



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF SOCIAL WORK (MSW)

**EFFECTS OF SELF-HELP GROUP ON WOMEN ECONOMIC EMPOWERMENT: THE
CASE OF SELF-HELP GROUPS OF ADAMA TOWN, OROMIA REGIONAL STATE,
ETHIOPIA.**

By

Darek Yibeltal

ID: SGS/0259/2014A

Advisor: Mosisa Kejela. (PhD)

June. 2023

Addis Ababa, Ethiopia

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

signature

Advisor

signature

External Examiner

Signature

Internal examiner signature

DECLARATION

I, undersigned, declare that this Master's thesis work, entitled, Effect of Self-Help Group in Women Economic Empowerment. Presented by me for the award of Master's degree in Social Work of St. Merry University at Addis Ababa, Ethiopia, is my original work and it has not been submitted for the award of any other degree, diploma and to any other institutions for earning degree. All source of materials used for the thesis have been responsibly acknowledged.

Name

St. Mary's University, Addis Ababa

Signature

May, 2023

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate studies for examination with my approval as a University advisor.

Mosisa Kejela (PHD)

Advisor

St. Mary's University, Addis Ababa

Signature

May, 2023

ACKNOWLEDGEMENT

First and for most, I would like to give my glory and praise to the Almighty GOD for his irreplaceable cares and supports throughout the course of my life and helped me since the start of my education to its completion and enabled me to achieve my career and helped me to be here.

I would also like to give my special appreciation to my advisor – Dr. Mosisa Kejela for his professional advice in shaping each and every stage of the thesis by providing the required comments and valuable suggestions as well. Moreover, Town of Adama SHG members, Community leaders, Kebele officials and Project Coordinators for their cooperation and willingness in filling the self-administered questionnaires and be interviewed patiently to the successfulness of this thesis.

I would also like to express my heartfelt gratitude to CoSAP Director Mr. Yosef Akalu for his kind support and his push to start my Masters degree. I would also want to thank my colleague Hana Eshetu, my friend Eshetie Mitiku and my classmates, who helped me by collecting questionnaires and providing feedback and recommendations.

TABLE OF CONTENTS

DECLARATION	i
ENDORSEMENT	ii
ACKNOWLEDGEMENT	iii
ABSTRACT	ix
CHAPTER ONE	1
1.1. Introduction	1
1.2. Background of the study	1
1.3. Problem Statement	4
1.4.1 General Objective.....	6
1.4.2 Specific objectives:	6
1.5. Research Question	6
1.6. Significance of the study.....	6
1.7. Scope of the study	7
1.8. Limitations of the Study.....	7
1.9. Definition of Operational terms.....	8
1.10. Organization of the Study	9
CHAPTER TWO	10
LITERATURE REVIEW	10
2.1 Theoretical Framework	10
2.1.1 Concept of Self-Help Group (SHG)	10
2.1.2 The Importance of SHGs	10
2.1.3 Self Help Groups: Tools for Poverty Alleviation	12
2.1.4 Impact of SHGs on Micro-financing.....	13
2.1.5 Women Empowerment	14
2.1.6 Economic Empowerment of women	16
2.1.7 Social Capital Theory.....	18
2.1.8 Self-help Approach in Development	19

2.1.9 SHGs Approach in Ethiopia	21
2.1.10 Conceptual Framework	23
CHAPTER THREE	25
RESEARCH DESIGN AND METHODOLOGY	25
3.1 Description of the Study Area	25
3.2 Research Design	25
3.3 Research Approach	25
3.4 Population of the Study	26
3.5 Sampling techniques	27
3.6 Sample Size selection	27
3.7 Data collection instruments	28
3.8 Method of Data Analysis	29
3.9 Validity and Reliability test	30
3.10 Ethical Considerations	33
CHAPTER FOUR: - DATA PRESENTATION AND ANALYSIS	34
4.1 Introduction	34
4.2 Demographic characteristics	34
4.2.1 Age of Respondents	34
4.2.2 Educational information of the respondents	35
4.2.3 Marital Status of respondents	36
4.2.4 Number of service years in the SHGs	36
4.2.5 Major Sources of Income before and after involving SHGs	37
4.2.6 Amount of monthly income of the head of household	38
4.2.7 Source of Information to join Self- help groups	39
4.2.8 Motivating factor for joining the Self-help Group	39
4.2.9 Members role play in SHGs	40
4.2.10 Loan security mechanism	41
4.2.11 Improvement Factors for quality of life in SHGs	42
4.2.12 Training of effect of SHGs in WEE	43
4.2.13 Micro finance effect SHGs in WEE	45
4.2.14 Infrastructural arrangements effect of SHGs in women's economic empowerment	47
4.3 Qualitative data analysis	48
4.3.1 Interview with Community leaders	48
4.3.2 Interview with kebele officials	49
4.3.3 Project coordinator	51

4.3.4 Challenges encountered in Adama Town SHG member.....	53
4.3.5 Document review.....	53
CHAPTER FIVE: - SUMMARY, CONCLUSION AND RECOMENDATION	54
5.1 Introduction.....	54
5.2 Summary	54
5.3 Conclusion	56
5.4 Recommendation.....	57
REFERENCES	59
Annex I: - Questionnaire Effects of SHGs in Women Economic Empowerment.....	63

List of Tables

Table 4. 1 age of Respondents	34
Table 4. 2 Educational qualification	35
Table 4. 3 Marital Status.....	36
Table 4. 4:-Numbers of worked	36
Table 4. 5:-Major Sources of Income of household heads of the respondents	37
Table 4. 6:-source of income of household before and after involving in self-help groups.....	38
Table 4. 7:-How do you get information to join your Self- help groups?	39
Table 4. 8:-What were the motivating factors for joining the Self-help Group?	39
Table 4. 9:-What roles do you have in your group since joining?	40
Table 4. 10:-Conditions for security mechanizes important and easy to access loans from the group	41
Table 4. 11:-Which of the following factors best reflects your group's increased quality of life?.....	42
Table 4. 12:- regression Model Summary of training impact in WEE.....	43
Table 4. 13:-Regression analysis result of training effect in WEE	44
Table 4. 14:-Model Summary of effect micro finance in WEE.....	45
Table 4. 15:-Regression analysis result effect micro finance in WEE	46
Table 4. 16:-Model Summary of Infrastructural arrangements	47
Table 4. 17:-Regression analysis result Infrastructural arrangements.....	47

LIST OF ACRONYMS

CLA	Cluster Level Association
CoSAP	Consortium of Self-help Approach Promoters
ETB	Ethiopian Birr
EKHC	Ethiopia Kale Heywet Church
FDRE	Federal Democratic Republic of Ethiopia
IGAs	Income-Generating Activities
MDG	Millennium Development Goal
NCDP	Nazareth Community Development Project
NGO	Non-Governmental Organization
SHG	Self Help Groups
SDGs	Sustainable Development Goals
SNNPR	South Nations and Nationalities and Peoples Region
UNDP	United Nations Development Program
UN-	United Nations

ABSTRACT

The purpose of this study was to investigate the SHGs' effects on women's economic empowerment in Adama town. The promotion of the concept in Adama Town, Oromia Region, was hindered by a knowledge vacuum caused by insufficient study in the field. In undertaking the study, the researcher uses the study population, which is drawn from the registered women in the SHGs, community leaders, kebele officials, and project coordinators in Adama district. The sample size from 25 SHGs members was 53 participants selected through systematic random sampling: 3 community leaders, 3 kebele officials, and 2 project coordinators were purposively selected. The study used a semi-structured questionnaire for SHG members and an in-depth interview for eight respondent members. The quantitative data was analyzed using descriptive statistics (frequency and percentage) and inferential analysis (regression) and presenting using tables and figures. As the study found that participants are motivated by loan access, saving, and income generation activities by taking part in SHG, the respondents were more easily able to obtain revolving project loans and a larger loan amount than they would have been able to under the previous loan security system. In addition, the findings of the regression analysis suggested that SHGs have a significant effect on new income source training, entrepreneurial and business skill training, micro financial loans, saving, and infrastructural arrangements of road network accesses to markets for women's economic empowerment, but SHGs have a negative effect on women's microenterprise development and access to health, clean water, and electricity. Although having proven that SHGs have increased the knowledge of Adams Town women in numerous disciplines, the majority of them still have low awareness of government programs and financial literacy.

Keywords: Self-Help Group, women empowerment, economic empowerment,

CHAPTER ONE

1.1. Introduction

This chapter organized in to nine sections and two subsections. The first section deals with the introduction of the study. The next section presented the backgrounds of the study. The third section covered the problems statements of the study. The fourth part was the general and specific objectives of the study. The fifth part of this chapter deals with significant of the study. The sixth section also comprised the scope of the study. The seventh part deals about the restriction that the area of covering, and the eighth section out shines about operational definition of the study. The last section deals with the organization of the research.

1.2. Background of the study

There are many actors in realizing development or community development. Among them Self Help groups are becoming popular ones. The Self-Help Group Approach (SHGA) was initiated in India in 1985 as a valid concept to eradicate poverty and empower the poor to become self-reliant and energized to overcome the challenges faced (Gaas, 2019).

According to Yntiso (2015), the Ethiopian Kale Hiwot Church (EKHC) and Jerusalem Children and Community Development Organization (JeCCDO, 2002) introduced the self-help group method to Ethiopia under the auspices of the Ethiopian government. These two organizations started their interventions based on the principles of the SHG approach. The number of organizations currently supporting the SHG method has dramatically increased during the past few years. Hence, these organizations applying this strategy in different Ethiopian regional states: Oromia, Amhara, Benshangul Gumuz, SNNPR, and two administrative cities - Addis Ababa and Dire Dawa.

The Consortium of Self-help Approach Promoters (CoSAP) is one of the SHG approach promoter in Ethiopia since 2011. It is an umbrella of Women Right Organizations (WROs) that are engaged in the promotion of the Women Self Help approach in different parts of Ethiopia. CoSAP was established and got operational in 2011 with registration number 1590 under the Charities and Societies Agency of Ethiopia. Currently, 33 WROs are promoting the Women Self Help approach in Afar, Amhara, Benishangul Gumuz, Oromiya, Sidama, SNNPR, Somali, Addis Ababa and Dire Dawa (CoSAP, 2022).

SHGs are serving as platform for development. In relation to this, Nichols (2021) discovered that

Self-help groups (SHGs) are now viewed as promising platforms for multiple development interventions for several reasons.

SHGs are voluntary organizations that play a significant role in the growth of economic conditions of the poor, particularly the women. According to (World Bank, 2022) report showed that SHG is a global issue and the movement is worldwide aimed in systematically empowering disadvantaged poor women by way of income generating and capacity building. The United Nations' Sustainable Development Goals (SDGs) call for efforts to achieve inclusive economic growth and improved lives for all by 2030. Specifically, SDG-5 focuses on gender equality and empowerment for women and girls, highlighting the need for equal access to economic resources including ownership and control of land and other property, and full and effective participation at all levels of decision-making (UN, 2015). In sub-Saharan Africa gender inequality and poverty rates is highest, particularly among women (World Bank 2020). More studies have been conducted in other regions such as Asia, but contextual differences limit the applicability of these earlier findings to the African context. Although there has been progress in women's access to education and health, women lag behind in the economic and political spheres. Even though there has been some improvement in self-help groups in Ethiopia to empower women holistically, women still do worse than males in terms of their educational and economic achievements as well as their vulnerability to poverty (World Bank, 2021).

Furthermore, other scholars described a self-help group (SHG) as a voluntary group valuing personal interaction and mutual aid as a means of altering or ameliorating problems perceived as alterable, pressing, and personal by most of its participants (Jaganath Kalyanrao, 2018). According to Sharma (2014), a self-help group (SHG) is a blue-collar organization formed by people with a common problem or situation for the purpose of pooling resources, gathering information, and offering mutual support, services, or care the project is also playing a major role in removing poverty among urban women today. Moreover, self-help groups are major means of women's economic empowerment because helps to increase their savings habits, help women raise loans, encourage women to start income-generating activities, and provide bank linkage so as to gain banking facilities and services.

Further, UN goals in Ethiopia, one of the Ethiopian SDGs plans states that ending poverty requires both economic growth strategies and measures to meet a variety of social needs, such as those related to education, economic development, social protection, and job opportunities. A 10-year

prospective development plan for the years 2019–20 to 2029–2030 is also being developed by the Ethiopian government, and it is completely in line with the 2030 Agenda reported by (UN, 2022). A high standard of living, quality of life, wellbeing, gender equality, and women's empowerment for all citizens, on the other hand, are stated in the AU's 2063 agenda goal number one (i.e., incomes, jobs, and decent work; poverty, inequality, and hunger; social security and protection, including for persons with disabilities; modern and livable habitats; and fundamental quality services). Therefore, the above goals are goes hand in hand with strategies of self-help group approach in the study area.

This is especially true for poor women to build a sustainable base for their livelihoods and to grow holistically with their families. In short, the introduction of SHG approach in Ethiopia has brought about good changes in the lives of women and their families and enabled numerous low-income women to pull themselves out of poverty, exercise local governance and revitalize social solidarity (Kindernotilfe, 2010, p.8). To this end, a great deal of resources has been spent in promoting the SHG approach in Ethiopia since its introduction. However, the question remains as to what extent the SHG approach contributes to the empowerment of women in Ethiopia especially in Adama town. To overcome these numbers of measures have been taken by the Ethiopian government to insure SHG approach contributes to the empowerment of women. In 1992, the Prime Minister's Office established the Women's Affairs Office. In 1993, the declaration of the first National Policy on Women occurred. These measures are among the major efforts made to address the miserable life condition of the women in general, and that of the poor women in particular. These declarations and ratification of various human rights measures fight against gender inequality and the struggle to ensure the rights of women that enable them to live dignified and productive lives. While these policies have been effective in promoting women's engagement rights in some parts of the country (Lavers 2017), the reality on the ground is often different, as is the case in the Adama town in the Oromia regional state, where this research is undertaken.

As far as the empowerment of women is concerned the women self-help group in Ethiopia has been recognized as an effective strategy for the empowerment of women in urban as well rural women, bringing women together from all aspects of life to fight for their rights. So, the present focuses on the importance of SHGs urban women. The SHG program's crucial goal is to open up credit access for its participants in order to aid them in their struggle against poverty (Narang, 2012).

Consortium of Self Help Approach Promoters (CoSAP) program is one of the organizations which work on the establishment and organization of self-help groups in all regions and city administration of Ethiopia. The vision of CoSAP is to see nation or communities that have come out of poverty, injustice and enjoy goodly life in a sustainable manner (CoSAP, 2016). So, the program is aimed at improving the living condition of poor communities to bring sustainable and holistic transformation by empowering them to mobilize their assets. The purpose of this study was for examining the effects of self-help groups on the economic empowerment of women.

1.3. Problem Statement

Self-help (SHGs) is nonprofit groups that have a big impact on the improvement of the economic circumstances of the underprivileged, especially women as discovered in the introduction. Self help groups are playing a critical role in empowering the economic circumstances of the disadvantaged women in relation to micro finance Thakur N, Lovinsky S, Bime C, Juan P and Juan C., (2020). Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation Vikrant K and Sharma A, (2015). However, women continue to face significant challenges all around the world as described in the background part. Women are typically underrepresented in power and decision-making roles. They receive unequal pay for equal work, and they often face legal and other barriers that affect their opportunities at work (Kassa Shimells, 2017).

