Evaluation of the Self-Help Development Approaches in Promoting Women Empowerment in Ethiopia: The case of Debremarkos Districts of Amhara region of Ethiopia

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Supervisor: Mr Sebeka Richard Plaatjie

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# List of Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>CEDPA</td>
<td>Centre For Development and Population Activities</td>
</tr>
<tr>
<td>CIDA</td>
<td>Canadian international development agency</td>
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<tr>
<td>CLA</td>
<td>Cluster level association</td>
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<td>CoSAP</td>
<td>Consortium of Self Help Group Approach</td>
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<td>CSA</td>
<td>Central Statistics Agency</td>
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<tr>
<td>EKHC</td>
<td>Ethiopian Kale Hiwot Church</td>
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<tr>
<td>ETB</td>
<td>Ethiopian Birr</td>
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<tr>
<td>EWLA</td>
<td>Ethiopian Women Lawyers Association</td>
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<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
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<tr>
<td>FC</td>
<td>Facilitator for Change</td>
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<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>FGAE</td>
<td>Family guidance Association of Ethiopia</td>
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<td>FHH</td>
<td>Female Headed Household</td>
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<td>GAD</td>
<td>Gender and Development</td>
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<tr>
<td>GTP</td>
<td>growth and Transformation Plan</td>
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<tr>
<td>HIV/AIDS</td>
<td>Human Immunodeficiency Virus/ Acquired Immune deficiency Syndrome</td>
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<tr>
<td>HTP</td>
<td>Harmful Traditional Practices</td>
</tr>
<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
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<tr>
<td>IFAL</td>
<td>Integrated Functional Adult Literacy</td>
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<tr>
<td>IFPRI</td>
<td>International Food Policy Research Institute (IFPRI)</td>
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<tr>
<td>ILO</td>
<td>International Labour Organization</td>
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<tr>
<td>JeCCDO</td>
<td>Jerusalem Children and Community Development Organization</td>
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<tr>
<td>KNH</td>
<td>Kindernothilfe</td>
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<td>MDG</td>
<td>Millennium Development Gaols</td>
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<tr>
<td>MFI</td>
<td>Micro Finance Institutions</td>
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<tr>
<td>MMR</td>
<td>Mixed method Research</td>
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<td>MYRADA</td>
<td>Mysore Resettlement and Development Agency</td>
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<td>NABRAD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organization</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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<tr>
<td>OECD</td>
<td>The Organization for Economic Cooperation and Development</td>
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<tr>
<td>OVC</td>
<td>Orphans and vulnerable Children</td>
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<tr>
<td>PACE</td>
<td>The Parliamentary Assembly of the Council of Europe</td>
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<tr>
<td>PRA</td>
<td>Participatory Rural Appraisal</td>
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<tr>
<td>SACCO</td>
<td>Saving and Credit Cooperatives</td>
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<td>SEWA</td>
<td>Self Employed Women’s Association</td>
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<tr>
<td>SHG</td>
<td>Self Help group</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Science</td>
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<td>UNDP</td>
<td>United Nations Development Program</td>
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<tr>
<td>UNECA</td>
<td>United Nations Economic Commission for Africa</td>
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<tr>
<td>USD</td>
<td>United States Dollar</td>
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<tr>
<td>VAW</td>
<td>Violence Against Women</td>
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<td>WAD</td>
<td>Women and Development</td>
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<td>WID</td>
<td>Women In Development</td>
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<td>WSSD</td>
<td>World Summit on Social Development</td>
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Many thanks go to the women SHG members of Debremarkos – without their willingness and time this study would not have been realised.
Declaration

I declare that this study entitled “Evaluation of the Self-Help Development Approaches in Promoting Women Empowerment In Ethiopia: The case of Debremarkos districts of Amhara region of Ethiopia” is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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June 30, 2016

Student No; 43254306
Abstract

This study has assessed the self-help group approach and its contribution to women empowerment in the Debremarkos district of the Amhara region of Ethiopia. SHG is an approach that strives to empower poor women through organising them in groups to solve their problem through mutual help. This study employed a mixed method using both the qualitative and quantitative techniques. The findings suggest that the SHG approach has brought social and economic empowerment for the poor women in Debremarkos district who participated in SHG. The findings suggest that the self-help approach is important, particularly by creating access for the poor to financial resources with low interest rates, which is a key for the success of the businesses of the poor. The SHG approach has also significant contribution for social empowerment by building the confidence of women and facilitating their participation in their community.

Key Words: Self-Help Groups, empowerment, feminisation of poverty, micro-finance
Definition of terms

**Birr:** Ethiopian currency unit. Currently one USD is equivalent to 20.11 Birr on December 2014.

**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 organised in SHGs. (www.self-help-approach.com)

**MFIs (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.

**Kebeles:** these are the smallest government structure in the Ethiopian system of government. In Ethiopia, the federal government is divided into nine regional governments and two city administrations. Each regional government is further divided in to 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.

**Self-Help Group (SHG):** an informal group formed by 15 to 20 women that are from same socio-economic background.

**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.

**Werendas:** are administrative structures in Ethiopia which are below the zones, but above the Kebeles. It is similar with ‘district’ as understood in other countries.
Chapter 1 Introduction

1.1 Introduction

Poverty has long been an issue of vital concern for many development actors in the world. Growth and sustainable development cannot be achieved without reduction of extreme poverty (Sachs & McArthur, 2005: 348). It is for this reason that the millennium development goal (MDG) and other international research and policy direction papers, such as UNDP’s human development reports, give emphasis to the reduction of poverty.

The biggest challenge to any civilised society is the economic deprivation of population. Lunavath (2012: 122) argues that the most effective tool to mitigate human deprivation is in building up the human capital of those affected. That is, enhancing the “self-realisation and self-initiative” of the affected people to eradicate poverty from the world map (Lunavath, 2012: 122).

Different development strategies, such as cooperatives, micro-finance and safety net initiatives, have been employed by different development actors to mitigate the effect of poverty in many parts of the world. The Self-Help Approach has been introduced as one of the strategies to empower the poorest of the poor by unleashing their potential in order to deal with their challenges (Kindernothilfe, 2007: 4). The approach is predicated on the belief in the inherent potential of human beings to cope with situations and manage their lives. The principles underlying the SHGs are that of achieving holistic empowerment for the poor so that they can take charge of their own lives. Sambangi (2009: 11) argues that the SHG phenomenon certainly brings group consciousness to focus on women’s sense of belonging and adequate self-confidence.

In Ethiopia, the SHG approach has been practised along with other conventional approaches, including cooperatives and other traditional practices. The Facilitator for Change (FC) is one of the NGOs that have been implementing the SHG approach in the town of Debremarkos, in the Amhara regional state of Ethiopia since 2003, with the objective to empower women, socially and economically (Facilitator for Change, 2012: 4).
This research thus set out to investigate the extent to which the SHG approach is successful in empowering poor women in the Debremarkos wereda of Amhara region in Ethiopia. The study aims to contribute to the knowledge on the SHG approach and its contribution to the empowerment of poor women by taking the case of the Debremarkos wereda of Amhara region in Ethiopia.

The research focuses on the empowerment brought about by the SHG approach, particularly in terms of the feeling of well-being and the participation of poor women in their community. The feeling of well-being, according to Golla, Malhotra, Nanda, and Mehra (2011: 3), is related to economic empowerment, which is one of the most powerful routes for women to achieve their potential and advance their rights. The study, therefore, looks at the indicators, such as of economic empowerment, which are reflected in the ability of the women to acquire income and decide on its use (Golla, et al., 2011: 4). On the other hand, Kabeer (1999), Luttrell et al. (2009), and OECD (2011) refer to empowerment as being about participation and ability to make decisions about one’s own life. Therefore, participation of the women in the issues that affect their lives is also taken as one of the indicators of women empowerment in this study.

