did you have the power and the time to participate in social affairs? Yes/ No
13. Before you become a member of the group, what was your occupation for lively
hood?

14. Who is the usual bread winner of the family in your locality?

- a) wife b) husband c) both

C. Questions related to benefit from SHG

1. What are the reasons to join SHG?

- a) To get money
- b) To get experience
- c) To get trainings
- d) To get power
- e) Others _____

2. When did you join the SHG?

- a) Less than one year
- b) 1 year
- c) 2 years
- d) 3 years
- e) Above 3 years please mention _____

3. How did you join the SHG?

- a) Through 'kebele'

- b) Through relatives
- c) Through implementing organizations
- d) Others_____

4. In what form do you receive support?

- a) In cash
- b) In kind
- c) In service
- d) In saving and credit
- e) Others_____

5. Have you get any training by involving in SHG?

- a) Yes
- b) No. if not skip to question number 8

6. If your answer is “yes” would you please mention it?

- a) Gender
- b) Constitution
- c) Family law

d) Entrepreneurship

e) Business management

f) Others _____

7. What changes did the above trainings bring in your personal and family life?

Gender _____

Constitution _____

Family

law _____

Entrepreneur

ship _____

Business management

Others

8. What kind of issues you discussed in SHGs meetings?

a) Economic

b) Social

c) Political

d) Other _____

9. What changes did the above discussions brought in your family and personal life?

Economic _____

Social _____

Political_____

Others_____

10. Did your personal and family life changed after you come to SHG?

a) Yes

b) No

11. If your answer is ''yes'' how?

a) I run my business well

b) I got exposure to learn from others

c) I managed to get operating pace

d) Others_____

12. If your answer is ''no'' for question number10, how?

a) My economic condition is not improved

b) I could not get new idea and experience

c) I could not find operating space

d) Others_____

13. In what Business are you involved in before involving in SHG _____

14. In what business are you engage now?

a) The same as the previous one

b) Different from the previous one

c) If different please mention the type of new business which you are engaged recently

15. If you are engaged in different business from the previous one what was the reason?

16. What type of methods you are using to promote your business?

a) Through bazaar

b) Through oral communication

c) Through business magazines

d) Others _____

e) I do not promote my business

17. If you promote your business through different methods, did it help your business?

How?

18. Before you joined SHG how much was your income and saving?

a) Income _____ Birr.

b) Saving _____ Birr.

c) None _____

19. Can you tell please your income and saving recently?

a) Income _____ Birr.

b) Saving _____ Birr.

20. Does participation in SHGs influence your individual development and growth?

a) Addition to education

b) Use of skills for income generation

c) Improvement in technical and practical skills through training

d) Increase in self confidence and respect

- e) Access to health care
- f) Additional work load
- g) Others _____

21. Is there any increase in your decision making power in the house hold about family issues?

- a) Households purchases
- b) Education of children and parenting issues
- c) Education and status of girl children
- d) Fertility issues (Family planning)
- e) Others _____

22. Does the participation in SHGs increase your influence over economic resources and

participation in economic decision making?

- a) Yes
- b) No

23. If your answer is “yes” for question number 21, how?

- a) Use of income generated
- b) Increased income and saving

- c) Access to loan
- d) Increased in bargaining power
- e) Ability to spend money independently
- f) Others_____

24. If your answer is ‘No’ for number 21, why?

25. Does participation in SHGs increase your awareness and knowledge in any of the following?

- a) In SHG approach and procedures
- b) In health and sanitation
- c) In family planning
- d) In income generating program
- e) In saving and credit

f) Others _____

26. Does participation in SHGs increase your participation and influence in social, community and political activities?

a) Participation in community meeting?

b) Participation in election as voters

c) Participation in elections as candidate/elected member

d) Action in social issues: domestic violence, harmful traditional practices. Drug addiction etc.