According to (World Bank, 2021) Gender gaps in economic opportunities persist across all regions specially in the under developed counties and have remained largely stagnant over the last three decades, as demonstrated by a large gap in labor force participation as well as wage gaps, gaps in entrepreneurial profits, under-representation in leadership positions and gender-based occupational segregation, confining women in productivity jobs. Extreme poverty, unemployment, depressed living conditions, social injustice, discrimination, and other life insecurities disproportionately affect women. Among these, gender inequality can be mentioned which is manifested in terms of literacy level, education attainment, working status, type of earning for work, occupation, access to media, age at first marriage and fertility preference. Women are seriously disadvantaged in terms of these variables Ethiopian Society of Population Studies (ESPS, 2008; as cited in Mindaye Yohannes, 2014). In the context of Ethiopia women underrepresentation, gender discrimination, sexual harassment, and violence have not been clearly

addressed beyond writing and they are becoming the main problematic issue of the country. In addition, lack of economic empowerment programs and trainings lead women to accept these traditional and other oppressions coming from different organizations and from the society as a whole (Mindaye Yohannes, 2014).

Therefore, women are the main target population for some organizations such as CoSAP, which are working on SHG program. Thus, all the above factors such as the underrepresentation of women, their engagement in hazardous jobs, low monthly income etc. have certain direct or indirect contribution for the slow pace of African development specially in East, Southern, West and Central regions of the continent Badejo A. F., Majekodunmi A. O., Kingsley P., Smith J., & Welburn S. C. (2017). In addition, it is believed that there is a great need of sustainable development activities such as economic empowerment, advocacy, entrepreneurship trainings, and increase literacy rates to alleviate poverty and improve the life condition of people who are living below the poverty line. So it is invaluable to bring holistic change or transformation in the life of the society. In line with this, SHG is one of the best holistic developmental approach which is intended to promote the total development of women economically, socially, politically and culturally (Gordon, 2021).

According to the findings of Abda Jemal (2016), SHG members before joining SHGs only 27.38 % had the right and access for saving, loaning and participation in training and involve in income generation activities Adama town. After joining SHGs, empowerment increased both at the household and individual levels, in terms of savings, loan availability, training, and engagement. The loan sizes also increased, with 78.57% of respondents having a loan between 2000 and 5000 as per their saving status. The average monthly income before SHGs 36% of the member earned where after joining increased up to 70% in 2016. The finding however, did not fully address Women's Economic Empowerment, nor did it address how the SHGs' current position compared to the study's period and there is no enough research conducted to this area to understand the contribution of SHGs for the development of poor community and the country as a whole. Also other additional researches (Mindaye Yohannes, 2014) had conducted in other towns of the country but they were focused on the general assessment of the SHGs project, the attitude of SHGs beneficiaries and its main services given for the beneficiaries. Moreover, they are out dated (Abda Jemal, 2016; Bezabih Tolosa, 2007) because they were conducted before seven and ten years ago. Hence, lack of sufficient research in the area led to information gap that hindered the promotion

of the concept in the country. Thereby, this research tried to fill this gap by providing additional knowledge about the effect of SHG, and its challenges in the process of empowering women's economy with current situation.

1.4. Objectives of the study

The study has general objective and specific objectives.

1.4.1 General Objective

The general objective of the study is to examine the effects of SHGs approach in women's economic development in Adama town of Oromia region.

1.4.2 Specific objectives:

1. To identify the determinants of participation in Self Help Group
2. To measure the economic empowerment of target groups;
3. To determine the effects of self-help programs on women's economic empowerment in Adama town, Oromia regional state.

1.5. Research Question

This study was designed to answer the following research questions.

1. What are the determinants of participation in SHGs?
2. What are the significant changes occurred on women's economic empowerment after joining the SHGs in Adama town?
3. What are the effects of the SHG program on women's economic empowerment?

1.6. Significance of the study

The study will be of great importance to government agencies that will provide useful information on the impact the Self-help group approach has on women's economic empowerment as well as provide a useful guideline for policy formulation.

Advocacy groups will benefit from this study because it will be a basis for the advancement of women's economic empowerment and pressure on the government to enact further attention to enhance the development of women.

This study will also benefit civil society and development organizations in that it will provide information on the extent to which the sustainable development goal of promoting equality and

economic empowerment has been achieved in Adama town, Ethiopia. They will also be in a position to design programs and projects that will deal with the actors influencing the economic empowerment of women.

The study will be of significance to researchers and fellow students as it will not only contribute to the existing academic literature but also provide insightful information on the factors that hinder the economic empowerment of women in Adama town.

1.7. Scope of the study

This study was exploring Self-Help Groups experience of women to identify differences economic empowerment condition. The main reason that inspired the researcher was to conduct the research focusing on this SHG is the prior knowledge of the researcher had about effects Self-Help Groups activities and women's economic condition. Only women's self-help groups that are registered with the Consortium of Self-Help Approach Promoters (CoSAP) in the town are proposed for study, of which 63 participants are selected for the study. Among the identified matured 72 SHGs, 25 SHGs of them purposively selected, a total of 55 respondents were randomly selected. For interview questions an additional eight respondents: three SHG leaders, three Kebele officials, and two project coordinators who were exclusively chosen by the researcher to participate in order to verify the information gathered from these respondents. Both descriptive analysis and inferential analysis have been attempted to throw more light on the study. This opportunity gave the researchers access to understand more about SHGs activities in the economic improvement of women in Adama town, which is located in the East Shewa Zone of Oromia Regional State, 99 kilometres southeast of Addis Abeba in Oromia, at 8.54 North and 39.27 East, at a height of 1712 meters.

1.8. Limitations of the Study

This research is limited to analyzing the effectiveness of the self-help group (SHG) approach on women's economic empowerment in selected Adama town. First limitation was that some participants who could not read for themselves the researcher took more time explaining the questionnaires in their local dialects and documented their responses. This was done to mitigate the difficulties that illiteracy posed when self-administration of the questionnaire. The Second limitation was the SHGs group had specific time when they met and some groups met simultaneously. This made it difficult for the researcher to reach these groups quickly. By

scheduling appointments during the time the groups were meeting and making sure that groups meeting at the same time were met on different days, this difficulty was minimized. Thirdly, the study was further constrained by a lack of adequate logistical support for the investigation. From the beginning until the finish of the research, numerous logistics were needed.

1.9. Definition of Operational terms

- **Self Help Groups:** Self Help Groups are Self-governing groups whose members share the same residential area, give each other emotional supports and material aid, charge either no fee or only a small fee for membership, and place high values on experiential knowledge. Self Help Groups (SHGs) are defined by different authors in different ways. Self-Help Group (SHG): an informal group formed by 15 to 20 women that are from same socio-economic background Alrefaei, A. F., Hawsawi, Y. M., Almaleki, D., Alafif, T., Alzahrani, F. A., & Bakhrebah, M. A. (2022). Alrefaei, et al., (2022).
- **Economic Empowerment-** Is defined as access to savings and credit that gives people great economic role in decision making and as they control decision regarding credit and saving, they optimize their own and household welfare. It includes income generation, employment, and contributions to family assets, land and access to credit, macro-economic markets and entrepreneurship development Mathur, A., Loskill, P., Shao, K., Huebsch, N., Hong, S., Marcus, S. G., ... & Healy, K. E. (2015). In this study the researcher was assessing the extent to which women participation in self-help groups influenced their change in income and credit access.
- **Empowerment:** - is a process by which people gain greater control over resources like income, knowledge, information, technology, skill and training, challenge the notion of patriarchy and participate in leadership and decision-making process (Selvi & Shanmughun, 2016a). In this study, the term “empowerment” was used to mean how women socio-economic abilities such as self-confidence, social networks, and change in income and credit access have improved over time.
- **Cluster Level Associations (CLAs):** The second level of institution formed by eight to ten strong SHGs. A CLA supports and/or coordinates and monitors the work of SHGs and also supports wide-ranging community development, which includes everyone within the community.

- **Federation:** Eight to ten strong SHGs form the second level of a People’s Institution, called Cluster Level Association (CLA). Likewise, when there are eight to ten strong CLAs, they come together to form a Federation, which is the identity of the People’s Institution. Each of these three People’s Institutions has distinct roles and responsibilities to play in order to ensure empowerment of women organized in SHGs.
- **MFI (Micro-finance institutions):** Micro-finance is a general term to describe financial services provided to low-income individuals or to those who do not have access to typical banking services (Barometer, 2018).
- **Kebeles:** these are the smallest government structure in the Ethiopian system of government. In Ethiopia, the federal government is divided into 11 regional states and two city administrations. Each regional state is further divided into administrative zones. The zones have different Weredas that are equivalent to districts and the Weredas are divided into many Kebeles, which is the smallest administrative structure Federal Democratic Republic of Ethiopia (FDRE, 2012)
- **Saving and Credit Cooperatives (SACCOs):** these are small groups established by a group of people. Such groups are legally registered and can save and access credit.
- **Weredas:** are administrative structures in Ethiopia which are below the zones, but above the Kebeles. It is similar with ‘district’ as understood in other countries approved by Ministry of Communications and Information Technology (2011).

1.10. Organization of the Study

The thesis is organized into five chapters. The first chapter focuses on background of the study, problem statement objectives, research questions, significance of the study, scope of the study, and limitations of the study, definition of terms and concepts, and organization of the thesis. Chapter two presents review of related literature of theoretical and conceptual framework of the study while chapter three deals with methodological framework of the study including: the third chapter deals with research design, description of the study area, sampling technique and sample size, data collection process, data transcription and analysis, instruments of data collection, reliability and validity, ethical considerations. Chapter four treats findings of the study and the discussions made, and chapter five deals with the conclusions drawn from the empirical findings of the study and recommendations given, and some implications for social work.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Framework

2.1.1 Concept of Self-Help Group (SHG)

According to International Journal of Creative Research Thoughts (IJSCRT, 2022) report SHG began in India in 1970 with the formation of the Self-Employed Women's Association (SEWA). Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two-decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment (Chakraborty, 2022). A Self-Help Group (SHG) is a group of poor who have volunteered to organize themselves into a group for eradication of poverty of members. They agree to save regularly and convert their savings into a Common Fund known as the Group Corpus. (Arora, 2012) A Self – Help Group (SHG) can also be viewed as a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty (Singh and Kaur, 2019).

According to Anisha, M., Kumar, S. S., Nithila, E. E., & Benisha, M. (2021) description the absence of institutional credits available in the urban area has led to the establishment of SHGs. Self-help Group or in-short SHG is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is very important. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment.

2.1.2 The Importance of SHGs

Self-help groups as a new sustainable development strategy have been adopted by some development organizations in Ethiopia very recently. Although there are some readings on SHGs,

most of them focus on the success and failure of the SHG projects in countries that who have previously utilized them for empowerment purposes particularly in, India, Bangladesh, and Pakistan. Though it has been challenging to review studies related to the impact of SHG in Ethiopia, in the above-mentioned countries, several studies have been conducted by social scientists, and financial institutions, and agencies, which emphasize the impact of SHGs on empowerment, credit accessibility and social change. Accordingly, in an effort to gather pertinent data on the impact of SHGs, available relevant studies describing the SHG experience in these countries have been critically reviewed.

In nations like India, Bangladesh, and Pakistan, the necessity to establish a grassroots organizational structure to allow poor women to unite, analyses their own challenges and problems, and meet their demands was vehemently pushed. These group-based participatory programs have significantly improved the lives of impoverished women in these nations United Nation (UN, 2022).

Group organization enables individual members to empower themselves and to increase mutual benefits from the activities they are involved in. More importantly, in countries like Ethiopia, where neither the private sector nor the government provides a proper safety net or socio-economic security to its citizens against risks, getting together with one another enables poor individuals to better cope with their challenges. This supportive mechanism has also been found to be a vital strategy to fighting against poverty in a sustainable manner.

In recent years, gender equality has made tremendous progress across various critical metrics in the economic, social, political, and legal spheres, according to a statement by (Singh, 2022). However, within particular countries' social segments as well as all over the world's major geographical regions, the nature and scope of advancement have varied greatly. Also further explains that investing in women has a relatively high societal return that may be seen in the wellbeing of their children, a decline in productiveness, poverty, and gender bias, in addition to the advantages to the women themselves. As a result, women-based SHG institutions are desired not only from the perspective of social justice but also because doing so will directly improve women's social and economic status both inside the family and in society as a whole.

In Ethiopia, it is evident that there are improvements in the areas of women's education, access to health services, employment opportunities, and social participation, etc. Even though the status of women is improving from time to time, still issues related to poverty, gender-based violence,

gender inequality, and the societal lower outlook on women remains to be widespread problems. The presence of these problems and the establishment of pro-women unions like SHGs to avert the effect of these challenges make this study of SHG to be vital.

2.1.3 Self Help Groups: Tools for Poverty Alleviation

According to (Mhembwe, 2022) women continue to confront a number of socioeconomic obstacles around the world, particularly rural women in developing nations. This in-depth investigation shows how self-help groups are used to help rural and urban poor women gain sustainable empowerment and to reduce the rate of poverty. Economic growth is fundamental for generating resources for development and poverty alleviation. Such growth is aimed at also sustaining development, which can provide equal socio-economic access and opportunities to those who presently lack it, as well as for future generations. To do this, it is vital to transform realistic objectives into programs and policies that concentrate on broadly based economic growth areas and guarantee persistent increases in the earnings of the poor (Kumar, 2017).

According to (Quisumbing & Pandolfelli, 2010) reported that poverty has been reduced more successfully in countries that have supported growth, creating opportunities for labor that are productive, raising the most valuable asset owned by the poor, and investing in the poor's human capital, increasing their capacity to benefit from the opportunities brought about by economic growth. The authors also noted that in such development initiatives, the underprivileged not only gain from but also contribute to economic prosperity.

According to (Dessiye, 2014) stated that in the early decades of planning for poverty alleviation and social change, marginalized women were seen as a group to be selected as active participants rather than as a 'target' in developmental initiatives. Since 1970, however, it has been clear that women's issues are development issues, and by excluding them from development programs, we are excluding nearly half of the available human resources. Policymakers and development professionals began to consider how to connect development initiatives with underprivileged women. .

According to (Hashimy, 2023), in his analysis of the formation and development of SHGs in India, many poor people have been given the opportunity to engage in a variety of income-generating activities thanks to the establishment of SHGs and the small loans they have received from the groups. This is because the formal financial institutions that were previously in place did not offer financing to landless, marginalized, and disadvantaged groups.

Even though Ethiopia's government has executed a number of economic and social reform initiatives aimed at improving people's quality of life, "Sustainable Development and Poverty Reduction" (UNDP, 2018) will continue to be the country's biggest challenge. Besides such government efforts, Ethiopians have their own traditional way of pooling their scarce resources so as to help each other at the neighborhood level and thereby fight against poverty. 'Iqqub', 'Iddir', and 'Mahber' are among the major mutual help methods that Ethiopian poor people, especially women, use to cope up with poverty. Although these associations are not exactly the same as SHG, the above-mentioned traditional Ethiopian self-help unions share some common characteristics with SHG.