1.2 Background of SHGs in Ethiopia

The Self-Help Group Approach as a development tool first started in India with the objective to empower women. The approach was found important because of its ability to focus on the poorest of the poor women who are mostly neglected by the conventional projects, since they are excluded from their community as they were viewed as incapable of achieving any change (e.g. widows, orphans, families with handicapped children, and child-led households) (Kindernothilfe, 2011: 3).

In 2002, a German-based NGO named Kindernothilfe (KNH) introduced the approach in Ethiopia and other African countries. In order to promote the SHG approach in the countries which are promoting SHG, national coordination offices are established, with national coordinators managing the SHG approach. The national coordinators in each country meet annually to discuss different issues and share their experiences. The national coordination office is responsible for different capacity building endeavours, such as training, experience exchanges and financial
support for promoting NGOs that are partners of KNH. Kindernothilfe not only provides the financial assistance for the implementation of the projects in Ethiopia and other countries, but also organises different local and international capacity building events for implementing the NGOs (Kindernothilfe, 2007: 7).

According to the Consortium of Self-help Approach Promoters (CoSAP) (2013a: 3), the national coordination office in Ethiopia was based in one of the promoting organisations, namely Facilitator for Change, until July 2010. In July 2010, the promoting organisations established a consortium. The consortium of SHG Approach promoting organisations (CoSAP) established its status as a legal entity and took over the whole responsibility from the national coordination office. The office provides various capacity building training events, organises experience-sharing events, and also monitors and evaluates the projects being implemented by partner NGOs. (CoSAP, 2013a: 3)

Facilitator for Change (FC) is one of the NGOs promoting the SHG approach in Debremarkos town. According to Facilitator for Change, the organisation started to promote the approach in 2003. Since then, a total of 1393 women have been organised into 91 SHGs, and more SHGs are also being established. A total of 9 Cluster level Association (CLAs) and one federation have also been established (Facilitator for Change Ethiopia, 2012: 2).

Ethiopia is a country in which people of diverse nationalities and ethnic groups, with their distinct cultures, are living in harmony. Ethiopian people work and live together through cooperation during ploughing, harvesting,threshing and house construction, and they also have a habit of eating and drinking together with the people in their neighbourhood, relatives and at work places (Assefa, 2000;Engdawork, 1995; Shiferaw, Berihun & Gebrie, 2006; Veerakumaran, 2007)

There are many different approaches to mutual support being practised in Ethiopia and other countries. Organising women into cooperatives, village saving and loan associations, and micro-finance institutions are some of them. Emana (2009: 2) explains that modern forms of cooperatives were first introduced in Ethiopia in 1960. Though there is no regularly registered data over time on the trend of cooperative development in Ethiopia, the existing data indicates that the number of registered
cooperatives in Ethiopia has generally increased overtime (Emana 2009: 2). Moreover, there are several informal groups or associations that work in a similar way to the cooperative model. For instance, micro-enterprise groups and associations have been steadily increasing (Emana 2009: 2).

Cooperatives in Ethiopia have greater benefits for giving different kinds of social protection to their members. According to Emana (2009: 21), they purchase the products of their members at fair prices during the harvest time, which is usually the time when low prices are received by producers. The collected products are then sold at times when prices are better, thus reducing the vulnerability of producers to exploitation by traders and dealers. Traditional cooperation and self-help practices with different purposes have also for long been practised in Ethiopia. Iddir, iqub and debo are some of the cultural informal mutual support mechanisms that have been practised for centuries. Veerakumaran (2007: 6) explains the different kinds of traditional forms of cooperatives in Ethiopia:

**Iddir**: is a traditional form of cooperative that exists in almost all parts of Ethiopia to help families in case of bereavement. Its main purpose is to help people during their time of mourning, perform burials, and offer condolence to its members. Iddir also assists families of deceased members financially and with labour to overcome challenges that occur due to the death of their family member (Aredo, 1993; Hoddinott, Dercon & Krishnan, 2009; Veerakumaran, 2007).

**Iqub**: is another form of traditional mutual support cooperative or self-help group in Ethiopia formed voluntarily by its members for financial support. In Iqub, members make regular contribution to a pooled revolving fund. The pooled money is then given to members turn by turn on lottery basis. People who received the money on their turn use the money for starting or expanding their businesses as well as solving their immediate problems (Baker, 1992; Jetu, Riedl & Roithmayr, 2011; Veerakumaran, 2007).

**Debo**: is another system of cooperation among the farmers for farming, weeding, harvesting, threshing, house construction, etc. Unlike the other forms of association, Debo (also referred to as wenfale and lefenty) does not have a system of administration; it is based on equivalent contribution of labour or materials by each
farmer. *Debo* is an informal mechanism by which farmers help each other on a turn-by-turn basis (Assefa, 2000; Engdawork, 1995; Shiferaw et al., 2006; Veerakumaran, 2007).

However, the SHG approach differs from other approaches in many ways. In the SHG approach, poverty is understood not only as a matter of material deprivation, but also as the denial of choices, opportunities and rights, and as including displacement, discrimination and oppression (The SHG Approach, 2007: 7). With this understanding, the targeting of material needs can only be one part of the strategy to alleviate poverty and hence more strategic needs must be supplied. Based on this, the self-help approach, which is informal association of the poor or weaker sections of a village, was introduced to enable these segments of the society to explore their hidden potential to help themselves and their families by using their own resources, and this is accompanied by a gradual attitudinal change. This, in turn, is believed to contribute to the personal, social and economic development of a society, and in time, of the country as a whole (Paul, 2002: 2).

According to Facilitator for Change Ethiopia (2012: 4), SHG is an informal group formed by 15 to 20 women who are from same the socio-economic background. The groups are constituted using Participatory Rural Appraisal (PRA) techniques, like wealth ranking, to identify homogenous groups (Facilitator for Change Ethiopia, 2012: 2). Thus, SHGs form the basis for the formation of a three-tier People’s Institution: SHG; Cluster Level Association (CLA); and Federation. Eight to ten SHGs form the second level of a People’s Institution, called a Cluster Level Association (CLA). Likewise, when there are eight to ten CLAs, they come together to form a Federation, which is the People’s Institution (The Self-Help Approach, 2007: 7). Each of these three People’s Institutions has distinct roles and responsibilities to play in order to ensure THE empowerment of women organised in SHGs (CoSAP, 2013 a; Facilitator for Change Ethiopia, 2012; The Self-Help Approach, 2007).

According to Kindernothilfe (2007), the Self-Help Group approach can be taken as a process of building a People’s Institution on the basis of empowerment. This institution has three solid pillars, namely social, economic and political empowerment. Here, the term “social” should be understood in its wide context to include cultural and religious empowerment, particularly in societies with radical
views of culture and religion, exposing women to difficult living conditions. Therefore, social, economic and political empowerment is important to enable the poorest and the disadvantaged realise and claim their rights as human beings, citizens and equal partners in civil society (Kindernothilfe, 2007: 7).

1.3 Problem Statement and Justification

Ethiopia, with a population of 77 million according to the Central Statistics Authority CSA 2007 report (CSA, 2007: 8) is a country where the majority subsists below a level of a real income of 1.25 USD. Low standards of living and poor fulfilment of basic socio-economic needs and services characterises the country. According to United Nation Development Program, the human development index value of Ethiopia is 0.396, which is below the average of the sub-Saharan African 0.475 (UNDP, 2013: 6). This positions it at 173 of 186 countries (UNDP, 2013: 147). Most of the poor people, particularly women, in the country depend on meagre incomes. Ethiopian women are discriminated against socially, culturally and economically, and their opportunities for personal growth, education and employment are limited, compared with men (Gizaw, 2009: 2). As in most African countries, Ethiopian women live in physical hardship throughout their lives owing to their role in society. Women are responsible for carrying loads over long distances, grinding corn manually, working in the homesteads, raising children, and cooking (Bekele, 2002; National Report on Beijing Platform, 2004; Prabhakar, 2005).