27. Is there any change in the attitude of the husband/house hold/ community regarding your empowerment?

a) Approaches and attitudes of the community / household towards freedom and empowerment of women

b) Reduction in domestic violence

c) Recognition of intelligence, ability and economic contribution of women

d) Others _____

28. Can you mention major shortcomings of SHG approach?

29. Can you mention major strengths of SHG approach?

Annex 14
Interview Schedule for Focus Group Discussion
Indhra Gandhi National Open University, SMUC
School of Social Work
Addis Ababa

1. After joining the SHG:

I. The income has increased

strongly disagree disagree Agree strongly agree

If agree, explain _____

II. The saving has increased

Strongly disagree disagree Agree strongly agree

If agree, explain _____

III. Better access to education

Strongly disagree disagree Agree strongly agree

If agree, explain _____

IV. Better access to healthcare

Strongly disagree disagree Agree strongly agree

If agree, explain _____

V. Better housing conditions

Strongly disagree disagree Agree strongly agree

If you agree, explain what kind of improvements and changes you have done or achieved in your housing and related facilities _____

VI. IGA opportunities have increased

Strongly disagree disagree Agree strongly agree

If agree, explain _____

2. Do you think that the criteria by which you are being allowed to get access to Revolving loan is suitable?

Yes No

a) Explain how _____

3 What is the influence of your husband in terms of your loan utilization and management?

4. Is there any change in the family income?

5. Explain the change in the house work load after involving in the SHG?

6. How is the saving pattern change after joining the SHG? Increase/decrease

7. How the situations changed? (If there is any change) _____

8. Do you participate in decision-making at?

- a. Household level (e.g., children’s education, health, and family income expenditure, various forms of abuses (Probe for detail explanation)
 - b. Community level – In SHG affairs, cluster meetings, village meetings, community works, social evils (e.g., various kinds of abuses, violence)
9. Is there any difference between your levels of participation before & after you get involved in the SHG project? _____
10. How the situation changed? _____
11. What community development activities did the project initiated? (e.g., literacy, health awareness, education for children, housing, etc)?
12. Are you benefited from any of them? How? _____
13. Does the SHG you involve in
- a. Introduces new IGAs to its members? If yes, what are they?
 - b. Up-scales the existing IGAs
 - c. Provides individual and group entrepreneurship skill
 - d. Did you participate in any one of these trainings?
 - e. If yes to any one of the above, what benefit did you get out of it? And did this help you increase in production and income?
 - f. How do you explain the change?

Annex 15
. Key Informant Interview Guide for Self Help Groups Leaders
Indhra Gandhi National open University, SMUC
School of Social Work
Addis Ababa

1. How many members are in your group? _____

2. Is the group size increasing, decreasing, or stable? _____
3. When you joined the group? In _____
4. Who you elected as a leader? _____
5. What major activities do your SHG performed so far? _____
6. How much money does your group saved so far?
7. Is the group saving increasing or decreasing?
8. What are the main livelihoods of your SHG members?
9. What IGAs do the members involved in so far?
10. What working relationship do you have with the concerning government, nongovernment offices working in the area?
11. What challenges did you face and how did you solve it/them?
12. How is decision making capacity changes at the house hold?
13. How is your self- esteem changed after you join the group?
14. How is your relation in the community changed after involving in the SHG?
15. Explain the situation of repayment of loans from the members?

Annex 16
Interview Schedule for the NGO Coordinator
Indhra Gandhi National Open University, SMUC
School of Social Work
Addis Ababa

1. Whether the agency is registered or not _____
2. Mission and objectives of the NGO _____

3. Program and services being offered _____
4. Challenges encountered from the programs _____
5. The outcomes of the programs _____
6. Provision of community service _____
7. Program beneficiaries: Male: _____ Female: _____ Total: _____
8. How do you clarify the impact, cost efficiency, & sustainability of the project?

Thank you

Annex 17
. Interview Schedule for Kebele Representatives
Indhra Gandhi National Open University, SMUC
School of Social Work
Addis Ababa

1. How is the living standard of the residents in your kebele?
2. What are the main income jobs of the residents in your kebele?
3. What is the function of the kebele in justifying the consequence of poverty?