2.1.4 Impact of SHGs on Micro-financing

In many parts of the world, micro-finance interventions are well recognized as an effective tool for poverty alleviation and improving the socio-economic conditions of the poor. As stated earlier, in countries like India, Pakistan, and Bangladesh, micro-finance is making progress in its efforts for reducing poverty in general and empowering poor women in particular. Microfinance is a widely promoted developmental initiative to provide poor women with affordable financial services for poverty alleviation as explained by Ahmad, D., Mohanty, I., Irani, L., Mavalankar, D., & Niyonsenga, T. (2020). In their paper entitled, "Informal Journey Through SHGs", observed that micro-financing through the informal self-help group approach has effected quite a few benefits, such as.: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new markets for financial institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidies and corruption less credit, and (vii) remarkable empowerment of poor women.

According to (Swain & Wallentin, 2019) Microfinance programs like the Self Help Bank Linkage Program in India have been increasingly promoted for their positive economic impact and the belief that they empower women also highlighted that the provision of micro financing by the NGO's to women SHGs, has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skills, management of activities of businesses, establishing adequate financing, identifying raw material, market and suitable diversification and modernization.

Financial and development experts have stressed for the need of external factor to aid women in

their drive to break the circle of poverty (Karna, 2019). Also as a result of their increasing participation in economic activities and decision-making at household and societal levels, rural development is becoming more democratic, sustainable, and self-sustaining. He continued by saying that because loans may be obtained whenever they are needed for any purpose, SHGs serve as a substitute for moneylenders.

Facts from the above-mentioned studies demonstrate that SHGs are dependable and sustainable sources to interject micro financing to poor households, stimulate savings, and in the process, help members to eliminate the vicious circle of poverty in their lives, in a meaningful manner.

2.1.5 Women Empowerment

Women's empowerment (or female empowerment) may be defined in several ways, including accepting women's viewpoints, making an effort to seek them and raising the status of women through education, awareness, literacy, and training. According to (Eriksson, 2016) statement Women's empowerment means women gaining more power and control over their own lives. This entails the idea of women's continued disadvantage compared to men which is apparent in different economic, socio-cultural and political spheres. Therefore, women's empowerment can also be seen as an important process in reaching gender equality, which is understood to mean that the "rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female". The empowerment approach considers the existing structures in our societies as major sources of women's subordination, and therefore emphasizes need to challenge them in all areas and at all levels. Gender empowerment has become a significant topic of discussion in regard to development and economics. Entire nations, businesses, communities, and groups can benefit from the implementation of programs and policies that adopt the notion of women empowerment (Wikipedia).

Though the primary objectives of SHGs are economic empowerment, SHGs matured into a powerful social movement for evincing social change and emancipation of women. Manonmani and Prabhakaran (2011) made a study on women empowerment through SHGs in the Kovilangulam Panchayat in Usilampatti Taluka. The analysis of the study area has brought to light the following conclusions. Women after joining the SHGs earned more money and increased their income level from Rs.2000- 3000. Therefore, they are now economically independent and contribute to increase their household income. The increased income not only enhances the expenditure of the family but also promote the savings of the family. This is seen as a great

achievement of the women SHGs in the study area. Now SHGs can easily approach the banks and other institutions to get loan. Since all the members were responsible they repaid the loan in time. The various purposes for which loans obtained by the respondents were: to start business, educate their children; meet medical expenses, to meet marriage expenses, to maintain house expenses, to redeem other loans and to meet festival expenses. The study shows these women had greater awareness after joining the SHGs. Hence SHGs are very powerful tool to the backward rural areas to develop the women empowerment.

(Janagan 2011; 7) conducted a study to identify the empowerment of women through self-help groups in India. His main studies focused on effective strategy characteristics of self-help groups, socio-economic conditions of rural women, level of participation of rural women in self-help groups and its level of empowerment of rural women. The major focus and thrust of the study was to know the self-help groups impact on empowerment in India. This study then develops culturally sensitive programming recommendations to improve collaborative efforts between Government, social workers, and care and welfare workers to serve these groups more effectively. It is inferred that the respondents who have high participation in self-help groups have relatively high social empowerment, legal empowerment, political empowerment and knowledge empowerment These resulted in an increase in their income, savings and consumption expenditure and also gained self-confidence in decision-making process.

According to (Kondal, 2014; 80) statement SHGs Comprises a very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. The study highlighted that there was a positive impact of Self-Help Groups on Women empowerment in Andhra Pradesh. SHGs created greater confidence in social and economic self-reliance as a whole. study justifies the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as how it helped them to save money and invest it for further development. It is a tool to remove poverty and improve the women entrepreneurship and financial support for their activities in India.

The Study was undertaken by (Yadav 2013; 9) title women empowerment through SHGs, in the town Nagthane. Dist-Sangli, found that income of the women increased after joining the SHGs. At the same time, monthly household expenditure too also went up higher. The good practice of the women SHGs in the study area was the repayment of loan in time. It is true that, a few members did not pay back in time; but this did not impact the further credit of SHGs. Thus, the economic

activities of SHGs were quite successful to develop women empowerment in the in the area. For him Women empowerment, in short, indicate a change from powerlessness to powerfulness, underprivileged to privileged, and enabling women to have control over the resources of social, economic, political, intellectual, and cultural resources that empower women. Rajamani & Prasad, (2012) confirms in their studies that women empowerment through self-help groups would lead to benefits not only to the individual women but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for more holistic social development. The SHGs provide credit and empower women socially and economically. They encourage women to participate in decision making in the household, community, local democratic sector and prepare women to take up leadership position.

2.1.6 Economic Empowerment of women

Women Empowerment is a global issue and discussion on women political right are at the fore front of many formal and informal campaigns worldwide. The concept of women empowerment was introduced at the international women conference at World Bank, (2022). Education is milestone of women empowerment because it enables them to responds to the challenges, to confront their traditional role and change their life. So that we can't neglect the importance of education in reference to women empowerment India is poised to becoming superpower, a developed country by 2020. Some Scholars who have done extensive research on the role of SHGs in economic empowerment of women have observed the following changes in the women.

For economic empowerment, it is necessary for a woman to have access to and control over productive resources and to ensure some degree of financial autonomy. According to United nation Commission on the status of women (UN, 2023), Women's economic empowerment is central to realizing women's rights and gender equality. Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions to achieving the 2030 Agenda for Sustainable Development. The proportion of unpaid activities to the total activities is 51% for females as compared to only 33% for males. Over and above this unpaid work, women have the responsibilities of caring for households, which involves cooking, cleaning, fetching water and

fuel, collecting fodder for the cattle, protecting the environment, and providing voluntary assistance to vulnerable and disadvantaged individuals in the family (Status of women, 2011).

According to the assessment conducted by Almaz (2016), in the 21st century, women enjoy more freedom and power than ever before. However, they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital, and decision-making powers in the political, social, and business sectors. Whereas men are credited with performing three quarters of all economic activities in developing countries, women actually perform 53 percent of the work, according to the United Nations.

According to (Almaz, 2016, cited by Bogale and Lemma (2022)), the majority of women in the underdeveloped countries are still restricted to microbusinesses and unpaid jobs. In affluent nations, women continue to make up the majority of part-time and temporary employment. As a result, these women who labour in the informal economy are probably less likely to have access to essential medical care, education, financial resources, political appointments, worker rights, and property ownership. Widespread agreement exists that, nevertheless, investing in the economic empowerment of women can and will aid in reversing these trends.

They also stated that female economic empower also enhances the "wealth and well-being of nations." Women who control their own income tend to have fewer children, and fertility rates have shown to be inversely related to national income growth. Women are also more able - and generally more willing than male counterparts - to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings.

An economically backward society lacks all of these dynamic qualities that support and sustain economic growth. This is very true of the plight of the disadvantaged sections of society who are excluded from the ownership of economic resources. Although society, social groups, NGOs, etc., can play a major role in economic development, the key role of the state as the most effective and appropriate body for sustainable economic development is no doubt. It is the largest agency that manages and mobilizes resources, including infrastructural and other resources, to promote and sustain growth in the economic sphere. However, even the state-sponsored, supported and supervised development process has only slightly reduced the dense pattern of inequality, exploitation and oppression that has disrupted the lives of marginalized centuries. It is in this

context that Max Weber's proposition that the poor, who constitute the majority, can use their own resources, their numbers, to influence political and legislative decisions with a view to radically altering the socio-economic conditions in which they live. Their favor deserves to be examined. In the democratic process, the political mobilization of the poor and destitute is a powerful weapon in influencing the political decisions that determine how wealth is distributed.

2.1.7 Social Capital Theory

The extent of team member cohesion, connectivity, coordination, and integration in social networks is a key indicator of how well a team performs. Social capital provides a summary of this element. Social capital, in the viewpoints of (Burin and Vu, 2021), not only enhances productivity but also contributes in the accomplishment of collective objectives. It has a major and direct impact on the cohesion, coordination, and communication of three basic domains. According to a research study conducted by (Mostafa and Bottomley, 2020) on the relationship between social capital and organizational performance, social capital is crucial for addressing a variety of issues in an organization, including coordination, high transportation costs, and vertical and horizontal information communication.

The World Bank defines social capital as institutional relationships and norms that have an impact on the capacity and quality of social interaction in a given community. It grasped on this feature and transformed it into a practical organizing concept (Albertson & Hall, 2019).

According to the social capital theory's core assumption Relationships is matter. Its main argument is that social networks are vital assets. According to (Albertson and Hall, 2019), interaction allows people to form relationships with one another (trust), commit to one another (social cohesiveness), and create communities (mutual reciprocity). The benefits of social cohesion, trust, and reciprocity are enormous. In light of this, the social capital theory proves to be a crucial component of community development, particularly when it comes to promoting association for shared issues (Nichols, 2021).

In order to solve the gap between structure and agency and lessen social exclusion, it is crucial to understand social capital while developing and implementing policy. Since social capital theory emphasizes the relational component of communities, it was used in this study. The social capital theory was also used in this study, especially to examine trust issues and voluntary associations. In this case, network locations were taken into account as exogenous factors of social capital as opposed to endogenous ones. The study demonstrated that social capital is much more than just

relationships and networks among people; it also creates assets that can be embedded and accessible.

2.1.8 Self-help Approach in Development

2.1.8.1 Theoretical foundation and basic principles of the SH Approach

A Self-Help Group (SHG) is a small voluntary association of poor people who have the same socio-economic background. They are organized with the objective of solving their common problems through mutual help (Facilitator for Change, 2008; Kindernothilfe, 2011; the self-help approach, 2007). Emphasizes that despite the people's extreme poverty, it is necessary to highlight their innate potential to manage their life and cope with difficulties. Although this is a long process, it is achievable and effective when approached correctly.

Express how the foundation of self-help is the idea that people should cooperate to solve problems affecting the community. They believe that in addition to its benefit for solving issues, self-help can foster a greater sense of community and lay the groundwork for future cooperation. Independent of the obstacles the wider political economy places in their path, self-help demonstrates that the community may attain more self-determination when working together ((Biney Isac Kofi, 2022).

The National Bank for Agriculture and Rural Development of India (NABARD, 1995, cited in (Nirmala, 2016) explains that the idea of self-help groups originates from Olson's theory and the traditional theory of group behavior, according to which an inborn human behavior to form groups and work in groups, if they have common interests to work on. The SHG approach believes that development processes usually neglect the very poor within a community. Even in participatory approaches, their voice is not heard as they are consulted with other community members, irrespective of their lower status in the community in which they are dominated (Kindernothilfe, 2007: 8). As a result, the needs of the very poor are ignored.

The SHG approach strives to strengthen participatory development by developing institutional arrangements that will help to mobilize the delivery of credit to the rural poor (Nirmala, 2006: 5 cited in Biney, 2022). SHG aims at supporting the poor, not only with credit, but also with other non-credit linkages for technical and managerial skills development to assist the poor to emerge out of poverty through sustainable income-generating activities. He also stated that the approach can be taken as introducing a paradigm shift in rural lending of banks from that of mere distribution of credit, to encouraging the initiative of people and their participation in the development process

through self-help by promoting thrift and self-employment.

The SHG approach gives those who are disadvantaged a new feeling of identity and purpose by assisting them in realising their potential, arranging them into groups, and introducing the idea of institution building (The Self-Help Approach, 2018). Through cooperation and the use of their own resources, they are able to improve their living conditions on a sustained basis. Small savings are started by the SHG among its members and are stored in a bank under the SHG's name. One SHG typically has no more than twenty members (Reshi, I. A., 2021).

The SHG strategy contrasts from traditional ways, such as MFIs and cooperative approaches, in that no external material or financial resources are offered, according to (Kindernothilfe, 2017). Material assistance goes against the idea of self-help. This is because it is thought that underprivileged women in SHGs can launch their own enterprises using the resources they have collected together. The impoverished frequently borrow more money from MFIs than their businesses actually need.

CoSAP (2013a) explains that the SHG approach organizes 15–20 poor, marginalized and neighborhood women of similar socio-economic backgrounds. In most cases, particularly in urban areas, SHGs have regular weekly meetings where they discuss their social and economic issues (CoSAP, 2013a). Eight to ten strong SHGs form the second level of a People's Institution, called a Cluster Level Association (CLA). When there are eight to ten strong CLAs, they come together to form a Federation, which is the identity of the People's Institution. The Federation first consists of 8–10 powerful CLAs, and it then incorporates CLAs from a 40–50 km radius. To guarantee the empowerment of women organized in SHGs, each of these three categories of people's institutions has a certain job and duty to fulfill (The Self-Help Approach, 2018).

The emphasis in the SHG approach is on self-reliance, human agency and action. The SHG approach endeavors to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment (DAS, 2012: 2). The SHG approach has the formation of groups as its main idea and believes in the fact that developing democratic relationship among the community will promote people's well-being. Self-help groups serve as a medium for delivering micro-credit to the SHG members. Social action theory believes that individuals have the ability to exert control over their own actions. People are active creators of social behavior and not merely passive receptacles of society's directives. People have their own motives and beliefs, and their own interpretation of the meaning of a situation. These all need to

be integrated into SHGs for them to thrive (DAS, 2012; Singh, et al., 2012).

According to Singh et al.'s (2012) statement that the self-help movement represents an alternative development strategy involving the process of economic empowerment with the long-term objective of challenging and rebalancing the power structure in society. At the center of the SHG movement are people and their environments and SHG argues for the reorganization of imbalances, economic power. It focuses on a humanist model of development focused on men and women and considers the growth of materials as mere means for development.

The introduction of many concepts and their practical application have given rise to the self-help group approach, which combines social, economic, and political components of community development to promote empowerment (Kindernothilfe, 2017). It is founded on rights-based concepts that emphasize how crucial it is to create an environment where people may realize their potential and work towards their own growth. Additionally, it contends that in order to achieve this, policymakers and communities must modify their attitudes in order to view empowerment as well as material well-being as the ultimate goals.