Over 85% of Ethiopian women live in rural areas, primarily through subsistence agriculture (GTP Ethiopia, 2011: 32). Women in rural areas comprise part of the rural economy, which is labour intensive and demands heavy physical hardship. In addition to their household work, they are responsible for agricultural work, like weeding, harvesting and other tasks that need labour and time. However, access by the poor women to productive resources is limited and this therefore affects their development (FAO, 2011: 4). Notwithstanding that women in Ethiopia are among the majority of smallholder farmers, they provide most of the labour and manage many of the farming activities on a daily basis (FAO, 2011: 4).

The above fact has constrained women’s empowerment and hence poverty has impacted on women more than on any other segment of the community. According
to Jones, Tafere and Woldehanna, (2010: 8), women in Ethiopia have lower levels of access to, ownership of, and control over, productive resources than men have. Their access to different social networks is also lower than that of men, resulting in reduced economic productivity, income generation, and weaker bargaining positions in the household (Jones, et al., 2010: 8).

In order to mitigate such situations, many efforts have been carried out by different actors, taking different forms, such as organising women into saving and credit groups and cooperatives, and establishing Micro Finance Institutions (MFIs), in order to create access for poor women to financial resources (CoSAP, 2013: 5). Such developmental models have contributed much in different places, but also have many limitations. For example, MFIs have higher interest rates, require collateral security and are business oriented (Facilitator for Change Ethiopia, 2006: 12). The micro-finance credit system is based on group lending, and in the event of default, no group member is allowed to borrow again. Accordingly, during the selection of members, they may not incorporate poor individuals without assets (Facilitator for Change Ethiopia, 2006: 12). This claim is further strengthened by Fletschner and Kenney, (2014: 4) who state that due to certain legal regulations and customary rules, the type of access to and control over assets that women have, such as land or livestock, is restricted and thus women have limited resources to offer as collateral. Women are less likely to have land in their name, even when the land belongs to their families, and they have low levels of control over the land, even when they legally own it.

Therefore, because of lack of access to productive assets and control over resources, women in Ethiopia remain the poorest and marginalised members of society. The self-help approach is therefore introduced to alleviate these problems of women by enabling their access to financial resources. SHG is believed to empower women economically, socially and politically (Facilitator for Change Ethiopia, 2006: 13). 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. Can the SHG approach be an alternative to the existing conventional approaches to women empowerment? What are the challenges, if any, that the SHG
approach is facing in meeting its stated objectives and what should be done? This research study strives to answer the above questions. Even though empowerment is a multifaceted concept, encompassing different issues, this research concentrates on feelings of well-being and the inclusion of the poor women in their community.

1.4 Rationale of the study

Poverty remains one of the challenges in developing countries, including Ethiopia. Many efforts have been exerted to curb extreme poverty in order to improve the lives of the poor. Women are the primary victims of poverty. It is believed by many development actors that if empowered, women can play a large role in the development of their society and in reducing poverty. The SHG approach is introduced, with its distinct phases and principles, with the objective to unleash the potential of women and bring empowerment. SHG is believed to be a community owned and managed poverty-alleviation programme, designed to empower the poor in general and the poor women in particular. However, as the approach is relatively new in Ethiopia, it remains unclear how much it has contributed to the intended objective and our knowledge of development. Thus, this study was initiated to evaluate the success of the approach in Ethiopia, and thereby to contribute to the production of more knowledge on the approach. The study is believed to contribute to our knowledge of women empowerment and the factors associated with both empowerment and disempowerment. It will also contribute to our knowledge of the SHG approach in regard to women empowerment and the existing factors that might support and/or affect its success.

1.5 Research Aims

The main aim of the study is to evaluate the self-help development approaches in promoting women empowerment in Ethiopia, by particularly taking the case of SHGs in the Debremarkos town of Amhara Region,

Objectives of the study:

This research has the following objectives:
• Evaluate the successes and/or failures of the SHG approach in Debremarkos town in the Amhara Region of Ethiopia with regard to women empowerment.

• Identify the prospects and challenges of the SHG approach in promoting women empowerment.

• To reflect on the relationship between SHG and poverty eradication.

• Recommend suggestions to make the approach more effective.

1.6 Area of the study

The study was conducted on the SHGs in Debremarkos town in the Amhara region which are being promoted by Facilitator for Change. Debremarkos is located in the East Gojjam Administrative Zone of the Amhara National Regional State (Facilitator for Change, 2012: 2). The Amhara National Regional State is one of the regional states of the Federal Democratic Republic of Ethiopia. According to Facilitator for Change (2012: 2), the region is divided into 11 administrative zones, 113 districts and 3,232 localities/kebelles. The capital of the Amhara Region is Bahir-Dar, 560 km from Addis Ababa and 260 km form Debremarkos (Facilitator for Change, 2012). According to a Central Statistic Authority 2010 report, it has an estimated population of 17,205,000 and covers a total area of 150,173.66 square kilometres (CSA, 2010). The region is located at 90–140 N and 360 – 400 E in Northwest Ethiopia. Topographically, the region is characterised by highland (above 2,300 meters), midland (1,500 to 2,300 meters) and lowland (below 1,500 meters). The mean annual rainfall of the region varies between 738 mm and 1,500 mm (Facilitator for Change, 2012: 2).

Facilitator for Change (2012) states that Debremarkos is located 300 km north-east of Addis Ababa, located on gently undulating slopes at an altitude ranging from 2,420 to 2,520 metres above sea level. The total area of the town covers about 52.33 sq. km. For administrative purposes, the town is dived into seven kebelles. According to CSA (2010), Debremarkos town has about 102,000 inhabitants (53.86 % female).
According to the data from the Facilitator for Change in the Debremarkos wereda, there are 1393 women who are organised into 91 SHGs, while 9 CLAs and one federation have also been established.

1.7 Outline of dissertation and chapter contents

This research manuscript is divided into five chapters.

The first chapter explains the idea and motivation for the study, identifies the research topic/focus, and formulates the problem statement.

The second chapter is a literature review and hence discusses the existing, different theories on the subject by referring to various existing items from the literature on the subject. It also endeavours to define key concepts in the literature. The chapter also reflects on other approaches in the literature which are similar to SHG. The chapter engages on some of the key themes of the study, such as empowerment and its indicators, feminisation of poverty, culture of poverty, and the development of the SHG approach and its relation to development.

The third chapter focuses on research design and methodology. In this chapter, the overall design and methodologies of the study are discussed. This includes sampling, data collection and analysis. Limitations and errors are also discussed and key variables are defined.

Chapter 4 of the manuscript presents the findings of the research. It also analyses the findings, discusses the challenges, and makes recommendations.

Chapter 5 of this manuscript, which is the conclusion and recommendation part, summarises the overall study and makes recommendations for further study.
Chapter 2 Literature Review

2.1 Introduction

This chapter is divided into two broad parts. The first part, under the theme of theoretical frameworks, discusses the underlying principles and ongoing discourse in the concept of women empowerment. It starts by discussing different definitions of empowerment and its indicators in the literature in order to explicate the context in which the term ‘empowerment’ is used in the study. Next, it discusses poverty and women, in which it endeavours to examine how men and women are differently affected by poverty. Here, the term ‘feminisation of poverty’ is raised and its meaning is discussed. The SHG approach has its own view of poverty. This view is discussed in relation to other similar theories. Then, the context of Ethiopian women and how the existing socio-economic situations are affecting them is raised and discussed.