4. Any activities or programs to alleviate poverty in your kebele?
5. How do you explain the role of other organizations in reducing poverty?
6. What do you suggest to overwhelm the problems of poverty in the Kebele?
7. What is the role of Redeem generation in poverty mitigation in your kebele?
8. If you have additional comments or suggestions. _____

Thank you

Annex 18

ቃለ መጠይቅ

ቃለ መጠይቅ (ለራስ አገዝ ቡድኖች)

ኢንዱስትሪ ማህበረሰብ አካባቢ ጥበቃና ጥበቃ ድጋፍ

የሶሻል ወርክ ት/ቤት

አዲስ አበባ

በራስ አገዝ ቡድን አባላት የሚሟሉ ቃለ- መጠይቅ

ይህ ቃለ መጠይቅ ‘በብረብረት’ እና ‘ሉቄ’ በሚባሉ በየካ ክፍለ ከተማ የሚኖሩ የራስን አገዝ ቡድን ሴት አባላት የሚሟሉ ነው፡፡

ወድተጠያቂዎች

የዚህ ቃለ መጠይቅ አላማ በራስ አገዝ ቡድኖች የሚከተሉ ሴቶችን ወቅታዊ ሁኔታ ለማወቅ ነው፡፡ ለቃለ መጠይቁ ያሉትን ጥያቄዎች ትክክለኛ መልስ ቢሰጡት ትክክለኛው መደምደም ላይ ያደርስኛል፡፡

ለጥያቄዎቹ የሚሰጡት ምላሾች ለተገለጸው አላማ ብቻ የሚውሉ ናቸው፡፡ የምላሾቹ ምስጢርም በተመራማሪው የሚጠበቁ ናቸው፡፡ ግላዊ ምላሾችን ለመመለስ አለመፈለግ አያስገድድም፡፡ ወይም

ላያስፈልገው ይቻላል፡፡ ለማንኛውም ጥያቄ መልስ አለመስጠት ይቻላል፡፡ ሙሉ መበትም አላቸው፡፡

በቅድሚያ ለትብብራችሁ ላመነግን እወዳለሁ፡፡

ቀን _____

ኮድ _____

ሀ/ አጠቃላይ የግለሰቡ መረጃ

1. እድሜ _____
2. የጋብቻ ሁኔታ
 ሀ. ያገባ ለ. ያላገባ ሐ. የፈታ መ. የሞተበት
3. የትምህርት ሁኔታ
 ሀ. ያልተማረ ለ. ማንበብና መጻፍ ብቻ ሐ. 1-4
 መ. 9-12 ረ. ሌላ (ይገለጹ) _____
4. የቤተሰብ ብዛት _____
5. የትወልድ ቦታ
 ሀ. አዲስ አበባ ለ. ከአዲስ አበባ ወጪ
6. ያለበት የራስ አገዝ ቡድን ስም _____
7. አድራሻ _____

ለ. ከራስ አገዝ ቡድን ከመሳተፍ በፊት ያለው ሁኔታ

1. ልጆችም በደንብ ይመጡ ነበር?
 (ሦስት ጊዜ በቀን)
2. ካልሆነ ለምን? _____
3. ትምህርት ይሄዱ ነበር? አሆ/አይ
4. አይከሆነ ለምን?
5. ለትምህርት ቤት ክፍያ፣ ለምግብ ወጪ ለልብስ ወዘተ በወቅቱ ገንዘብ ያገኙ ነበር?
 አሆ/አይ _____
6. የእድር ወይም እቁብ አባል ነዎት? _____ አሆ/አይ
7. የእድርና የእቁብ ክፍያ መከፈል ይችሉ ነበር? አሆ/አይ ካልሆነ ለምን
8. በአካባቢያችሁ ያለዋስትና የብድር አገልግሎት የሚሰጥ ድርጅት አለ? አለ/የለም
9. የቤተሰባችሁ ወሳኔ ሰጪሣሽ ወ?

ሀ. ማህት ለ. ባል ሐ. ሌላ (ይገለፅ)

10. ምርታማነት ነው ወይስ ልሀደ መወለድ ስለእርሶ በሰዎች የሚታወቀው?

11. በቤተሰብና በአካባቢያችሁ ያላችሁ (ተቀባይነት) እንዴት ነው?

ሀ. ትልቅ ለ. መካከለኛ ሐ. ዝቅተኛ

12. ለማህበራዊ ጉዳዮች ተሳትፎ ጊዜ እና ሀይሉ አለዎት? አሁ/አይ

13. ከራስ አገዝ ቡድን በፊት ምን ይሰሩ ነበር?