Self-help is essential for surviving in the current society. Self-help programs encourage people to consider what they already have and make the most of their abilities and local resources. The notion of community development, which primarily focuses on fostering a sense of responsibility, and searches for help to complement rather than replace local initiatives and efforts, particularly pertinent in this regard. The principle of self-help tries to include different mechanisms by which ordinary people in the community can gain the opportunity of making decisions on the matters affecting their lives in the community development process. By doing this, it highlights the importance of putting the needs of people first in community development initiatives (Biney, 2022).

Creating financial services for the poor is also believed to be of paramount importance in improving their livelihood. Micro-financing through SHGs is, therefore, one of the methodologies used to address this issue. The next part of this chapter discusses the relationship between SHG and micro-finance.

2.1.9 SHGs Approach in Ethiopia

As described in the background section the Self Help Group approach was introduced to Ethiopia in May 2002 by Jerusalem Children and Community Development Organization (JeCCDO) and Ethiopian Kale Hiwot Church (EKHC) by approved Ethiopian government, a German, child-

focused, international organization (SHG Ethiopia, 2008: 2). According to the 2008 SHG Annual Report, since its introduction, significant progress has been made by different organizations to create opportunities for powerless and voiceless people, particularly women, to unleash their potential and alleviate poverty.

The 2022 Annual Report of the Consortium of Self-help Approach Promoters (CoSAP) indicates that over 276,512 thousand women that are organized 15,171 Self Help Groups (SHGs). As result, more than 587,212 thousand children are directly benefiting due to the initiative of their own mothers and guardians. With regards to the financial matters, women SHG members were able to accumulate around 263 million Birr (USD 5.156 million) total capital. (CoSAP, 2022).

Remember the Poorest Community (RPC) has been promoting the SHGs approach in Adama special zone 2003 and so far it has been able to organize 1151 women under 72 SHGs and has established 9 Cluster Level Associations (CLAs), which is the 2nd level structure of SHGs in the SHG approach, and an apex body in the SHG Federation approach (Remember the Poorest Community, 2021: 6)

RPC organizes the women into self-help groups by assigning female community facilitators SHGs. It also provides training on different issues, including the concept of the SHG approach, bookkeeping, record-keeping, savings and loans, leadership, communication and linkages, planning, self-assessment and reporting, harmful traditional practices (HTPs), gender inequality, child rights, and other social issues (Remember the Poorest Community, 2021: 5). The members also attend integrated adult functional literacy workshops, facilitated by trained facilitators, health extension workers and others invited from different government offices (Remember the Poorest Community, 2021: 5).

The implementation of economic empowerment for women requires all of the aforementioned theories, but the theories of SHGS Approach in Ethiopia are especially important for this study because according to the AU Agenda 2063, especially Aspiration 6: "An Africa where development is people-driven, unleashing the potential of women and youth", and Goal 5 of the SDGs: "Achieve gender equality and empower all women and girls". Also, stated that Gender Equality and Women Empowerment (GEWE) Strategy is a framework document to strengthen women's agency in Africa and ensure that women's voices are amplified and their concerns are fully addressed through, among other things, effective implementation of legislation and proper financing of gender equality work AU (2021).

In the context of Ethiopia According to the International Development Research Centre report (IDSC, 2020), the Government of Ethiopia (GoE) is strongly committed to promoting gender equality and women's empowerment and has adopted a number of institutional and policy measures that support these goals. Gender equality and the empowerment of women are national priorities and are positioned at the center of all policy, legal, and institutional frameworks. The report also stated that women's economic empowerment in Ethiopia (WEE) is understood by the Ethiopian government as the economic advancement of women resulting from improved access to resources and services and enhanced leadership roles in various economic sectors of the country (such as agriculture, industries, manufacturing, civil services, and small business enterprises) through acknowledging and valuing their participation in the economy and enabling and supporting women to equally benefit from the nation's wealth (Ministry of Women's Affairs, 2016b). Therefore, Empowerment has become a development buzzword with little rigorous, well-defined meaning because empowering women also empowers society.

2.1.10 Conceptual Framework

The following conceptual framework is construct based on the empirical research reviewed, understanding from cases related to participation women in self-help groups and its impact on livelihood outcomes including women's economic empowerment. It is conceptualized that women's participation in self-help groups is influence by different factors. Government policy and institutional factors are directly and indirectly influence women's participation in self-help groups. Other factors such as demography and socio-economic factors directly influence women's participation in self-help groups. Participation in a self-help group may have a positive or negative outcome that may in turn enhance women's economic empowerment and income. These relationships are presented in Figure 1 below. The perceived or hypothesized relationships,

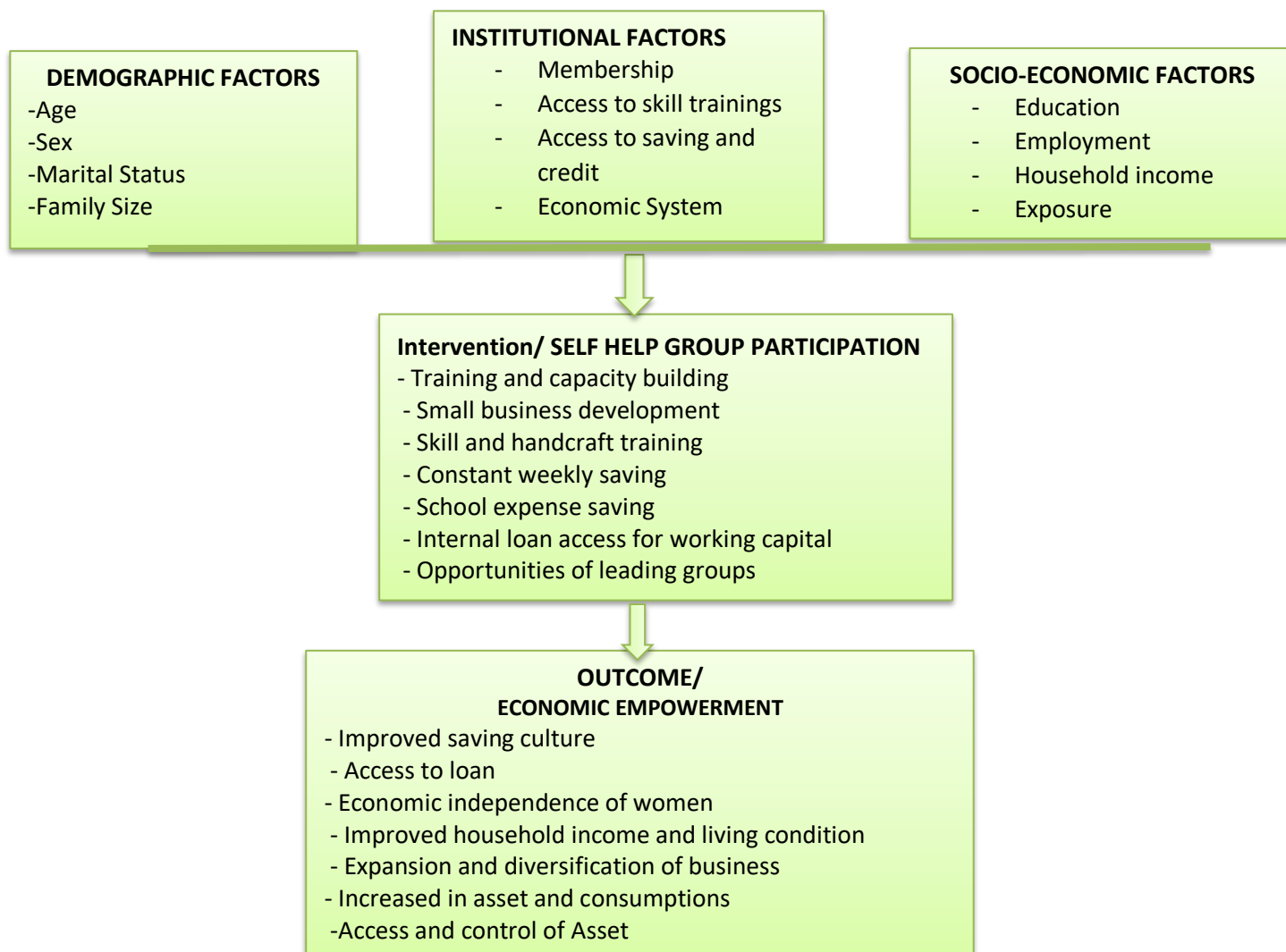


Figure 2.1:- Conceptual Framework of the study (advanced by Darek, 2023)

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Description of the Study Area

The study was conducted in the East Shewa Zone town of Adama in the Oromia Regional state. It is 99 kilometers southeast of Addis Ababa in Oromia, at 8.54 North and 39.27 East, at a height of 1712 meters. With a population of approximately 155,349 people, Adama town is administratively divided into 14 kebeles, with 79,013 (50.8%) men and 76,336 (49.2%) women. There are 20,013 children under the age of five overall, with 51.7% boys and 48.3% girls [13]. The reason way the area selected for this study is that Adama has a potential economic connection with various towns and regions which in turn has important for women economic empowerment. The women in the selected area demonstrate high levels of commitments to the women groups. This study thus sought to examine the influence of such SHGs on women's economic empowerment. The choice of the Adama town is further influenced by the vibrancy of the women self-help groups within the target area.

3.2 Research Design

The research design refers to the overall strategy that you choose to integrate the different components of the study in a coherent and logical way, thereby, ensuring you will effectively address the research problem; it constitutes the blueprint for the collection, measurement, and analysis of data. Note that the research problem determines the type of design you should use, not the other way around! (De Vaus, 2001) as cited in Harish et al., (2021). A research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy and procedure. Research design is the plan, structure and strategy and investigation concaved so as to obtain search question and control variance Nemanja Jovancic (2020).

The study uses the descriptive and explanatory research design to investigate the economic development of women. It is descriptive because the general economic empowerment women characteristics of the study group were described by sex, age group, source and size of income, level of education group, etc.

3.3 Research Approach

Research approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. This plan involves

several decisions, and they need not be taken in the order in which they make sense to me and the order of their presentation here. The overall decision involves which approach should be used to study a topic Lincoln et al., (2011). According to (Hamed Taherdoost, 2022) stated that research can be categorized into qualitative, quantitative approaches considering the type of data sought. Also, a mixture of these methods is known as mixed-method study that covers advantages of both methods. These approaches are defined as the following:

3.3.1 Qualitative research

There are different definitions for qualitative research. In general, these methods aim to address societies' scientific and practical issues and involve naturalistic and interpretative approaches to different subject matters. These methods utilize various empirical materials such as case studies, life experiences, and stories that show the routines and problems that individuals are struggling with in their lives through focusing on their in-depth meaning and motivations which cannot be defined by numbers.

3.3.2 Quantitative research

Quantitative research is the method of employing numerical values derived from observations to explain and describe the phenomena that the observations can reflect on them. This method employs both empirical statements, as descriptive statements about the meaning of the cases in real words not about thought of the cases, and methods. It also applies the empirical evaluations intending to determine to which degree a norm or standard is fulfilled in a particular policy or program. Finally, the collected numerical data was analyzed using mathematical methods.

3.3.3 Mixed-methods research

Mixed-method simply employ a combination of both qualitative and quantitative approaches based on the purpose of the study and the nature of the research question aiming to provide a better understanding of the subject. However, the focus can be on both methods equally or on one of the methods considering the selected integration process. As a result, due to the nature of the study, both quantitative and qualitative data collection methodologies are required. 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 characteristics of the study subjects. In this study, a qualitative research approach was also applied to look for solutions to research problems.

3.4 Population of the Study

Population refers to the set or group of all the units on which the findings of the research are to be

applied (Satishprakash Shukla, 2022). In this study the population women's lives in Adama town. According to information obtained from the City Council Office data 2021, the town has 14 kebeles and 527,200 residents, with women making up 52% of the total. Being aware of this and the deplorable living conditions of poor women in Adama Town, CoSAP had been assisted many of the poor women. Additionally, the SHG strategy used in Adama town has been working since 2003, with a total of 1152 women organized into 72 SHGs to improve the assets of livelihood for urban poorer women and the benefits from engaging in SHG intervention. The self-help groups in Adama town have been executing this project for more than 10 years with the financial and other supports for 72 SHGs and 1152 women members targeted in the area. The members getting involved in SHG were selected based on the criteria of being poor, living in the same geographic area, having similar economic and educational status, etc.

3.5 Sampling techniques

In Statistics, the sampling method or sampling technique is the process of studying the population by gathering information and analyzing that data. It is the basis of the data where the sample space is enormous. The sampling technique suggested adopting a two-stage sampling technique which included purposive sampling and simple random sampling Nasri, M., Aghabayk, K., Esmaili, A., & Shiwakoti, N. (2022). The research focused on those SHG members who benefited from participating in SHG and only those that explored women's economic empowerment from the perspectives of women participants in self-help group programs. The project is purposively chosen considering that Adama is one of the fastest growing towns in the region women's economic problems that affect the well-being of the poor community, particularly those of the poor women, are believed to be rampant. Therefore, in this case, the searcher uses systematic and purposive sampling technique in the SHGs. Moreover, as the project under the study is believed to be one of the most important to improve women's economy in Ethiopia, it is hoped that this study will promote the concept of SHGs in Ethiopia.

3.6 Sample Size selection

The term sample size is used in research to define the number of subjects included in a sample size. By sample size, we mean a group of subjects that are selected from the general population and are considered representative of the real population for that specific study (Bhandari, 2022). In this study, the researcher used a sample size of 72 SHGs who registered in Adama town. Due to time, financial, and other constraints, selecting all groups in the 72 SHGs was difficult. SHGs

below 3 years old were not part of the selection. Among the 72 mature SHGs identified, 25 SHGs (275 female and 7 male), of which only female members were selected using the systematic random sampling method by using the formula:-

Population, $N= 275$

Sample, $n= 5$

Sampling interval, $i =N/n, 275/5=55$

Therefore, our sampling interval in this case will be 55, hence every 55th element in succession will be chosen from the sampling frame to be a part of the sample group in order to gather quantitative data. The rest of the participants took part in the in-depth interviews. By using purposive sampling, an additional eight female respondents were selected for qualitative data types. Of which 3 (three) local community leaders, 4 (two) project coordinators, and 3 (three) Kebele officials independently. According to (Gakumo Thuo, 2019) one common formula used for purposive sampling is the "Rule of Thumb", which states that the sample size should be at least 10% of the population size or 10-20 for smaller populations.

3.7 Data collection instruments

The methods used to collect the data include the use of semi-structured questionnaire for SHGs members, In-depth interviews also utilized with community leaders, kebele officials and project coordinators, and document review were employed. Generally, the study involves the careful collection and use of a variety of empirical data, such as data gathered from the cases and personal experiences of some women in the group.

3.7.1 Questionnaire

According to (Hamed Taherdoost, 2022) statement questionnaire is a series of questions asked to individuals to obtain statistically useful information about a given topic. When properly constructed and responsibly administered, questionnaires become a vital instrument by which statements can be made about specific groups or people or entire populations. A semi-structured questionnaire was created in order to get their written reflections on the role SHGs play in women's economic empowerment. The purpose of this questionnaire was to gather relevant quantitative information from the 55 respondents about their demographics, employment situation, income, ability to access basic facilities, group organization, member savings, trainings they had taken part in thus far and the benefits they received from them, their ability to make decisions regarding family matters, and any potential issues they might encounter while participating in the SHG. The

data collection from non-reading and writing respondents could have been collected with the help of a nominator.