The second part of this chapter, under the theme of SHG in development, discusses the SHG approach in relation to development. It starts by discussing the theoretical foundation and basic principles of the SHG Approach. The relationship between SHG and micro-finance is also thoroughly discussed in this chapter. Finally, the chapter discusses the SHG approach and its contribution to development, after which there is the conclusion.

2.2 Theoretical Framework

2.2.1 Defining Empowerment

There are many definitions of the term ‘empowerment’. For some, achieving empowerment is closely associated with addressing the underlying causes of disempowerment and challenging the disadvantages caused by the way in which power relations shape choices, opportunities and well-being (Luttrell Quiroz, Scrutton & Bird, 2009: 3). For example, empowerment in the black and civil rights movement of the US was understood mainly in relation to racial empowerment through the growing influence of African Americans in political and social participation. Moreover, empowerment can also seen in the efforts working with minority Roma groups in Serbia and Montenegro with the aim of integrating them equally into the official
education system, at the same time maintaining their identity and cultural heritage alive (Luttrell, et al., 2009: 3).

Kabeer (1999: 18) mentioned that one way of thinking about power is in terms of the ability to make choices; therefore, ‘disempowerment’ means to be denied choice. According to her, one idea of empowerment is related to the conditions of disempowerment, and hence empowerment can be seen in a situation where people, who have been denied the ability to make choices, are given the opportunity to acquire such ability. In other words, empowerment entails a process of change (Kabeer, 1999: 18).

Kabeer (1999) further explain that changes in the ability to exercise choice can be thought of in terms of changes in three inter-related dimensions which make up choice. These are resources that shape the conditions under which choices are made; the agency which is the process by which choices are made; and achievements, which are the outcomes of choices (Kabeer, 1999: 18). Resources include material resources, as well as various human and social resources which serve to enhance the ability to exercise choice, such as family, market, and community (Kabeer, 1999: 18). Luttrell et al. (2009: 9) explain that ‘agency’ refers to the capacity of individuals to act independently and to make their own free choices. An agency approach to empowerment entails bringing changes in power relations within households, communities and at macro levels. This calls for improving the role of women in decision-making and bargaining power, as well as increasing their skills, access, and control over income and resources and improving their access to markets and networks (Luttrell et al., 2009: 9). Resources and agency together constitute capabilities which constitute the potential of people for living what they want and achieving what they value (Kabeer, 1999: 18).

Discussion on empowerment raises the meaning of power (Kabeer, 1999: 17). In defining power, Luttrell et al. (2009: 9) raise Rowland's categorisation of four types of power relations to stress their differences. These are ‘power over’, which explains ability to influence and to force; ‘power to’, which explains organising and changing existing hierarchies; ‘power with’, which denotes power from collective action; and ‘power within’, which is power from individual consciousness (Luttrell et al., 2009: 9).
According to Luttrell et al. (2009: 12), a focus on ‘power to’ emphasises access to decision making, whereas an emphasis on ‘power within’ leads to a focus around building self-esteem. Therefore, acquiring such powers starts with the individuals themselves, who need primarily to change their own perceptions about their rights, capacities and potential (Luttrell et al., 2009: 12).

Empowerment is the process of increasing the capability of individuals or groups to make their own choices and to transform those choices into desired actions and outcomes (Kabeer, 1999; Luttrell et al., 2009; UNECA, 2008). The fundamental parts of the empowerment process involve actions that are targeted to build individual and collective assets, as well as improving the efficiency and fairness of the organisational and institutional structures that manage the use of those assets (World Bank, 2002: 152). Empowerment is both a process and an outcome. It is about enabling people to take control over their lives, setting their own agendas, and developing their self-reliance. This requires supporting them to acquire skills and build their self-confidence, and encouraging them to express their voices (UNECA, 2008: 2).

Malhotra, Schuler and Boender (2002: 4) explain that empowerment has been used to explain a wide range of concepts, with many different outcomes. They explain that the term has been used more often to advocate for certain types of policies and intervention strategies, than to make in-depth analyses of them.

The World Bank (2002: 10) explains empowerment as increasing the assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. If people are empowered, they have freedom of choice and action, leading them to better influence the course of their lives and the matters that affect their lives (World Bank, 2002: 11).

Rahman and Sultana (2012: 51) explain empowerment as being a process, rather than an outcome. They explain empowerment as a process of building awareness and capacity of poor people that will eventually lead to greater participation, to greater decision-making power and control, and transformative action. This is further strengthened by Ghadoliya’s (2003: 3) affirmation that empowerment is not
essentially political alone; it is a process with personal, economic, social and political elements where personal empowerment should be at the centre.

Bennett, in Malhotra, et al., (2002: 4) describes empowerment as increasing the assets and capacity of different individuals and groups to become involved, explain their interests, and hold accountable the institutions which affect them. Social inclusion, according to Bennett, involves the elimination of institutional barriers and creating an encouraging atmosphere to increase the access of diverse individuals and groups to assets and development opportunities. Bennett also notes that both of these definitions should be implemented and that they describe processes rather than end points. The empowerment process, according to Bennett, operates “from below” and involves agency, which should be exercised by individuals and groups. On the other hand, social inclusion should be initiated “from above”, as it requires systemic change.

2.2.2 Women Empowerment

The major school of thoughts in women’s development, Women In Development (WID), and Gender and Development (GAD), are the result of the increasing realisation of the facts that women constitute the major part of their societies and that sustainable development requires the full and equal participation of both men and women (CEDPA, 1996: 9). The discussion on the issues of women and their role in development have gone through much evolution, from the early welfare approach to women in development (WID), women and development (WAD), gender and development (GAD), up to empowerment approach (CEDPA, 1996; Razavi & Miller, 1995; Tasli, 2007).

Razavi and Miller (1995: 2) explain that women in development (WID) is related to the different work of NGOs, governments and donor agencies which have been working since 1970s in regard to women in the development process. Furthermore, Tasli (2007: 12) explains that the term ‘WID’ originates in the influential work of Woman’s Role in Economic Development by the Danish economist, Esther Boserup, in 1970 (Tasli, 2007: 12). The strategies that were developed included the mere addition of projects targeting women, the inclusion of some components for women
like increasing women’s income and productivity, and increasing women’s ability to look after the household. However, the WID approach did not address the gender discrimination which is the root cause that hinders the full participation of women in their societies (Bradshaw, Castellino, & Diop, 2013; CEDPA, 1996).

Tinker (1990, cited in Razavi &Miller, 1995: 2) has explained that the term ‘women in development’ was coined in the early 1970s by a Washington-based network of female development professionals. Based on their experiences gained while working overseas, they started to question the effectiveness of the trickle-down theories of development. They argued that the impact of modernisation is different for men and women. According to them, the development process seems to contribute more to the deteriorating positions of women than to improving their rights and status.

WID focused on to women’s productive roles and integration into the economy as a means of improving their status (Razavi &Miller, 1995: 9). Bridge (2000: 6) explains that the WID approach gives great consideration to development policy and practice, and stresses the need to integrate women in the development process.

In the late 1970s, the women and development (WAD) concept was developed in reaction to omissions in WID (CEDPA, 1996: 10). WAD proponents argued that women were already integrated into development process, but on unequal terms. They stressed that development interventions tried to address the problems of women without increasing their access to resources or decision-making power, and as a result, worked against women’s interest (CEDPA, 1996; Razavi &Miller, 1995; Tasli, 2007). WAD argued that societal stratifications based on class were the sources of oppressions, more than gender was, and that poor and marginalised women have more in common with men of their class than with women of another class (Bridge, 2001; CEDPA, 1996; Razavi &Miller, 1995).