14. ለአካባቢ ለማንኛውም ቤተሰቦች ምን ጭማን ነው?

ሀ. ማህት ለ. ባል ሐ. ሁለቱም

ሐ. ከራስ አገዝ ቡድን ጥቅሞች ጋር የተያያዙ ጥያቄዎች

1. ለምንድን ነው የራስ አገዝ ቡድን የተቀላቀሉት?

ሀ. ገንዘብ ለማግኘት

ለ. ልምድ ለማግኘት

ሐ. ስልጠና ለማግኘት

መ. ስልጣን (ሀይል) ለማግኘት

ሠ. ሌሎች

2. መቼ ነው የራስ አገዝ ቡድን የተቀላቀሉት?

ሀ. ከዓመት በታች መ. ሦስት አመት

ለ. አንድ አመት ሠ. ከሦስት አመት በላይ ከሆነ እባክዎት ይግለፁ _____

—

ሐ. ሁለት ዓመት

3. እንዴት ወደራስ አገዝ ቡድን ተቀላቀሉ?

ሀ. በቀበሌ

ሐ. በድርጅት

ለ. በዘመድ

መ. በሌላ

4. በምን መልኩ ነው እገዛ ያምታኝ ነት?

ሀ. በገንዘብ መ. በብድርና ቁጠባ

ለ. በዓይነት ሠ. በሌላ _____

ሐ. በአገልግሎት

5. በራስ አገዝ ቡድን በኩል ስልጠና አግኝተዋል?

ሀ. አዎ ለ. አይ አላገኘሁም ከሆነ ወደ ጥያ 8 ይሂዱ

6. አዎ ከሆነ መልሱ እባክዎን የሚተለወድ ይመልሱ?

ሀ. ስለጾታ ሠ. ቢዝነስ አስተዳደር

ለ. ሕገ መንግስት ረ. ሌሎች _____

ሐ. ስለቤተሰብ ሕግ

7. ከላይ ያለው ስልጠና ለርስዎና ለቤተሰብ ያስገኘው ለውጥ?

በጾታ _____

ሕገ መንግስት _____

የቤተሰብ ሕግ _____

የስራ ፈጠራ _____

የቢዝነስ አስተዳደር _____

ሌላ _____

8. ሰለምን ጉዳዮች በራስ ቡድን ስብሰባዎች የምትነጋገሩት?

ሀ. ኢኮኖሚ ለ. ማህበራዊ ሐ. ታላቋ ም. ሌላ _

9. ከላይ ያሉት ወይዳኞች ለቤተሰብና ለእርሶ ሕይወት ያመጣው ለውጥ?

በኢኮኖሚ _____

በማህበራዊ _____

በፖለቲካ _____

በሌሎች _____

10. የቤተሰቦዎና የእርስዎ ሕይወት ከራስ አገዝ ቡድን በኋላ ተቀይሯል?

ሀ. አሁን ለ. አይ

11. መልስም አሁን ከሆነ እንዴት?

ሀ. ስራዬን በደንብ አካሂዳለሁ ሐ. የመሰራች ቅልጥፍና አግኝቻለሁ

ለ. ከሌሎች ለመግር ዕድል አግኝቻለሁ መ. ሌሎች

12. ለጥያቄ 10 መልካም 'አይ' ከሆነ እንዴት?

ሀ. ኢኮኖሚው አልተሻሻለም

ለ. ምንም ልምድና ሃሳብ አላገኘሁም

ሐ. የመሰሪያ ቤታ ላገኝ አልቻልኩም

መ. ሌላ _____

13. ከራስ አገዝ ቡድን በፊት በምን ስራ ላይ ነበሩ _____

14. በምን ስራ ላይ ነው አሁን ያሉት

ሀ. እንደ በፊት ዓይነት

ለ. ከበፊቱ የተለየ

ሐ. የተለየ ከሆነ እባክዎን ምን እንደሆነ ይግለጹ፡፡

15. ከበፊቱ የተለየ ስራ የመሰረ ከሆነ ምክንያቱ ምን ድነው _____

16. ስራዎትን ለመስተዋወቅ ምን ዓይነት መንገድ (ዘዴ) ነው የሚጠቀሙት?