3.7.2 Interview

In-depth information is often gathered from which 3 (three) local community leaders, 4 (four) project coordinators, and 3 (three) Keble officials for case study research through a variety of sources, including interviews, papers, observation, and audiovisual materials (Naseri, 2022). To obtain comprehensive and in-depth information regarding the situation of the interviewees and the contributions of the SHG program, an informal and semi-structured with open-ended interview was chosen. The question in this case prepared based on pilot study testing. According to Abdul et al., (2017), an in-person interview is widely acknowledged suitable technique for qualitative inquiry to seek insights of those who have experienced or are experiencing the phenomenon. Thus, piloting for interviews is crucial to test the questions and to gain some practice in interviewing. The in-depth interview assists the researcher in examining and thoroughly comprehending the interviewee's perspective on the topics brought up as well as her comprehension of the contributions of the SHG project. Additionally, it facilitates the research participants' freedom of speech and expression of their thoughts and feelings.

3.7.3 Document review

The review of various project documents as well as the SHG documents served as the study's primary source of data. These included the project's periodicals and brochures; annual and quarterly reports on the development and difficulties faced by the poor women in the groups; cases of a few of the women in the groups; financial transactions of the SHGs; member attendance; and other information recorded in previous years that demonstrates the contributions and difficulties of the SHG project in the lives of the poor women were evaluated and reviewed.

3.8 Method of Data Analysis

3.8.1 Quantitative Data Analysis

According to (James and Simister, 2020), quantitative data analysis is a systematic process of both collecting and evaluating measurable and verifiable data. A quantitative research analyst's main purpose is to quantify a hypothetical situation. It is usually carried out by the scholars who are well equipped with the techniques of the quantitative analysis either manually or with the assistance of computers. Furthermore, irrespective of the specific research design employed, the goal of the researcher should be to collect as much and as diverse data as possible that can help generate the

best possible insights about the phenomenon of interest (Ali, 2021). It contains a statistical mechanism for assessing or analyzing quantitative data. Accordingly, data that contained incomplete information was excluded. Additionally, quantitative data collected from respondents through the questionnaires can be stored, coded, and analyzed, interpret, tabulate and present the result of the studying using Statistical Packages for Social Sciences (SPSS) version 26. The study used simple linear regression statistics to test the influence between the dependent variable and independent variables.

3.8.2 The Qualitative Data Analysis

The primary step in analyzing qualitative data was checking the questionnaire for consistency and errors. The translation must be done prior to qualitative data analysis. This involved organizing the handwritten responses of the respondents into typed text. Open-ended question responses were all fully transcribed, allowing the researcher to read the information more than once. Consequently, the researcher became familiar with the data and the emerging trends (Mugenda, 2019). Every line that was typed underwent open coding. This resulted in in vivo codes, or codes generated utilizing the words of respondents. The researcher went through the text (transcripts) looking for important categories of data that the text supported. The groups were linked by the researcher. The researcher used the constant comparative strategy to saturate the categories, look for instances of what the category symbolizes, and keep looking for new categories until the newly acquired material did not further provide light on the category. The categories Harrison, R. L., Reilly, T. M., & Creswell, J. W. (2020) had been displayed as a continuum and were dimensioned. This required condensing the database to a select group of themes or categories that capture the evaluation of the lecturers' performance and motivation in the study.

The researcher used axial coding to isolate one category as the primary phenomenon of interest and then started looking into how categories were related, how causal conditions affected the primary phenomenon, how strategies were used to address it, how context and intervening conditions affected those strategies, and what the strategies' outcomes were. During this stage of the analysis, the researcher generated a theoretical model that clearly illustrates how various axial coding types of information are related to one another Creswell et al., (2012).

3.9 Validity and Reliability test

3.9.1 Validity

This study applied appropriate mechanisms to determine the reliability and validity of

measurement tools. The research questionnaire are all valid to test the attitude of members towards the effect of SHGs towards women's economic empowerment and the questionnaire was developed on the basis the trade unions collective agreement resource and review of related literature and also basis of comments. This can be ensured that the questions are highly linked to address the effect of the SHGs. The questionnaire was translated depending on the educational and language level which all respondents were can be easily understand and answered the questions accordingly. It is translated in to English and Amharic local language since most of the respondents speaks Amharic. According to Hawkins, M., Cheng, C., Elsworth (2020) statement translating survey questions into the native language is very important to obtain confirmed data.

According to Malhotra et al., (2020), validity is the extent to which a measurement represents characteristics that exist in the phenomenon under investigation and reliability is the extent to which a measurement reproduces consistent results if the process of measurement were to be repeated. A sound measurement tool must meet the tests of validity and reliability. In fact, these are the two major considerations one should use in evaluating a measurement tool. Validity refers to the extent to which a test measures what we actually wish to measure. It is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. In other words, validity is the extent to which results of a research provide a true picture of what is being studied. If research is said to be valid, this means that it is really measuring what it is intended to measure and gives an accurate insight into the research area (Kothari, 2017).Accordingly, the researcher items can be to valid to measure the effect of trade unions in maintaining conducive work environment.

3.9.2 Reliability test

Reliability testing is a crucial supplementary test for accurate measurement. The consistency or dependability of a construct's measure is referred to as reliability. It is concerned with a measurement tool's accuracy and precision as well as its capacity to measure consistently. The accuracy of measurement instruments can be increased by limiting the kind of questions that are asked, minimizing ambiguous items in measurements, and simplifying the wording of measures (Bhattacharjee, 2018).

According to (Tsege and Sima, 2022) argue that a pilot study, which uses a sample size of 10–20%, is enough for the full-scale survey to test the validity of the research data. Therefore in order to test the reliability at the pilot study questions and questionnaires can be distributed to 10 (20%)

respondents of CoSAP members in Adama town Oromia Regional state, based on their easily accessibility and the researcher was provided explanations to the respondents before their answers as needed.

Table 3.1 Test reliability analysis

Case Processing Summary			
		N	%
Cases	Valid	10	100.0
	Excluded	0	.0
	Total	10	100.0

a. List wise deletion based on all variables in the procedure.

Source: field survey, 2023

Table 3.2 Test reliability analysis

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.697	.67	3

Source: field survey, 2023

Table 3.3 Test reliability analysis

Item-total statistics		
	Cronbach's Alpha if Item Deleted	N items
Training and improvement	.665	3
Micro Financial	.643	4
Infrastructural	.701	3
Total	.67	10

Source: field survey, 2023

According to (Stephen Ekolu and Harry Quainoo, 2019) statement a common interpretation of the coefficient is $\alpha < 0.5$ for low reliability, $0.5 < \alpha < 0.8$ for moderate (acceptable) reliability and $\alpha > 0.8$ for high (good) reliability. Testing of the questionnaire can help the researcher to identify the internal consistency between variables, ambiguous items, unclear questions and any other

problems encountered during the administration of the questionnaires. The coefficient of reliability must be 0.5 or above to be acceptable. Then coefficient of reliability of SHGs variables scored 0.67. Therefore, the reliability coefficient value of the item scale was greater than 0.5. We can conclude that reliability of the scales is acceptable and the items in a scale have recommended consistency.

3.10 Ethical Considerations

All participants were aware of the purpose of the study and the significance of their involvement prior to taking part in it. A research information document was distributed to chosen participants, outlining the study's objectives, requirements for participation, and any privacy and confidentiality concerns. They were all made aware that taking part in the study was completely optional and that their answers would remain anonymous. For participants who accepted to take part in the study, the information sheet was read or distributed. The researcher requested the respondents' permission to participate in the research before actually using the research methodology, and researcher made sure they understood there was no power differential between them and me. Researcher also explained the goal of the study and the information's confidentiality to them. Researcher had created a consent form and sent to respondents in order to confirm informed consent and the participants' willingness to participate.

In terms of privacy, researcher refrained from probing into topics that the interviewee would rather keep private and the data was also kept confidential by ensuring that during the data processing data entry phases only the researcher was involved. Similar to informed consent, researcher discovered that it's crucial to inform participants about the research and the "rules" for privacy and secrecy before conducting an interview.

CHAPTER FOUR: - DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter comprises three sections; in each section were the finding of various questionnaires Presented to various groups of respondents was addressed. The first section presents the back ground information of the participant's interims of age participants, marital status, and highest level of education, and daily activities of women. The second section presents inferential analysis of regression the last section in depth interview with three community leaders, three Kebele officials, and two project coordinators and document review presentation.

4.2 Demographic characteristics

The researcher had distributed 55 questionnaires of which 52 questionnaires were returned with making a response rate of 95 percent. The study first sought to establish the ward from which the women group was based as well as age, marital status, and levels of education and daily work of the participants. The findings were represented in the following sections.

4.2.1 Age of Respondents

The study aimed to identify the participant age groups. Table 4.1 provides a summary of the finding.

Table 4. 1 age of Respondents

Age	Frequency	Percent
20-30	5	9.6
31-40	13	25.0
41-50	21	40.4
above 51	13	25.0
Total	52	100.0

Source: Field Survey, 2023

According to the above table 4.1 result, the majority of women were between the ages of 41 and 50 (40.4%), followed by those between the ages of 31 and 40 (25%) and those aged above 51 years scored 25% percent equally while women between the ages of 20 and 30 had the lowest value (9.6%). According the study noted that there were matured enough women in the groups, as confirmed by 65 percent (41-50 and above 51) of the participants being over forty years of age, in respect to the composition of self-group membership and age factor. These researches showed that

as children grew older, there are more financial demands on the household, which is why there are greater financial needs. Since they have more experience and are seen as role models and change agents in their communities, women over forty are more likely to join groups than their younger counterparts because they are under more pressure to support their families and create sustainable and stable economic development (Kumawat & Bansal, 2017).

4.2.2 Educational information of the respondents.

Table 4. 2 Educational qualification

	Frequency	Percent
Illiterate	6	11.5
Primary	24	46.2
Secondary	21	40.4
University Degree	1	1.9
Total	52	100.0

Source: Field Survey, 2023

As the table 4.2 above (Make specific, include the table) showed that majority of the SHGs were primary school headed with frequency analysis result of 24 (46.2%) followed by secondary school completed with the value of 21(40.4%). The third educational background of the respondents was illiteracy with the frequency value of 6 (11.5%) This was done because SHG group members who recently joined were less likely to have access to education and training while the least value scored in the university degree members with the analysis result value of 1(1.9%). The results suggested that the majority of respondents had completed their primary and secondary school. This finding has implications for women's economic empowerment because it shows that participants in training programs put on by the group's members and their development partners influence benefit from them. This is due to the fact that members' literacy levels are sufficient and they can read and write, all of which are essential for training to be successful. The majority of the members having at least a primary education have positive implications for women's economic empowerment as less time and money investment is needed to impart the skills group members need to advance socioeconomically. Training is one of the economic empowerment objectives and goals of self-help groups, and training is identified in literature as a critical stage for group effectiveness (Saluja, 2010).

The majority of the members are educated to a basic level, but illiteracy is still a challenge because

some groups have members who did not finish primary school but can still significantly benefit society by participating in self-help group programs.” What this means is that we have to invest in more resources in identifying their training needs, training them on a specific skill and imparting self-reliance skills in order to avoid strains of economic empowerment”.

4.2.3 Marital Status of respondents

Table 4. 3 Marital Status

Marital status	Frequency	Percent
Single	10	19.2
Married	29	55.8
Divorced	7	13.5
Widowed	6	11.5
Total	52	100.0

Source: Field Survey, 2023

According to the table 4.3 results, the study establishes that 55.8 (29) percent of participants were married, while the remaining 41.2 (23) percent were widowed, single, divorced, or separated. The percentage of participants who were single was 19.2 (10) percent; the percentages of participants who were divorced and widowed were 13.5(7) percent and 11.5(6) percent, respectively. When examining the age distribution of the women in the groups, it becomes clear that the majority of them were elderly, over 40, and most of them are married. This study's findings showed that married women make up the majority of self-help group members. This finding is consistent with those of an Indian study conducted by Vasantha (2014). According to Vasantha's (2014) argument, married women frequently have more financial needs since they must manage households and face increasing monetary challenges as their children grow grown-up.

4.2.4 Number of service years in the SHGs

Table 4. 4:-Numbers of worked

Service Year	Frequency	Percent
less than 5 years	27	51.9
6-10 years	17	32.7
above 11 years	8	15.4
Total	52	100.0

Source: Field Survey, 2023

As the above table 4.4 showed that majority of the SHGs members were less than 5 years with the frequency value of 27 (50%) which indicate half of the respondents had inadequate working experience relatively followed by 6-10 years; 17 (32.7%) had been with in SHG years and 8 (15%) of the respondent categorized above were 11 years had well experienced. According to the results, the majority of the respondents had worked for SGH less than five years. The result suggests that the self-help group participants may have had inadequate experience of the dynamics, success and challenges that the groups faced. As such, the self-help group members were unable to fully use from the learning curve gains that come with years of experience among the members to advance the group's goals for member empowerment. To allocate group resources to projects with the highest return on investment, for instance, group members' can pool the efficiency gains that come with expertise. Therefore, the group members have the need to enable experience sharing among group members to enhance women's economic empowerment.

4.2.5 Major Sources of Income before and after involving SHGs

Table 4. 5:-Major Sources of Income of household heads of the respondents

Source income of SHGs	Before involving SHGs		After involving SHGs	
	Frequency	Percent	Frequency	Percent
Monthly wage	3	5.8	5	9.6
IGA & Petty trading	14	26.9	20	38.5
Support from relatives	16	30.8	12	23.1
Daily labor work	17	32.7	11	21.2
Retirement pension	2	3.8	4	7.7
Total	52	100	52	100

Source: Field Survey, 2023

The above frequency analysis result illustrations that the major source of respondents' income before and after involving in the SHGs as clearly illustrated in the table 4.5, before involvement in the SHG programs, income earned through daily labor work 32.7% was the major source of income for the majority of the respondents' families. However, after becoming involved in SHGs, the main source of families' income changed, and income earned from involvement in various income-generating activities (IGAs) and petty trades became the significant source of income for almost (38.5%) of the respondents' families. Further analysis of the data in the table revealed that a decline in the number of families relying on support from family members, from 30% to 23.1%.

Regards to monthly wage the percentage of 5.8% changed into 9.6% while the last percentage source of incomes of the family was retirement which was changed from 3.8 % to 7.7%. Generally, the daily laborer households' incomes transform to (IGAs) and petty trades after joining SHGs because they started their own businesses independently from their relatives. Moreover, due to their ongoing income-generating activities, SHGs also benefit most elderly families and those with lower monthly wages; SHGs were created to support the economic wellbeing of underprivileged and marginalized women (Karunakaran R., 2018; p 112). This is in line with Jaya's (2002) claim that Ethiopia's SHGs method has created group-based participatory activities that had suggestively improved the living circumstances of low-income and disadvantaged women.

4.2.6 Amount of monthly income of the head of household

Table 4. 6:-source of income of household before and after involving in self-help groups.