The gender and development (GAD) approach originated in the 1980s (CEDPA, 1996: 11). The central point in the GAD approach focuses on the socially constructed differences between men and women and the need to challenge existing gender roles and relations (Bridge, 2000: 5). The main concern of the GAD approach was the sensation that the way in which the inclusion of women in development process is done had increased their work burden or displaced it elsewhere in the
family. In this manner, the GAD approach tried to explicitly address the dynamics of gender relations and social context, value systems, and, above all, power (Luttrell et al., 2009: 9).

The empowerment approach, developed in the mid-1980s, is a relatively new approach in women and development discourse (CEDPA, 1996; Luttrell et al., 2009; Razavi & Miller, 1995). The empowerment approach considers the existing structures in our societies as major sources of women’s subordination, and therefore emphasises need to challenge them in all areas and at all levels. Malhotra et al. (2002: 5) also explain the empowerment approach as a ‘bottom-up’ process of transforming gender power relations through individuals or groups. This can be done by enhancing awareness of women concerning their subordination and building their capacity to challenge it.

Empowerment has connection to the GAD approach, with its associated actor-orientated and bottom-up methods (Luttrell et al., 2009: 8). Moser (1993: 74) stresses that the empowerment approach sees power in relation to the capacity of women to increase their own self-reliance and internal strength, rather than in terms of domination over others (Moser, 1993: 74).

According to Malhotra et al. (2002: 5), although there is greater diversity in the emphasis and agendas in discussions on women empowerment, there is greater consensus in the literature on its conceptualisation than would be expected. Malhotra et al. (2002: 5) explain that in defining women empowerment, there are some overlapping terms, including options, choice, control, and power, that are raised repeatedly to refer to the ability of women to influence decisions that affect themselves and their families. According to them, control over one’s own life and over resources is often stressed. Thus, there is frequent reference to some variant of the ability to “affect one’s own well-being,” and “make strategic life choices” (Malhotra et al., 2002: 5).

According to Rahman and Sultana (2012: 52), the empowerment of women starts with realising the tremendous potential that they have. Women’s power should be strengthened and women should be encouraged to work towards attaining a
dignified and satisfying way of life, through confidence and competence as people with self-respect, rights and responsibilities (Rahman & Sultana, 2012: 52).

Economic empowerment is the ability of women and men to participate in, contribute to, and benefit from, the process of growth in which their contributions are valued and respected (OECD, 2011: 6). Economic empowerment helps to increase women’s access to economic resources and opportunities, including jobs, financial services, property, and other productive assets, skills development and market information (OECD, 2011: 6).

Therefore, women’s access to credit could contribute to improving their financial situation and welfare, by extension. This assertion is further strengthened by Mayoux (2006: 8) who affirms that access by women to saving and credits gives them a greater economic role in decision-making. According to Mayoux, this decision-making power regarding credit and savings will help them to improve their own and their households’ welfare. A case study by SHARE Microfinance Ltd. in India on women who obtained micro-credit showed that the vast majority of their activities were micro-enterprises, yielding net incomes ranging between Rs.30 to Rs.150 per day (Rajivan, 2011: 18). This was higher than the typical wage earnings obtained through unskilled daily work, amounting to Rs.20 per day. The investment in women’s economic activities will improve the employment opportunities for women and thus have a ‘trickle down and out’ effect. As women are more responsible in taking care of their families, improving their economic activities can improve the lives of their children in particular, and their families in general (IFAD 2003; Mayoux, 2000; OECD, 2011). A study in Brazil showed that the likelihood of a child’s survival increased by 20% when the mother controlled household income (OECD, 2011: 6).

Mayoux (2006: 5) explains women empowerment from different paradigms. According to her, the focus of the financial sustainability and feminist empowerment paradigms is on the income generating activities, while the poverty alleviation paradigm places more emphasis on increasing household level incomes and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment requires social and political empowerment (Mayoux, 2006: 5).
Mayoux (2006: 6) also explains that in the poverty alleviation paradigm, the assumption is that if women’s access to saving and credit facilities is increased, their power in the economic decisions in the household also increases. This in turn gives power to women to make increased expenditure on the well-being of themselves and their children. Moreover, as women are more responsible, women’s control over decision-making can also benefit men through preventing the leakage of household income to unproductive and wasteful activities (Gobezie, 2006; Mayoux, 2006).

Moreover, other interventions in addition to economic empowerment also help to reduce the vulnerability of women. According to Mayoux, education on nutrition health and literacy can help to improve women’s skills and reduce their vulnerability. According to her, in the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women’s economic activities and income. (Mayoux, 2006: 6)

IFPRI (2005: 1) stresses that increasing resources in women’s hands is important for achieving food and nutrition security. It further explains that as HIV and AIDS threatens agricultural production, reaching women will be more important. For example, providing food aid to women can help to minimise the impact of AIDS on food security and reduces the further spread of the virus by reducing high-risk behaviours, such as transactional sex – the main income earner for some desperate women and orphaned children (IFPRI, 2005: 1). The increased demand for labour and its burden on women in HIV-affected households can also be reduced by enhancing the access of women to labour-saving technologies, such as lightweight ploughs and fuel-efficient stoves (IFPRI, 2005: 1).

IFPRI, 2005; OECD, 2011; and SEWA, 2008 also stress the need for creating access to finance and resources for women in order to help improve their productivity. A case study by the organisation named the ‘Self Employed Women’s Association’ (SEWA) in India showed that poor women who were organised into trade and service-based cooperatives are able to increase their bargaining power with middlemen and contractors. Due to the demand for banking services that were not being provided by the conventional banks to the poor, the women were also able to start their own cooperative SEWA Bank. This Bank then provided micro-credit to its members. The loans from this bank have other packages for training members in
skills that enable them to start or expand their businesses. The SEWA bank also provides integrated insurance schemes to protect members from property and assets losses resulting from natural calamities and physical illness (SEWA, 2008: 5).

The empowerment approach, however, is not without criticism. The main criticism emanates from the difficulty to clearly measure and define empowerment. Kabeer (1999) points out that not everyone accepts that empowerment can be clearly defined, let alone measured. According to her, for many feminists, the value of the concept lies precisely in its ‘fuzziness’.

Mosedale (2005, cited in Tasli, 2007: 74) discusses the point that there is a threat of making the term ‘empowerment’ a buzzword by trying to use it for decorating certain policies, practices and interventions, which may achieve a variety of economic and social outcomes, but do not necessarily challenge existing patterns of power.

Tasli (2007: 75) also explains that in practice the term ‘empowerment’ is apparently associated with the credit delivery for women’s income-generating activities. Although it is necessary to support women to improve their income through credit delivery, whether or not credit provision falls into the category of the empowerment approach, depends on the context in which this activity is being carried out. He claims that the mere provision of credit, without changing the existing structures of gender subordinations, cannot solve the problem and hence should not be taken as an empowerment strategy (Tasli, 2007: 74).