ሀ. በባዛር ሐ. በመቆራረጥና በቢዝነስ ወረቀቶች

ለ. በንግግር መ. ሌሎች _____

17. ስራዎትን በተለያዩ መንገድ ካስተዋወቁ ስራዎትን እረድቷል

እንዴት? _____

18.ከራስ አገዝ ቡድን ከመቀላቀሉት በፊት የሚገኙት ገቢ እና ቁጠባ ምን ያህል ነው :

ሀ. ገቢ _____ ብር

ለ. ቁጠባ _____ ብር

ሐ. ምንም _

19.አሁን የምታገኙት ገቢ እና ቁጠባ ምን ያህል ነው?

ሀ. ገቢ _____ ብር

ለ. ቁጠባ _____ ብር

20.በራስ አገዝ ቡድን መሳተፍ በእርስዎ ላይ ዕድገት እና መሻሻል አምጥቷል?

ሀ. ትምህርት መጨመር

ለ. ገቢ ለማስገኘት ክህሎት ጨምሮልኛል

ሐ. በስልጠና የቴክኒካልና ተግባር ክህሎት አዳብሪያለሁ: :

መ. በራስ መተማመን አክብሮት ጨምሮልኛል: :

ሠ. ለጠፍ አጠባበቅ ዕድል አግኝቻለሁ

ረ. ሌሎች _____

21.በቤተሰብ ጉዳይ ወሳኔ መስጠት ላይ ተሳትፎ ጨምሯል?

ሀ. በቤተሰብ ግዢ ወጪ

ለ. ለልጆች ትምህርት እና አስተዳደግ ላይ

ሐ. በሴት ልጆች እና ትምህርት ላይ

መ. በቤተሰብ ዕቅድ

ሠ. ሌሎች _

22.በኢኮኖሚ ወሳኔ መስጠት ላይ የራስ አገዝ ቡድን መሳተፍዎ እንዲጨምር አድርገውታል?

ሀ. አሆ

ለ. አይ

23.ለ22 ጥያቄ አሆ ከመላሶ እንዴት?

ሀ. የጊቢ ፈጠራ ጥቅም

መ. የመደራደር ብቃት ጨምሯል

ለ. የገቢ መጨመር እና ቁጠባ

ሠ. ገንዘብን በራስ የማወጣት ችሎታ ማደግ

ሐ. የብድር አቅርቦት

ረ. ሌላ _____

24. ለጥያቄ 21 መልስ 'አይ' ከሆነ ለምን?

25. በራስ አገዝ ቡድን መሳተፍ ለማስተላለፍ ጥያቄዎች ግንዛቤና እውቀቱን ጨምሮ ለምን ነው?

ሀ. ለራስ አገዝ ቡድን አካሄድ

ሠ. በሌሎች

ለ. በጠፍና በንፅህና

ረ. በሌሎች _____

ሐ. በገቢ ማስገኛ ኘሮግራም

26. በራስ አገዝ ቡድን መሳተፍ በማህበራዊና በኢኮኖሚያዊ እንቅስቃሴ ላይ አስተዋፅኦ አድርጓል?

ሀ. በአካባቢ ስብስብ ተሳትፎ

ለ. በምርጫ ላይ ያለ ተሳትፎ (መራጭ)

ሐ. በምርጫ ላይ እንተመራጭ አባል

27. በባል/በቤተሰብ እና በህብረተሰብ ላይ ስለእርስዎ ማደግ ያለው አመለካከት?

ሀ. ስለ ሴቶች ነፃነት እንዲሁም መብታት የህብረተሰብና የቤተሰብ አመለካከት

ለ. የቤት ወስጥ ጥቃት መቀነስ

ሐ. የሴቶችን ዕውቀት ችሎታ፣ እንዲሁም የኢኮኖሚ ተባብሮ እውቅና ማስጠን

መ. ሌሎች _

28. የራስ አገዝ ቡድን ዋና ዋና ጉድለቶች ግለፅ: :

29. የራስ አገዝ ቡድን ዋሃ ጥነ ካሬ ግለፅ: :