Source income of SHGs	Before involving SHGs		After involving SHGs	
	Frequency	Percent	Frequency	Percent
<1500	27	51.9	11	21.2
1501-2000	18	34.6	20	38.5
2001-2500	3	5.8	15	28.8
2501-3000	3	5.8	3	5.8
above 3001	1	1.9	3	5.8
Total	52	100	52	100

Source: Field Survey, 2023

As shown in the table above result, 51.5% of the respondents' families generated less than Birr 1500 per month just before joining SHGs. According to the data in the table, 21% of the respondents' families changed to less than 1500 per month after joining in the SHG. Also, 34.6 percent of the respondent before joining SHGs paying between 1501-2000 per month changed to 38.5% of Birr per month after joining SHGs. Further, 5.8% of the household monthly incomes of Birr 2001–2500 before involving SHGs were changed to 28.8%, while the average monthly income scored between 250–3000 remains static, which indicates that some of the respondents did not believe that SHGs were not gifted to them and were not trusted with the programme take as an effective tool for poverty alleviation and improving the economic conditions of the poor women.

Generally, study results found that women benefited from joining self-help groups as their income improved in comparison to before they joined the group. This was attributable to the commercial activities that they undertook using the savings and the credit facilities that they obtained from the groups. This is consistent with Khan and Rahman's (2015) claim that the main purpose of women joining SHGs is access to microcredit, which eliminates the exclusion of women from economic advancement. The finding also coincides with the finding of Rogerson and Hewitt (2019), when seriously pursued, women's economic empowerment can result in their having equitable access to important services like loans and assets.

4.2.7 Source of Information to join Self- help groups

Table 4. 7:-How do you get information to join your Self- help groups?

Source of information	Frequency	Percent
Neighbors	15	28.8
My self	10	19.2
Relatives	10	19.2
Friends	17	32.7
Total	52	100.0

Source: Field Survey, 2023

As indicated the above table 4.7 result majority of group members were get information from their friends with the percentage value of 32.7% followed by 28.8% of the respondent informed from their neighbors. Further result analysis showed that members of SHGs gathered information to join the group from relatives and by themselves with percentage value of 19.2% scored equally. Moreover, information gained from friends can have a major impact on an individual's well-being, but it's not always easy to develop or maintain friendships. Understand the importance of social connections, or once-neighbors, in life as well as what the beneficiaries can do to encourage and support economic empowerment.

4.2.8 Motivating factor for joining the Self-help Group

Table 4. 8:-What were the motivating factors for joining the Self-help Group?

	Frequency	Percent
Income	4	7.7

Credit access	5	9.6
Skills training	4	7.7
Entrepreneurial	4	7.7
Income & credit access	20	38.5
All	15	28.8
Total	52	100.0

Source: Field survey, 2023

As the study data analysis indicates in the above table 4.5 the primary motivation for joining the self-help were to get income and credit access represented by 20 (38.5%) of the respondents followed by the need of all elements (access to income generating, Credit access, Skills training and for entrepreneurial) with the value of 15 (28.8%), for achieving Credit access 5 (9.6%) while Similar demands, which each scored at 4 (7.7%), included gaining access to income, developing entrepreneurial activities, and skill development. According to Poonam et al. (2013), Participation of women in self-help group activities is a function of various motivational factors. Among these various factors, improve financial condition is the primary factors. These factors not only ensure prolonged membership with the group but also accelerate their empowerment. Then the finding implies that self-help groups provide the incentive women needed to empower themselves economically through access to credit and income generating mechanisms. Moreover, the finding suggests that self-help groups provide access to financial services that the women would not otherwise have accessed through other means. This conclusion is related to one made by Balamurugan (2018) in his study of the experience of Indian SHGs, which notes that achieving economic independence and having access to banks allows for continuous financial support from the group's registered members, which is one of the primary motivations for joining self-help groups.

4.2.9 Members role play in SHGs

Table 4. 9:-What roles do you have in your group since joining?

	Frequency	Percent
Chairperson	3	5.8
Secretary	2	3.8
Treasure	7	13.5
Member	36	69.2

Disciplinarian	4	7.7
Total	52	100.0

Source: Field Survey, 2023

According to the data analysis value showed in the above table 4.9, 36 (69.2%) of the respondents were contributing as group members followed by 9 (13.5%) of the respondent contributing as treasure holders. The Disciplinarian holder contribution counted as 4 (7.7%), and 3(5.5%) of the respondent also represented as Chairperson. The other least percentage value of the respondents of 2 (3.8%) was served as secretarial in the group. Moreover, the finding suggests that the self-help group sustained through SHGs members from the group, and recommends that women's economic empowerment depends through self-help groups' members. Generally, the SGHs in Adama town are categorized by applying job description diversification to the group so as to facilitate their economic advancement. This finding is consistent with (Kabeer and Natali, 2016) disrobed that members of women participated in SHGs in different position provide positive impact on growth as well as help translate the whole economic development.

4.2.10 Loan security mechanism

Table 4. 10:-Conditions for security mechanizes important and easy to access loans from the group

security mechanizes of SHGS	Frequency	Percent
Collateral	31	59.6
Guarantor	8	15.4
Group member	13	25.0
Total	52	100.0

Source: Field Survey, 2023

The goal of the study was to determine the requirements for obtaining loans from self-help groups. The findings in Table 4.10 show that 31(59.6%) of the respondents indicated that collateral was needed to access loans from the group, and 13(25%) of the respondents indicated that the requirement for getting loans was group membership in the group. While a guarantor with a percentage value of 8(15.4%) is the alternative security method for loans. The finding is that self-help groups helped their members develop the social warranties they needed to offer as agreements in the event of loan default. Consequently, the women sought to gain in different ways. First, self-help group members are encouraged to satisfy their loan responsibilities by the desire to uphold

good connections with other group members to get collateral. On the other side, women were freed from the obligation to offer financial security in the form of priceless goods, which frequently serves as a barrier to financial services for urban poor people. If guarantees are frequently utilized as an extra safeguard for a loan that has already been collateralized, they may fail to achieve their policy function of expanding credit availability and the intended use of the funds, the firm's location with the guarantee, and its connection with a particular sector were made complex than collateral. While using group members to gain loan access, they must keep positive connections with members of the self-help groups in order to fulfill their loan obligations by Moustafa Chatzouz, Áron Gereben, Frank Lang, Wouter Torfs (2017).

Moreover, according to (Balkehol and Scutte, 2018), statement the collateralization of loan contracts lies at the nexus of several fields: in the development of the financial sector, the availability of collateral plays a significant role in determining whether certain classes of economic agents can access the financial market and whether financial contracts can be concluded efficiently. In terms of reducing poverty, collateral issues are also important in focused promotion tactics like small business and private sector promotion. Some highly effective major microfinance programmers have created novel methods for collateral. Even though they lack a solid legal framework, a number of groups in the development sector are interested in collateral concerns, particularly for borrowers. Therefore in this study the security mechanisms in SHGs ranked as collateral, Group member and guarantor respectively.

4.2.11 Improvement Factors for quality of life in SHGs

Table 4. 11:-Which of the following factors best reflects your group's increased quality of life?

SHGs quality factors	Frequency	Percent
Income change	5	9.6
Consumption pattern	3	5.8
Saving pattern	4	7.7
loans & consumption	12	23.1
income, saving & loans	17	32.7
All	11	21.2
Total	52	100.0

Source: Field Survey, 2023

As indicated in the above table 4.11 majority of the respondents more benefited from income generating, saving and loan access with frequency percentage of 17 (32.7%) followed by loan and consumption which is 12 (23.1%). The other factors of increased members quality improvements income change, consumption, saving, and loan access which scores 11 (21.2%). While the other respondents more benefited from income only, with a data analysis result of 5 (9.6%) and saving 4 (7.7%), respectively. The last quality improvement factor is consumption of its frequency percentage value of 3 (5.8%). Generally, as indicated in table result the main thrust of women's development activities would be to assist women in the sustainable establishment of income-generating activities (IGAs), loan access, and saving patterns This could also be one of the main objectives of the self-help female groups formed with the support of the project through its reinforcement of group promotion activities. IGAs tend to give women a higher status within the family, and studies generally indicate that the greater the amount of income under women's control, the greater their savings and access to loans, depending on their status. This is in line with Karlan et al., (2017) finding that the SHGs were given the women what they need to be change agents by allowing them to save and have access to loans that improve their quality of life. It also helps its members in increasing their own financial capital. Regression analysis on the effect SHGs in women's economic empowerment

Regression analysis is a technique for studying the dependence of one variable (called the dependent variable) on one or more variables (called the independent variables) with a view to estimating or predicting the average value of the dependent variable in terms of the known or fixed values of the independent variables. According to (Ziad, 2015) supported, Regression analysis is one of the most commonly used statistical techniques in social and behavioral sciences as well as in physical sciences which involves identifying and evaluating the relationship between a dependent variable and one or more independent variables, which are also called predictor or explanatory variables.

4.2.12 Training of effect of SHGs in WEE

Table 4. 12:- regression Model Summary of training impact in WEE

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.817	.667	.645	.708950
a. Predictors: (Constant), The micro enterprise training was the best motivating factors for joining SHGs membership in the study area. Entrepreneurial Training is an important asset to an individual since it gives the necessary skills required to improve women's economy, The occupational skill training I have gotten on the role of self-help groups is crucial in transforming the living conditions of women. Women are very aware of the group effect of SHGs in terms of creating new sources of income.				

Source: Field Survey, 2023

The regression model is assessed using the R squared value. It reveals the degree to which the dependent variable (WEE) is influenced by the independent variable (training effects). The value of R-square is 0.667 which means that this model explains by 66.7% percent of the variance to affect positively WEE. The value of R square approaches to 1 indicates that the variables are highly significant and have strong correlation but when R square goes under has low correlation and had no significant between variables (Zaied, 2015).

Table 4. 13:-Regression analysis result of training effect in WEE

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Training effect	(Constant)	5.022	.704		7.134	.000
	The micro enterprise training was the best motivating factors for joining SHGs membership in the study area.	.375	.109	.374	3.745	.000
	Entrepreneurial training is an important asset to an individual since it gives the necessary skills required to improve women's economy.	.418	.115	.361	3.622	.001
	The occupational skill training I have gotten on the role self-help groups is crucial in transforming living conditions of women's in Adam town.	.341	.121	.294	2.817	.006
	Women are very aware of the group effect of SHGs in terms of creating new sources of income.	-.065	.116	-.056	-.564	.574

a. Dependent Variable: women's economic empowerment

Source: Field Survey, 2023

According to the above regression table 4.13 results showed that standardize beta coefficient, which tell us the unique contribution of each factor to the model. A small beta value and a high p value indicate the predictor variable has little or no significant contribution to the model (George and Mallery, 2016). Further, micro enterprise training, Entrepreneurial training and business skill training had positive effects on WEE since significant P value < 0.05 of which P value of .000, .001 and 006 respectively while the other independent variable is income generation awareness level women with P value 0.574 which had no statistically significant influence to change women’s economic empowerment. The study suggested that the training the women received through SHGs had a positive effect on their economic empowerment. From the finding it can be inferred that training of the women enabled them to improve not only their economic activities but also that of their families and their communities all Duvendak et al., (2014). The trainings have also helped women manage wise use of their loans. According to several studies, training enhanced technical and practical abilities such budgeting, forecasting, risk management, and financial management (Bali Swain, 2009; Das; Ranjula & Yang, 2012). Therefor trainings on loans, business skill development, saving, and credit management have played central roles in women’s economic progress.

4.2.13 Micro finance effect SHGs in WEE

Table 4. 14:-Model Summary of effect micro finance in WEE

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829	.698	.072	1.002
a. Predictors: (Constant), Microfinance interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women, Micro savings are effective in improving the well-being of poor people, The loan access condition from SHGs is important to marginalized scape from poverty, The project's new income-generating initiatives established after joining SHGs had a beneficial effect.				

Source: Field Survey, 2023

The independent variable (micro-finance) had a beneficial effect on women's economic empowerment, as shown by the table result above, which has a significant R square value of 0.698 (69.8%).

Table 4. 15:-Regression analysis result effect micro finance in WEE

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.322	.842		3.944	.000
	Microcredit interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women.	-.337	.185	-.259	-1.817	.076
	Micro savings are effective in improving the well-being of poor people.	-.361	.158	-.318	-2.280	.027
	The loan access condition from SHGs is important to marginalized scape from poverty.	.802	.236	.476	3.399	.000
	The project's new income-generating initiatives established after joining SHGs had a beneficial effect.	1.206	.323	.497	3.728	.001
a. Dependent Variable: women's economic empowerment						

Source: Field Survey, 2023

As the Table 4.15 showed that a result of participation in SHGs is an improvement in a woman's access to loans. The financial mobility due to participation in the SHG has led to an improvement in the quality of life women. Loan access conditions had positive effects on the economic empowerment of women with a significant p value of.000, followed by participating in new income-generating initiatives, which had a statistically significant influence on their economic empowerment activities. The other factor is micro savings; a p-value greater than 0.05 (significance level) indicates that participation in self-help groups has a statistically significant influence on WEE While the other factor is that microcredit interventions had no significant effect in WEE with a P value of less than 0.05, this shows that microcredit interventions had no positive effect and targeting women exclusively was not successful at reducing poverty in the study area. The implication of this finding for the economic empowerment of women is that microfinance programs achieved more results loans, income generating initiatives and saving. In general, the

findings are contradicted to those of a study conducted by Duvendack et al, (2014) who found very weak evidence that microfinance enhances economic well-being. However, the results are consistent with a study by Stewart and colleagues (2017) that found microfinance to be more beneficial in enhancing the well-being of the underprivileged in Africa.

4.2.14 Infrastructural arrangements effect of SHGs in women’s economic empowerment.

Table 4. 16:-Model Summary of Infrastructural arrangements

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.598 ^a	.571	.931	1.103
a. Predictors: (Constant), The road network to the market intervention targeting women exclusively was more successful at reducing poverty than those targeting both men and women. The government strategies in place changed to remove all bias against women's economic empowerment; The local administrator is always volunteer and committed to answering your question.				

Source: Field Survey, 2023

As the above model summary table result showed that the independent variable (Infrastructural arrangements) with R square 0.541 had a positive effect in women’s economic empowerment.

Table 4. 17:-Regression analysis result Infrastructural arrangements

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.244	1.127		-.230	.723
Accessibility of electricity and clean water improved the economic empowerment of women.	-.230	.361	-.080	-.737	.434
The local administrator is dedicated to providing SHGs with access to basic services and is always a voluntary position.	.578	.413	.251	1.844	.062

The road network to the market intervention targeting women exclusively was more successful at reducing poverty than those targeting both men and women.	.702	.246	.486	3.367	.004
Work place availability more targeting women than men in their economic enhancement.	.705	.213	.551	4.014	.001
a. Dependent Variable: women economic empowerment					

Source: Field Survey, 2023

The finding from the above table 4.17 presented that the work place availability had significant effect on women’s economic empowerment with P value of .001 followed by road network to the market intervention targeting women exclusively was the next successful variables at reducing poverty than those targeting both men and women had positively impact women’s economic empowerment with the significant P value of 0.004 while The local administrator is dedicated to providing SHGs with access to basic services and is always a voluntary position, and Accessibility of electricity and clean water had not significantly affect women’s economic empowerment due to the significant value of 0.062 and 0.434 respectively. This implies that the achievement of empowerment objectives by self-help groups was affected by work place availability and the state of the roads respectively.