In this study, considering the various viewpoints on empowerment and women empowerment discussed above, ‘empowerment’ will be understood here as the ability on the part of these poor women to make choices about issues that affect their lives (such as health, nutrition, education and the feeling of well-being) and to participate fully in their communities. Consistent with this choice of definition, common indicators of empowerment will be focused on which relate to their ability to generate income and resources within a family, as is also suggested by Painter (2005: 64).
2.2.3 Women and Poverty (Feminisation of poverty)

There is no general consensus on the definition of poverty that can be used in all social, economic, and cultural environments (Aluko, 2011: 138). However, Bhat stresses that there is a general consensus that the poor can be defined as those who are deprived of the basic human needs required for their well-being (Bhat, 2002: 3). However, according to Bhat, there are different points of view on what exactly these basic needs are. Lack of access to food, nutrition, clothing, shelter, water and basic education, and “food deprivation” in particular, can be used to identify the poor from the non-poor (Aluko, 2011; Bhat, 2002; PACE, 2007). Schubert (1994, cited in Aluko, 2011: 138) states that, broadly, poverty can be defined as not having enough to eat, having low life expectancy, high rates of infant mortality, low educational opportunities, lack of access to clean water, inadequate healthcare, poor housing, and lack of active participation in a decision-making process.

Poverty can also be thought of as either an absolute or a relative concept (Bellu & Liberati, 2005: 4). Absolute poverty refers to a standard of living defined in absolute terms and is usually measured by the value, in real terms, of a given level of goods ensuring some form of minimum subsistence (e.g., the value of basic food or the minimum income required to have decent lives) (Bellu & Liberati, 2005: 4). On the other hand, relative poverty measures poverty in relation to the position of other people in the income/expenditure distribution of the community (Bellu & Liberati, 2005: 4). Thus, the difference between absolute and relative definitions of poverty is the absolute level of deprivation (subsistence level) and a culturally defined standard of living.

Poverty can also be experienced over a long period of time, which is called chronic poverty. According to Hulme, Moore and Shepherd (2001: 22), the chronic poor are diverse and hence their deprivation is also very diverse. Commonly, they live in remote rural areas or insecure areas. They also experience social discrimination, lack social networks, are disadvantaged because of impairments, and have been displaced or relocated (Hulme, et al., 2001: 22)

The Parliamentary Assembly of the Council of Europe (PACE) (2007: 2) describes poverty as the inability to meet a person’s minimum biological, social, spiritual and
cultural requirements. In this regard, the most vulnerable groups are women as they live mostly in difficult situations that expose them to poverty because of biological cultural and social issues. For example, women’s contribution in terms of housework is not properly recognised when they are young and pregnant, or lack a vocational qualification, are divorced, or at retirement age (PACE, 2007: 2). The possibility of women-led households being in a state of poverty is one-third greater than for other households led by men (PACE, 2007: 2). In fact, large families and single mothers appear to be in the same, and in many cases, in a worse situation.

Wratten (1995, cited in Bridge, 2001: 1) explains that discussion on poverty often overlooks the differences in access to income, resources and services among women and men. Such differences might occur among men and women within households, or between individuals (i.e. between single men and single women), or between households with women-headed households at a disadvantage to male-headed households. Gender-based differentials also exist in vulnerability to illness and violence (Bridge, 2001: 1).

In recent years, the term ‘feminisation of poverty’ has appeared on agendas to stress the fact that women are subjected more to poverty through the existing social constructs. Bridge (2001: 1) explained that the existence of much discussion in development policy circles of the ‘feminisation of poverty’ is linked to the perceived increase in female household headship and the rise of female participation in low-return, urban informal-sector activities.

Chant (2006: 2), in explaining the feminisation of poverty, states that one of the major development challenges of the 21st century is the fact that women are disproportionately affected by poverty and that this is rising. The term ‘feminisation of poverty’ is often used to show the fact that the majority of the people living under the poverty line are women and that the gap between women and men in the cycle of poverty is widening (Claros & Zahidi, 2005: 4). Bridge (2001) also explains that the term ‘feminisation of poverty’ first appeared in the 1970s in the US during debates about single mothers and welfare. Currently, the discussion on the phenomenon is expanding, in both academic and development policy circles.
According to Bridge (2001), the feminisation of poverty is associated with the observed increase in female-headed households (FHHs) and the increased involvement of women in low-return, urban informal-sector activities, particularly in the context of the 1980s economic crises and adjustments in sub-Saharan Africa and Latin America. Feminisation poverty is used to explain three distinct things: that there is higher incidence of poverty among women than among men; that poverty among women is more severe than among men; and that the trend of poverty among women is greater, particularly because of the increasing proportion of Female Headed Households (Bridge, 2001; Chant, 2006; Wennerholm, 2002).

According to Bhat (2002: 7), the proponents of the feminisation of poverty theory argue that not only is poverty among women more severe than men, but also that some of the dimensions of women’s poverty are different from those of poor men, as the underlying causes of poverty are also different. Hence, the ability of women to overcome poverty is much lower than that of men is (Bhat, 2002: 7).

The feminisation of poverty theory is not universally accepted as some of the sceptics mention that there are different factors to be considered. Baden and Milward (2000, cited in Bridge, 2001: 3) argue that though there is a link between female headship and poverty, one cannot conclude that it is always a direct relationship since there are other factors. A case study by Joshi (2004: 12) in Bangladesh shows that there is no evidence to suggest a direct relationship between poverty and female headship (Joshi, 2004: 12).

According to Baden and Milward (2000, as quoted in Bridge, 2000: 3), there are different groups of female-headed households and these include both poor and the well-off women. Even so, other analysis of female headship, disaggregated by different factors, shows that different sub-groups are more likely to be differently vulnerable to poverty than others are. The situations of different groups is different, based on the contexts in which they are living and on a number of factors, including the extent of social support given and the level of social legitimacy accorded to different types of female-headed households. This is further strengthened by a case study in Bangladesh which shows that the heterogeneity of female-headed households should also be taken into consideration in designing policies (Joshi, 2004: 12). According to Joshi (2004: 12), the causes of female headship vary and
female-headed households include divorced women, separated women, single unmarried mothers, and widows.

On the other hand, Bhat (2002: 6) argues that women experience poverty more severely than poor men do, owing to their having less access to food, education and health care, their unequal inheritance rights and lack of equal opportunities, and other reasons resulting in feminisation of poverty. Their ability to overcome poverty is also much lower (i.e., shortfalls from what is required for survival are often greater for women than for men). According to Bhat, under globalisation and privatisation the domination of market forces has aggravated the marginalisation of women and the poor. Since the poor are not capable of responding to market mechanisms, they lack bargaining skills and strengths, and the existing competitive processes render them likely to be doubly exploited (Bhat, 2002: 6-7).

Bhat (2002: 7) indicates that the existing stereotyped gender roles and responsibilities, social values and customs, and women’s confinement to household boundaries render women powerless. Moreover, poverty, ignorance, social conditioning and values leave rural poor women most vulnerable to under-development and domestic violence (Bhat, 2002: 7). PACE (2007: 2) explain that the problem of unemployment in regard to gender is also related to age and marital status. For instance, even though unmarried young men and women may have similar chances of getting a job, women in the 50-54 age groups are more likely to become unemployed and, consequently, have a higher risk of poverty (PACE, 2007: 2).

According to ILO (2008: 5), the difference between female and male employment-to-population ratios in sub-Saharan Africa was 22.7 percentage points in 2007, unchanged from 1997. The gap for youth stood at 14.5 percentage points in 2007, almost unchanged from 1997. UNECA (2008: 11) illustrates the point that employment has increased more rapidly for women than for men over the last decade. However, women secure low-income and less secure employment. In addition, it explains that since not enough new jobs are being created in the job market, women still remain the most unemployed (UNECA, 2008: 11).
Claros and Zahidi (2005: 6) stress that irrespective of the low levels of female participation in social, educational, economic and political spheres, only a limited number of countries see this as a real problem. According to them, considering factors such as relative decision-making powers, equal opportunity for education and advancement, and equal participation and status in all walks of human endeavour, no country in the world, no matter how advanced, can in reality be said to have achieved true gender equality (Claros & Zahidi, 2005: 6). Gender inequalities exist even in countries that do not have visible male-domination and that are regularly taking measures of disparities as part of their necessary steps to take corrective actions. Yet, measurement is challenging and country performance difficult to assess using disaggregated and diverse data for each nation (Claros & Zahidi, 2005: 6).

Mostly, social inequality begins with the exclusion of certain groups in different spheres of life. For long, women have been denied access to economic assets, resulting in their social and political exclusions (Nirmala, 2006: 2). Such exclusion of women from access to, and control of, resources and opportunities for development that has emanated from stereotyped gendered roles, beliefs and other structural arrangements, aggravates their poverty situation, as will be shown in the case of Ethiopia. Therefore, the discussion next turns to Ethiopian women and poverty.

**2.2.4 Ethiopian women and Poverty**

According to Brown and Teshome (2007, p: 5), Ethiopia is a country with a very diverse people, and the variety in the causes and characteristics of poverty reflect this diversity. Enquobahrie (2004: 7) explains that in general, the poverty situation in Ethiopia is exacerbated by six major factors. These include low agricultural production, low non-farm income, low education and poor health, high population growth, and weak institutional structures. Nonetheless, the chronically poor in Ethiopia have similar characteristics and are trapped in poverty by a similar range of structural constraints (Brown & Teshome, 2007: 5).

There is deep-rooted and pervasive poverty in Ethiopia which is multi-faceted in its causes and characteristics. The Ethiopian poor do not have the capabilities and assets required to meet their daily needs and escape from the trap of poverty. They
do not have the financial, human, natural, physical, social and natural assets that can help them to improve and build a sustainable livelihood (Brown & Teshome, 2007; Enquobahrie, 2004; IFAD, 2012).

According to IFAD (2012: 1), poverty in Ethiopia is multi-dimensional in its causes and manifestations. This can be seen in the lack of income and productive resources and the existence of hunger and malnutrition, as well as poor health conditions and increased morbidity and mortality from various illnesses. Moreover, the poor are living in unsafe environments and do not participate in social and economic development or in decision-making in governance (IFAD, 2012: 1). The intensity of poverty varies from household to household. Households headed by women are particularly vulnerable (IFAD, 2012: 1). Women are much less likely than men are to receive an education or health benefits, or to have a voice in decisions affecting their lives (IFAD, 2012: 1).

Recently, Ethiopia has registered a strong economic growth rating, making it one of the highest-performing economies in sub-Saharan Africa (IFAD, 2014; UNDP, 2014). However, it remains one of the world’s poorest countries. About 29% of the population lives below the poverty line of US$1.25. Ethiopia ranks 174th out of 187 countries on the United Nations Development Programme’s Human Development Index, and average per capita incomes are less than half the current sub-Saharan average (UNDP, 2014: 1). There are some variations in the causes and characteristics of urban and rural poverty. The main cause of chronic poverty in urban areas is asset and capability deprivation. Whereas the primary constraints for the rural poor are lack of access to land and livestock, the urban poor are constrained by the lack of education and skills and the inability to access credit or savings with which to start or maintain employment enterprises, thus hampering their efforts to escape poverty (Brown & Teshome, 2007: 5).

Bekele (2002: 5) mentioned that women comprise the majority of the country’s poor people, living on less than US$1.00 per day. In Ethiopia, women make up 50% of the total population. Therefore, creating access for women to education, training and credit is critical, which goes hand-in-hand with ensuring that their legal and property rights are equal to those of men. According to Dercon (1997: 12), in Ethiopia, 43% of households are female-headed in urban areas, compared with 20% in rural areas. In
the urban sample, a third of the female-headed households are in fact headed by divorced or separated women, with more than 40% being widows.

A National Report on Progress made in the Implementation of the Beijing Platform for Action on Gender (Beijing + 10) mentioned that women in Ethiopia, as anywhere else, occupy a low status in society (Ethiopian Prime Minister Office/Women’s Affairs Sub Sector, 2004: 2). According to the report, Ethiopian women are not sharing the benefits of development equally with men, although they comprise 49.8% of the population and contribute mainly to food production and other income-generating activities. Attaining rights, such as access to land, credit and other productive resources, is more difficult for women than it is for men (Ethiopian Prime Minister Office/Women’s Affairs Sub Sector, 2004: 2). Ethiopian women are also deprived of many amenities and are exposed to longer working days, women-specific ill health, low levels of education relative to men, and are not adequately represented in leadership and decision-making positions (Ethiopian Prime Minister Office/Women’s Affairs Sub Sector, 2004: 2).

The Ethiopian Prime Minister Office/Women’s Affairs Sub Sector (2004: 2) mentioned that women represent only 7.6% in the House of People Representative (Parliament) and 12.9% of State (Regional) Council (Ethiopian Prime Minister Office/Women’s Affairs Sub Sector, 2004: 2). Discussing literacy rates, the report further notes that the adult literacy rate for women is about 32% and the net female primary enrolment ratio is about 27%, whereas it is about 42% for males. Furthermore, there is still widespread violence and discrimination against women in the country.

Mekonen (1997: 5), in his paper on urban poverty, explains that data for seven major urban areas in Ethiopia showed that poverty is much higher for female-headed households (about 52%, as against 43% for male-headed households). Most of the female household heads, we observe from the data, are widowed (54%), divorced (20%) or separated (8%). In the case of male-headed households, the three categories put together account for less than 6% (Mekonen, 1997: 5).

Mulugeta (2008: 16), in her study of problems and coping strategies of women in Ethiopia, discusses the point that many of the development indicators support the
argument that urban poverty is prevalent in Ethiopia, especially among women. She notes that according to the welfare monitoring survey of 2001, the literacy rate in urban areas was 69.9%, and when this is disaggregated by sex, the rate of literacy for women goes down to 60.6%, while it goes up to 81.8% for men (Mulugeta, 2008: 16). With respect to health, the survey shows that about 23.8% of the respondents had at least one health problem in two months prior to her survey, and similar to the literacy situation, the incidence of illness was higher for women than men (Mulugeta, 2008: 16).

The more recent data from the 2011/2012 welfare monitoring survey shows that the total literacy rate for the country is 42.79%, and while the literacy among males is 56.28%, the literacy rate among females is 46.89% (CSA, 2012: 38). This figure varies for the urban and rural communities, with rural communities having the lowest literacy rate. The literacy rate among rural women is 29.79%, while the literacy rate among rural men is 39.47% (CSA, 2012: 38). The average literacy rate for the overall rural population is 39.47%. Similarly, the average literacy rate among the urban population is 69.60%, with the literacy rate of women being 69.60% and 87.77% for men (CSA, 2012: 38). Even though there was a big improvement between 2001 and 2011, the inequality gap between men and women still persists. Concerning health issues, the 2011/2012 welfare monitoring survey shows that about 15.20% of males had at least one health problem in the two months prior to the survey, while for women the percentage goes up to 18.58%, showing a higher percentage for women.

Prabhakar (2005: 3) explains that the National Policy on Ethiopian Women (1993) and the National Population Policy of Ethiopia (1993) have highlighted the low status of the majority of Ethiopian women as being a serious development issue. According to Prabhakar (2005: 3), there is low representation of women in local government, on school committees, and in traditional governing institutions; women also have lower access to education and health services than men do; and the reproductive-health status of women is a matter of extreme concern. Women in Ethiopia suffer from various harmful traditional practices, including genital mutilation, early marriage and early pregnancy, high fertility rates, and life-threatening abortions (Nalenga, 2012; Prabhakar, 2005). Ethiopian women, particularly in rural areas, do not receive
medical attention throughout their reproductive cycles, and in rural areas even men have claimed that women and children suffer more from poverty and hunger, and this is particularly because of their workloads, which include regularly carrying heavy burdens (Prabhakar, 2005: 3).