According to United nation office for project service (UNOPS, 2022) Infrastructure is essential to the operation of our world because it provides everyone with access to essential services, means of subsistence, and chances for advancement. In addition to maximizing beneficial effects like enhanced wellbeing, sustainable development, and the empowerment of SHG women, it promotes inclusive growth. There for Gender-responsive work place and transport infrastructure that recognizes gender-differentiated travel patterns and needs can play a significant role in addressing gender inequalities and improving the safety and security of women and girls when trying to access social and economic opportunities.

4.3 Qualitative data analysis

4.3.1 Interview with Community leaders

In an in-depth interview with three key informants, female community leaders, it was understood that the involvement of women in the economic impact of self-help groups has multifaceted benefits to the members, not only in terms of boosting their economic status and livelihood but

also in changing their views on the benefits of working collectively. Moreover, the key informants reported that SHG is a typical tool to empower the poor, particularly the poor women, who live in a society where gender inequalities are practised commonly. Responding to the question raised by the researcher for community leaders during the interview, the SHG member testified throughout its course of project implementation, it was serving all persons who were qualified for the SHG membership without discrimination. In explaining the major problems and challenges that the groups have faced so far, the community leaders have mentioned both internal and external factors. They reported that in the process of promoting and implementing the SHG development model, problems such as the unavailability of profitable microbusinesses, a lack of adequate seed money, members' poor educational standards, a low level of confidence among members, apathy and a lack of commitment among SHG members, a lack of committed and well-experienced staff, a lack of community support, the existence of some NGOs working against the SHG development modality, the low purchasing power caused by the current unbearable basic commodity price rise, etc. were found to be the major problems and challenges of the SHGs.

Thanks to SHG, women are more knowledgeable about local institutions like the district community development lender and are aware of where to file particular types of complaints. The majority of the time, women believed that they had some say over decisions made in their local kebeles. The chances for women to participate in Kebele life were frequently constrained because the bulk of Kebele processes were still patriarchal and male-dominated. SHGs have a good impact on the local economy by empowering women and increasing the local income of people who engage in the households. The major challenge for SHGs in this particular site was the lack of trust and frustration among the community administration system because of their past painful experiences with other loan and credit saving institutions that failed to handle the corruption and theft activities of some individuals. The members of the SHG claim that they might therefore face this kind of injustice once again.

4.3.2 Interview with kebele officials

When it was discovered that the Kebele authorities were aware of the development operations going place in their region, a group of five (3) Kebele officials were interviewed. Kebele leaders reportedly said the following, according to information acquired from one of the primary informants:

A self-help group is like medicine given to the suffering, socially oppressed, and extremely

destitute women. Poor women must join self-help groups if they want to protect themselves and their children from various types of suffering. The leader also explained the benefits they received from SHGs such as trainings on different areas especially skill trainings like business and/or income generation, micro credit/loans, about saving, family planning, child care and development, micro enterprise development, poultry, financial management and other skill or handcraft trainings. Based on these trainings he reported that they are working in different income generating activities. But does not mean that there is no challenges regards to SHGs said the leaders, in Adama, where the study was done, women's economic empowerment issues like lack access to microfinance, lack of access to loans, poor living circumstances, and a lack of operating capital are becoming more prevalent. The main problems in each of their kebeles are poverty and the subsequent unemployment, according to information collected from the kebele officials. To support the development of interventions in their area, they are collaborating closely with nongovernmental organizations and government-assisted microbusiness firms. An inquiry was sent to the Kebele officials regarding the economic activities that the residents of the Kebele engage in to make a living, and they responded that the main ones were found to include tiny trades, daily labor jobs, employment in governmental and private organizations, etc.

The majority of people who lived in kebeles was women, and are the most vulnerable group in society, supporting them is important. Because of this, the women-focused development programmers being carried out by various NGOs in their specific kebeles have a significant impact on alleviating the appalling living conditions of many poor people, ultimately contributing to the struggle to end poverty on a national level. Therefore the above SHGs challenges could be improved by training involvements for economic empowerment since they introduce new skills to the participants about business skill development, assertiveness and self-confidence, management and leadership skills, and bookkeeping forwarded by the leader. The benefits of training have allowed respondents to diversify their investments, raise assets, and improve bookkeeping. The training has also helped women make prudent use of their loans. According to several studies, training enhanced technical and practical abilities such budgeting, forecasting, risk management, and financial management (Bali Swain, 2015; Das, 2019; Ranjula & Yang, 2020).

The officials additionally notice that members want additional financial gain in order to alter their points of view, especially in regard to backward views that are embedded in society, in which women's ability to take a responsibility or decision making ability as men equally. Public workers

for the initiative participate in a range of activities to empower everyone in the group, particularly the women who are less engaged in capturing things. As the officials said that community workers or facilitators helped people use their abilities to break free from various constraints and become independent producers by providing counselling services, recommending best practices, and assisting them in doing so.

The formation of a new self-help group involves a lot of effort and a laborious group process for the first six months, according to the Kebele officials experience when asked about the biggest problems the project has experienced thus far.

The Kebele officials went on to say that since the SHG's inception, controlling, directing, and managing the group dynamics associated with the SHG has proven to be a severe difficulty for the project. Some individuals were hesitant to engage with the project at first. One of the reasons of this frustration was a lack of understanding among some participants regarding the project's goals as well as their lack of trust and frustration following previous traumatic encounters with other loan and credit saving institutions that failed to address the corruption and theft activities of some unresponsive people. The members assert that they may therefore experience this kind of injustice once more. The absence of markets and stores was also cited by every participant or member of the project coordinator team who was contacted as an important obstacle to the advancement of the women's income.

4.3.3 Project coordinator

The project coordinator's important information was obtained in addition to the data gathered from SHG members and SHG leaders. The project's coordination is managed by 40 staff members; interviews with four coordinators were conducted. The comments were summarized by describing how the Nazareth Community Development Project (NCDP) was founded in June 2002 with a desire to see a significant impact of self-help groups on economically altering areas. The project's goal is to improve both the economic and non-economic conditions of the underprivileged residents of Adama Town by using a comprehensive development approach. Moreover, it was said that the project's main objectives included reducing urban poverty and empowering and improving the capacity of the poor, particularly impoverished women.

According to the project coordinators, the project's overall goal was to improve the livelihood of at least 4,040 households in Adama town by the end of 2025 through a community mobilization approach. The project's specific goals, however, were to increase the capacity of the poor section

of the community, enable the poor to participate in IGAs, increase the target community's social capital capacities, and help low-income families to reduce financial burdens. An interview conducted with the representative of the project also depicted that SHG is a female-dominated association, and the objective behind it is to empower women.

The organization's philosophy of empowering women in the economy also empowers the entire family and the community. Ninety-eight (98%) of the total project beneficiaries are women. One of the main services that NCDP offers to the illiterate SHG members is the training program, according to the project coordinator. Majority of them were able to read and write thanks to this service, and a few of them could also do simple arithmetic. According to the project coordinator, the literacy course is crucial since it enables the project to offer frequent trainings and aids the SHG members in taking notes and understanding information about credit management, saving, and other social and economic issues. Additionally, data from the project office's coordinator revealed that NCDP has constructed affordable homes alongside its stakeholders in order to address the region's present housing crisis. As a result, 68 SHGs families are now able to purchase homes and have a long-term loan repayment plan. The project is trying to make it possible for more SHG members to buy homes in recognition of the high need for affordable housing.

In response to the major challenges that the project has faced so far, the project coordinating staff stated that the challenge of forming a new self-help group requires significant energy and a tedious group process, for the first six (6) months. Moreover, the staff person further elaborated that controlling, directing, and managing the group dynamics involved in the SHG were found to be another serious challenge that the project has faced in the commencement of the group formation. During the project inception, some people were reluctant to approach the project.

One of the reasons for such reluctance participation is the dependency syndrome instilled within society, due to alms provided by many foregoing NGOs. However, after long persistence of the project implementing agency in explaining the benefits of the SHG development model, the nonpartisan development philosophy of the organization cleared people's fear and currently people from many walks-of-life are benefiting from services of the project. However, after the project's implementing agency persisted for a long time in illustrating the benefits of the SHG development model, the organization's nonpartisan development philosophy resolved people's fears, and currently people from every walks of life and different religious affiliations are taking benefit from its services.

4.3.4 Challenges encountered in Adama Town SHG member

The respondent (Community leaders, Kebele Officials and Project Coordinators) from in-depth interview did not hide the limitations. As key informants and participants in the in-depth interview argued, despite the successes of the Adama City CoSAP Group in terms of economic benefits to members, the SHG has faced multiple challenges that have partially delayed its development. According to the sources of information, the SHG's biggest issues in this regard are its lack of official standing, the lack of workplace for its members' small companies, and the inadequate loans it offers in comparison to the current purchasing power of Birr. It was emphasized in the interview that the SHG, speaking on behalf of all members, formally demanded recognition from the administration of the city of Adama as well as appropriate workspaces to aid members in operating their enterprises. However, as the in-depth interview participants explained, the responses of the administration were not encouraging. This could be further illustrated by the view of one of the respondents, as stated here: "The absence of comprehensive permissible provisions at a higher level and through Regional City Administrative structures coupled with minimum support from local administration adversely affects SHGs member engagements".

4.3.5 Document review

The researcher had got access to Adamas SHG's financial records while doing the study, Attendance list, as well as other properly categorized and documented data. Due to the low level of education of the members, the SHG's secretary and deputy secretary both high school dropouts manage all paperwork and filing systems. In fact, the review was supported up the other techniques used for collecting data.

CHAPTER FIVE: - SUMMARY, CONCLUSION AND RECOMENDATION

5.1 Introduction

In this chapter a summary of the research and the major findings are presented. The chapter then draws the conclusion based on the finding. The chapter also recommendations for improvement suggests directions for further research.

5.2 Summary

In this study the economic impacts of SHGs had been assessed. The effects of SHGs in economic improvement of women have been evaluated in this study. Participation in the SHG was discovered to have a variety of different effects on the participants, and a review of some of the key discoveries was discussed. The population expansion and the resulting unemployment have been summed up as the main issues in Adama town. Since one of the main goals of self-help groups is to "empower poor women," almost all of the SHG members in Adama town were female, and the majority of them belonged to the same 41–50-year age range. The members of this age group are seen as role models and change agents in their communities because they are under greater pressure to care for their families and foster sustainable and stable economic development than elders. They have also taken on more collective household responsibility and family burden than elders.

The majority of the group members were dropouts from school, despite a relatively small percentage of illiteracy among them. Since some SHG participants were married, single, or divorced and women's lives were extremely difficult because they had to support their family financially on their own. Average SHG members among the respondents had less than five years of experience and had less of an impact on economic improvement, which suggests that participants may not have been adequately informed about the programme, its successes, and the difficulties that self-help groups faced. These SHGs project have the responsibility to enable those participants by giving training to become equipped. Most of the women in Adamas town join SHGs in order to earn money for daily expenditures, which reflects their precarious financial and economic situation. Why Adams women join SHGs is largely due to the economic benefits. Before participating in the SHG project, daily labour income (32.7%) comprised the majority of respondents' families' primary source of income. However, after joining SHGs, families' primary sources of income changed, and for almost half of the respondents' families (38.5%), earnings from tiny trades and other income-generating activities (IGAs) took over as the major source of income. The data stated earlier make it clear that the majority of native women join self-help groups for

financial or economic reasons. The responsibilities of the members in the group were diversified but in Adama towns SHGs 69.6% were mostly contributed as members. The majority of the respondents (59.6%) used collateral as part of their loan in SHG's security system because the availability of collateral plays a significant role in determining whether certain classes of economic agents can access the financial market. The person has more access to credit the more loans they apply for. This is due to the fact that it suggests the individual was able to borrow and make the payments. They were then qualified to apply for further loans as a result. Thus, the amount of credit access for SHG members increases as the number of loans and applications increases.

According to the results of the regression analysis, the average influential factor of SHGs in the empowerment of women's economies in Adama Town is training for microbusiness, with a significant beta value of ($p = 0.000$), and microfinance of loan access, which can have a positive impact on women's economic empowerment, with a significant value of ($p = 0.000$). The other is Infrastructure is crucial for the operation of our civilization because it ensures that all individuals have access to work place, housing and road network availability. In Adama towns, the infrastructure arrangement of the road network in SHGs shows that participation in self-help groups has a statistically significant impact on their economic advancement with a p-value less than 0.05 (0.003).

Generally, the summary of effects of SHGs in women's economic empowerment through intense and varied trainings delivered by various professionals, the SHG programs enables the poor and disadvantaged members of the community to explore their own potential, gifts, and existing assets. The group account's internal loans are made available to members, who are encouraged to save so they can start and grow their income-generating ventures. Trainings on money management, saving, and business skill development have been crucial to the advancement of women's economies. So, thanks to the efforts of the women, the fundamental necessities are met, every child who is old enough to attend school does so, and the family's assets grow. In order to meet their financial needs, the organizations also mobilize outside resources at the same time. The asset-based community development method, which focuses the community's existing assets, might be linked to this practice. The idea of SHG also significantly emphasizes community-based development by identifying assets, utilizing available resources, and utilizing people's unique talents and skills. So, the program can function in the best way if the practice is integrated with concept of asset-based community development philosophy.

5.3 Conclusion

The following conclusion were made from the finding of study

- Access to credit is the key factor which influences the women's participation in SHG. Credit without collateral and with a minimum amount of interest enables the women's to participate in income generation activities. Thus adequate availability of loan service enables SHG members to be more productive and to expand (improve) their small business. So that expanding sources of such institutional credit services service is another possible recommendation from the present study.
- Access to training is the other significant factor which impact women's participation on SHG, considering that providing basic business skill and refresher trainings like, business financial management, keeping financial record, estimating annual income, and expanding small business trainings is suggested. As most of SHG participants are illiterate an adult learning training facilitation method is preferable as it is more practical and customized.
- On the other hand the approach is mostly implementing only by NGO's or CSO's only, it has not get policy attention as an accumulative poverty alleviation approach. However to realize the intended outcome, policy makers and development practitioners who are intended on the improvement of economic empowerment of urban poor women's, should also focus on the abovementioned factors.
- Self-help groups frequently receive recognition in Ethiopia for providing a significant effect on women's economic status and empowerment. However, Adam Town needs to put more of an emphasis on empowering indigenous women. Although their level of financial awareness has increased a tiny, neither have their social standing nor their involvement in household or economic decision-making. According to the results of the current study, group women in the chosen district of Adama Town are more credit-constrained, have limited access to the wage labour market, and have very little influence over negotiations and household decision-making.
- In Adama town, training and development projects had the most effects on women's empowerment. Self-help group members improved their ability to interact with others, improved their technical expertise in their respective fields, and became more actively involved in their communities' goals for development.
- The women's general standard of living improved, and they became more active in town

social life. Self-help groups essentially had a big influence on the empowerment of women in the community.

- The self-help groups used sustainable strategies to meet the financial needs of their members. Members pooled resources by giving the group cash contributions, provided credit guarantees for one another, and actively participated in the group.
- By promoting economic activity both as a group and as an individual, the members' sense of economic empowerment was increased. Petty trading, stock market share dealing, and the acquisition and other assets were the main economic activities that the group accomplished.
- Through training and capacity building, particularly in business skill and entrepreneurship as well as financial literacy, the group members' personal development was secured.
- Through self-help groups, infrastructure developments in Adama Town boosted women's economic empowerment. These shows that SHGs are an essential tool for empowering people and play a significant role in improving the community's availability of resources for underprivileged women.
- Generally self-help group approach has been found an effective tool for economic empowerment of urban underprivileged women's. Beyond the financial advancement, the program participants are able to participate on house hold decision making, to have a say on the house hold income, gain control over asset, to participate on income generation activity, and to save regularly.

5.4 Recommendation

The federal and state governments can modify their policies and put them into effect based on the study's findings. The findings will also assist future researchers who wish to examine Adama's town women in greater detail. By recognizing and addressing their weaknesses, SHGs can enhance their performance and work more effectively to improve and empower tribal women.

- Women group members in Adama town need to be made aware of the value of formalizing or registering their groups because doing so may make it easier to conduct group business, such applying for loans. Self-help groups are a proven method for advancing the economic status of women, thus more should be encouraged to join them or start new ones. The training programme required by self-help groups and the local administration in Adama

town, would teach the women to think freely and combat exploitation and unjust gender relations.

- Local governments, business organizations, and NGOs needed to take a proactive role in helping SHG members improve their abilities in microbusiness, information technology, and product design. Microfinance organizations intended to help SHG members obtain training, connect them up with financing at a reasonable interest rate, and support them as they diversify their sources of income in order to get out of poverty and other forms of vulnerability.
- By expanding their reach to the neighbors of the residents of Adama town, participants like community leaders and microcredit institutions could invest more in the training and skill enhancement of the women. To strengthen the solidarity that supports the group funding method, self-help groups themselves should improve the procedures for each member's involvement in the group.
- To find out whether the findings can be repeated, similar research should also be carried out in other CoSAP project areas. A study on additional factors should be conducted beyond savings, loans, training, income, and infrastructure elements were used to evaluate the effect of SHG involvement on promoting economic empowerment. Even if some decision-making topics were covered, further research is required to fully understand how SHGs contribute empower women. Economic empowerment cannot be reduce a single action or result, hence numerous research studies about various economic empowerment processes should be conducted.

REFERENCES

- Ameer ali.(2021), Quantitative Data Analysis
- Alrefaei, A. F., Hawsawi, Y. M., Almaleki, D., Alafif, T., Alzahrani, F. A., & Bakhrebah, M. A. (2022). Genetic data sharing and artificial intelligence in the era of personalized medicine based on a cross-sectional analysis of the Saudi human genome program. *Scientific Reports*, 12(1), 1405.
- Anisha, M., Kumar, S. S., Nithila, E. E., & Benisha, M. (2021). Detection of fetal cardiac anomaly from composite abdominal electrocardiogram. *Biomedical Signal Processing and Control*, 65, 102308.
- Aggarwal, S., Rameshwar, R., & Pahuja, A. (2021). Impact of SHGs on social, economic and political women empowerment: a case study of Ghaziabad District, India. *World Review of Entrepreneurship, Management and Sustainable Development*, 17(2-3), 276-290.
- Bekele E. (2002). The role of the Women's Development Initiative Project in poverty reduction in Ethiopia, Poverty action Network Ethiopia (PANE).
- Badejo A. F., Majekodunmi A. O., Kingsley P., Smith J., & Welburn S. C. (2017). The impact of self-help groups on pastoral women's empowerment and agency: A study in Nigeria. *Pastoralism : research, policy and practice*, 7(1), 28. <https://doi.org/10.1186/s13570-017-0101-5>.
- Biney, I. K. (2022). Revitalizing self-help spirit in the communities: Are there roles for adult educators to play?. *Community development*, 53(3), 326-344.
- Biney, I. K. (2022). Revitalizing self-help spirit in the communities: Are there roles for adult educators to play?. *Community development*, 53(3), 326-344.
- CEDPA (1996). From "women in development to gender and Development" university of Oregon. Available at: <http://pages.uoregon.edu/aweiss/Intl640/>. Html (Accessed on 4 January 2023)
- Christenson, JA., and Robinson JW.,Jr. (1989). *Community Development Perspective*, Iowa State University Press/Ames, IA.
- CoSAP (2013a, 2013b, 2022) Annual report of Consortium of Self help approach promoters, Addis Ababa.
- Das, S. K. (2012). Socio-Economic Empowerment of Women Through SHG-Banking Linkage Programme: A Boon for Development: *IJMSB* Vol. 2, Issue 1, Jan. – March 2012

- Deininger, K. & Liu, Y. (2013). "Economic and Social Impacts of an Innovative SelfHelp Group Model in India." *World Development*, 43: 149–163.
- De Hoop, T., van Kempen, L., Linssen, R., & van Eerdewijk, A. (2014). Women's Autonomy and Subjective Well-Being: How Gender Norms Shape the Impact of SelfHelp Groups in Gaas, A. O. (2019). Empowering the Poor towards Sustainable Development—A Case Study of Self-Help Group Approach in Somaliland. *Open Journal of Social Sciences*, 7(11), 26-37
- Ghadoliya, M.K., 2003. Empowering Women Through Self-Help Groups: Role Of Distance Education. *Commonwealth of Learning*.
- Gizaw, T.S. (2009). Safeguarding Legal Rights of Citizens: The Case of Ethiopia: A paper presented at the 18th Annual Conference of the Global Awareness Society International – May 2009.
- Kassa, S. (2015). Challenges and opportunities of women political participation in Ethiopia. *Journal of Global economics*, 3(4), 1-7.
- Kindernothilfe (2016). The self-help approach – A people’s movement for the well- being of their children, working paper.
- Kumar, D. (2017). Micro credit in rural India with reference to poverty reduction and women empowerment. *International Journal of Social Sciences*, 6(2), 95-103.
- Joy, W. N. (2022). Influence of social capital on performance of Self Help Groups in nambale sub-county of Busia County, Kenya (Doctoral Dissertation, Kenyatta University).
- Lunavath, D.N. (2012). Social Impact of micro finance on rural poor in Andhara Pradesh, *International Journal of Commerce, Economics and Management Volume No 2 (2012), Issue No1*.
- Luttrell, C., Quiroz, S., Scrutton, C., & Bird, K. (2009). Understanding and operationalizing empowerment. London, UK: Overseas Development Institute.
- Mhembwe, S. (2022). Poverty alleviation and empowerment of rural women through self-help groups in Zimbabwe: a study of Shurugwi district in Midlands Province (Doctoral dissertation).
- Malhotra, R., Chan, A., Malhotra, C., & Qstbye, T. (2012). Validity and reliability of the Caregiver Reaction Assessment scale among primary informal caregivers for older persons in Singapore. *Aging & mental health*, 16(8), 1004-1015.

- Mathur, A., Loskill, P., Shao, K., Huebsch, N., Hong, S., Marcus, S. G., ... & Healy, K. E. (2015). Human iPSC-based cardiac microphysiological system for drug screening applications. *Scientific reports*, 5(1), 8883.
- Mago, S. & Hofisi, C. (2014). Conceptualizing microfinance for effective smallholder farming in Africa. *International Business & Economics Research Journal*, 13(6), 1437-1446.
- Moustafa Chatzouz. Áron Gereben. Frank Lang. Wouter Torfs. (2017), SME lending in Western Europe. EIF Research & Market Analysis. Working Paper v. 42.
- Nasri, M., Aghabayk, K., Esmaili, A., & Shiwakoti, N. (2022). Using ordered and unordered logistic regressions to investigate risk factors associated with pedestrian crash injury severity in Victoria, Australia. *Journal of safety research*, 81, 78-90.
- UNDP (2010). International human development indicators www.undp.org retrieved on December 10, 2022.
- Reshi, I. A. (2023). women's self-help groups-role in poverty nexus and empowerment. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJEBAS)*, 3(1), 79-84.
- UNECA (2008). Achieving gender equality and women's empowerment in Africa. Progress Report. The 6th African Development Forum (ADFVI). 19-20 November 2008. Addis Ababa: United Nations Conference Centre. Available on <http://www.uneca.org/adfvi/documents.html>. Accessed on 10 Dec. 2022.
- Nichols, C. (2021). Self-help groups as platforms for development: The role of social capital. *World development*, 146, 105575.
- Pandey, A. K., & Yarang, P. (2022). the role of self-help group in the political empowerment of women: a study of lohit district of arunachal pradesh.
- Shah, S. (2017). Development: Meaning and concept of development. *Sociology Discussion*, [https://www. Sociology discussion. com](https://www.Sociologydiscussion.com).
- Society for International Development. (2021, 17 February). What is Development? Retrieved on 10 Dec., 2022 from <https://sid-israel.org/en/what-is-development/>
- Yntiso, G. (2015). The self-help groups approach in Ethiopia: Promising achievements and formidable challenges. *Journal of Ethiopian studies*, 33-60.
- Sarania, R. (2015), " Impact of Self-Help Groups on Economic Empowerment of Women in Assam", International.

Research Journal of Interdisciplinary & Multidisciplinary Studies, V 1(1) February 2015, P[. 148159.

Neeta Thakur 1, Stephanie Lovinsky-Desir 2, Christian Bime 3, Juan P. Wisnivesky 4, and Juan C. Celedón, (2020). American Journal of Respiratory and Critical Care Medicine on behalf of the Health Equality and Diversity Committee of the American Thoracic Society.

Quisumbing, A. R., & Pandolfelli, L. (2010). Promising approaches to address the needs of poor female farmers: Resources, constraints, and interventions. *World development*, 38(4),

Sarania, R, (2015), “ Impact of Self-Help Groups on Economic Empowerment of Women in Assam”, *International Research Journal of Interdisciplinary & Multidisciplinary Studies*, V 1(1) February 2015, P[. 148-159.

Harrison, R. L., Reilly, T. M., & Creswell, J. W. (2020). Methodological rigor in mixed methods: An application in management studies. *Journal of Mixed Methods Research*, 14(4), 473-495.

Victoria Nefa, S. and Someswar, K., (1998). DW CRA: A Hope of light for Women's Development in Rural Areas.

Kurukshetra, 46(3):7-10. PAIDEUMA JOURNAL Vol XIII Issue II 2020 Issn No : 0090-567443 <http://www.paideumajournal.com> View publication.

Yntiso, G. (2015). The Self-Help Groups Approach in Ethiopia: Promising Achievements and Formidable Challenges. *Journal of Ethiopian Studies*, 48, 33-60.

Annex I: - Questionnaire Effects of SHGs in Women Economic Empowerment.

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF SOCIAL WORK (MSW)**

My name is Darek Yibeltal I am a social work student at St. Mary's University. The significance of the research in solving problems largely depends on the quality of information collected. Therefore, this questionnaire is prepared to SHGs members of Adama CoASP project in order to find out about an impact of SHG on improving the living condition of the project beneficiaries. As you are the member of the SHGs, the researcher would like to discuss about the benefit of the SHGs project.

Confidentiality and Consent:

Researcher is going to give you some questionnaire that some people find difficult to answer. Your answers are completely confidential. Your name and household members will not be written on this form unless willing, and will never be used in connection with any of the information you answered. However, your honest answers to these questions will help the researcher and the beneficiaries better understanding the effect of the involving in SHGs, which many improve women's economic development, and your genuine response will be used to create better poor women support programs. Researcher would greatly appreciate your help in responding to this survey.

Note: - put tick mark (J) appropriately or write your opinion where necessary and for non- writing and non-reading fill the idea by nominator.

I. Background Information:

1. Age:-

20-30 31-40

41-50 Above 50

2. Education:-

Illiterate Primary

Secondary university Degree

e)

g) all

f) a&b

3. What roles do you have in your group since joining

1) Chairperson

2) Secretary

3) Treasure

4) Member

5) Disciplinarian

4. Which one of the following security mechanisms important and easy to access loans from the group?
 - 1) Collateral
 - 2) Guarantor
 - 3) Group member
5. Which of the following factors best reflects your group's increased quality of life?
 - 1) Income change
 - 2) Consumption pattern
 - 3) Saving pattern
 - 4) Loan access & consumption
 - 5) Income, saving & loans
 - 6) all

III. Likert Scale Questions

Please indicate the extent to which you agree with the following statements in relation to in self-help groups for women's economic improvement.

Key: 1= Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

	Variables under SHGs	1	2	3	4	5
	Training and improvement influences					
1	The micro enterprise training was the best motivating factors for joining SHGs membership in the study area.					
2	Entrepreneurial training is an important asset to an individual since it gives the necessary skills required to improve women's economy.					
3	The business skill training I have gotten on the role self-help groups is crucial in transforming living conditions of women's in Adam town.					
4	Women are very aware of the effect of SHGs in terms					

	of creating new sources of income.					
	Micro Financial influences					
1	Microcredit interventions targeting women exclusively were more successful at reducing poverty than those targeting both men and women.					
2	Micro savings are effective in improving the well-being of poor people.					
3	The loan access condition from SHGs is important to marginalized scape from poverty.					
4	The project's new income-generating initiatives established after joining SHGs had a beneficial effect.					
	Infrastructural arrangement					
1	Accessibility of electricity and clean water improved the economic empowerment of women in the study area.					
2	The local administrator is dedicated to providing SHGs with access to basic services and is always a voluntary position.					
3	The road network to the market intervention targeting women exclusively was more successful at reducing poverty than those targeting both men and women.					
4	Work place availability more targeting women than men in their economic enhancement.					

Annex 2: Key informant interview Guide

Briefly describe the SHGs interest in promoting women empowerment in Adama town. This could include interest in promoting women's economic empowerment.

Local community Leader

i. Do you believe that SHGs can contribute for Women's economic Empowerment in Adama town?
How?

.....
.....
.....

ii. What kind of challenges faces you in SHGs?

.....
.....
.....

iii. What are your suggestions for improving these challenges?

.....
.....
.....

iv. Do you think poor women can escape from poverty through saving and credit?

.....
.....
.....

v. Are you interested in this SHG in women economic empowerment?

.....
.....
.....

vi. What impact do you have on SHG in your capacity as a community development leader to ensure women's expansion and effectiveness of economic empowerment?

.....
.....
.....

.....

Project Coordinator

vii. What are your suggestions for improving SHG in the improving WEE?

.....
.....

viii. Do you believe that SHGs can contribute for Women’s Economic empowerment?

.....
.....

ix. What changes did you observe on SHG members after joining the Groups?

.....
.....

x. Is SHGs workability effective in your agenda?

.....
.....

Keble Officials

xi. What kinds of Supports are provided by Local Administration for the Self-Help Groups?

.....
.....

xii. What are the strong sides of the Women Self Help Groups in Your Locality?

.....What
are the Limitations of the Self-Help Groups?

.....
.....

xiii. What substantial contribution do SHGs make to reducing poverty in the area?

.....
.....

xiv. What are the challenges encountered in the Adama town CoSAP groups?

.....
.....
.....