Bekele (2002: 3) discusses the point that Ethiopian women are also not well empowered. He argues that although reforms of the macro-institutional framework have brought equality under the law, this has not reached the institutions, such as micro-finances, women entrepreneurship associations, and micro- and small-enterprises development offices, that are more important in the daily lives of the majority of women. Low representation of women and their exclusion from economic activities continues to render women dependent.

According to Bekele (2002: 1), one of the critical problems that women in Ethiopia face is disempowerment. He argued that even if women become income earners, it might not necessarily empower women in the other dimensions of their lives. Bekele attests that, generally, poverty and lack of empowerment are the most critical problems in the economic and socio-cultural life of women in Ethiopia (Bekele, 2002: 1).

The study carried out by Prabhakar in 2005 in some parts of Ethiopia further strengthens the above claim. The study indicated that about 30% of households in Addis Ababa, Delanta Dawunt, and Jijiga were headed by women and they were among the poorest of all. According to the study, the worst-off households do not have livestock and/or land at all. Poverty is also extreme in the case of households where either or both adults are too weak to work, or where there is a serious illness. Children in such households are the main contributors of labour to domestic, agricultural, and income-earning tasks (Prabhakar, 2005: 3). Those households are not even able to afford government education and health facilities. Their children are not going to schools due to the inability of the families to pay for some of the costs, the occurrence of hunger, and untreated diarrhoeal diseases. In addition to underlying climatic disasters, the main shocks that seriously aggravate poverty are similar in all the study sites, including the death or serious illness of the male head of household, the loss of a job or harvest, other serious illness, and death of livestock (Prabhakar, 2005: 3).
Jones et al. (2010), in their analysis of gendered risks, poverty and vulnerability in Ethiopia, explain that vulnerabilities that start from social sources are more significant barriers to sustainable livelihoods and general well-being than economic shocks and stresses are. They further illustrate this at different levels, including macro-, meso- and micro-levels. According to them, at a macro-level, formal policies, legislation and institutions (e.g. poor representation of women or minority groups in senior positions) perpetuate social exclusion and discrimination. On the other hand, at the community or meso-level, the absence of voice in community dialogues is a key source of vulnerability. They also explain that women are vulnerable at micro- or intra-household levels due to limited intra-household decision-making and bargaining powers.

Development actors, such as governments, NGOs and donors, have strived to address the challenge of persistent poverty. SHG is one of the many methods being implemented to empower women and bring lasting changes to the lives of the poor. The following section endeavours to explain the SHG approach in much more detail.

2.3 SHG in Development

2.3.1 Theoretical foundation and basic principles of the SHG Approach

A Self-Help Group (SHG) is a small voluntary association of poor people who have the same socio-economic background. They are organised with the objective of solving their common problems through mutual help (Facilitator for Change, 2008; Kindernothilfe, 2011; The self-help approach, 2007). Kindernothilfe (2007: 5) explains that although the people are very poor, they have inherent potential that enables them to cope with situations and manage their lives, and that needs to be brought out. This is a slow process, but with the right approach, it is possible and it works (Kindernothilfe, 2007: 5). A case study in Byumba, a small town in the north of Rwanda, reported that all members used to drink on a regular basis and spent from 200 Rwanda Francs to 800 Rwanda Francs (1 Euro) per day on alcohol. After joining the SHG, 16 members stopped drinking and started saving that has changed their lives (Kindernothilfe, 2011: 8).

According to Kindernothilfe (2007: 5), the SHG approach is built up on two basic principles:
I. Recognition of the immense hidden potential of the poor and the drive to unleash it in order to tackle their problems.

II. Recognition of the potential gains when homogenous groups (the poor) work together.

Christenson and Robinson (1989: 1) explain that self-help is based on the principle that people should be working together to solve community problems. According to them, in addition to its advantage for problem solving, self-help can build a stronger sense of community and become a foundation for future collaboration. Self-help shows that, together, the community can achieve greater self-determination, irrespective of the challenges imposed on them by the larger political economy.

The National Bank for Agriculture and Rural Development of India (NABARD, 1995, cited in Nirmala, 2006) explains that the idea of self-help groups originates from Olson’s theory and the traditional theory of group behaviour, according to which there is an inborn human behaviour 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. To the contrary, in the SHG approach, the intervention starts at the community level, since the community members identify the very poor households within them. The community members identify the poor by using PRA (Participatory Rural Appraisal) exercises, such as Social Mapping and Wealth Ranking, in which the criteria are developed by the community members themselves. Then, the poorest members of the community are invited to form Self-Help Groups (The Self-Help Approach, 2007; Kindernothilfe, 2007: 6)

The SHG approach strives to strengthen participatory development by developing institutional arrangements that will help to mobilise the delivery of credit to the rural poor (Nirmala, 2006: 5). 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. 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 (Nirmala, 2008: 5).

In the SHG approach, by helping the poor realise their potential and by organising them as groups and introducing the concept of institution building, the poor gain a new sense of identity and purpose (The Self-Help Approach, 2007: 2). They are able to achieve better living conditions through their own efforts in a sustainable way in a collective action and using of own resources. The SHG initiates small savings among its members that are kept in a bank in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty (Ghadoliya, 2003: 2).

According to Kindernothilfe (2007: 3), the SHG approach differs from the conventional approaches, like MFIs and cooperative approaches, in that no external material and financial resources are provided. Material aid runs contrary to the self-help concept. This is because it is believed that poor women in SHGs can start their own businesses through their own pooled resources. Often times, the poor borrow loans from the MFIs in excess of the business requires. This leads to spending of the extra money for other purposes that do not generate returns (Kindernothilfe, 2007: 4). As a result, it becomes difficult to repay the loan with the low investment. In most cases in SHGs, women take only very small sums of money from their own pooled resources and the money is used for their small businesses, and other activities as well; hence, it is easy for them to repay the loans (Kindernothilfe, 2007: 5).

The SHG approach is a three-tier people’s institution: SHG, CLA and Federation. One SHG constitutes 15 to 20 poor and socially marginalised women; a CLA is a network of 8 to 12 strong SHGs, and a Federation is a town/local-level people’s apex institution that represents the entire community (CoSAP, 2013a).

CoSAP (2013a) explains that the SHG approach organises 15–20 poor, marginalised and neighbourhood 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, at the beginning, starts with 8–10 strong CLAs, and it then takes in other CLAs within a 40 to 50 km radius. Each of these three types of People’s Institutions has a distinct role and responsibility to play in order to ensure the empowerment of women organised in SHGs. (The Self-Help Approach, 2007: 7).

Initially, SHGs are formed “without agenda”, but when they meet, they start setting their prioritised socio-economic agendas. Internal rules and regulations that support the growth and survival of people’s institutions grow step-by-step from within (CoSAP, 2013a). All members take different responsibilities at different times, in rotation, which embeds equal empowerment among the members. The approach promotes regular weekly optional saving, where the minimum amount that all SHG members can save is decided on, but the maximum amount is left up to individual members, as a rule. Every woman in SHGs has access to a loan from their group’s saving at an agreed interest rate, loan amount, repayment time and plan (CoSAP, 2013a). The approach believes that capacity building; training and exposure visits help the poor to unleash their potentials (CoSAP, 2013a).

Many capacity-building inputs are provided to the individual members, as well as the groups, and their leadership qualities are developed. The capacity building inputs include experience exchanges, trainings on different issues including SHG formation and management, leadership, and record keeping (COSAP, 2013a; Facilitator for Change, 2008; Kindernothilfe, 2007).

2.3.2 Poverty and the SHG approach

The SHG approach has its own principle which states that poverty is not just material deprivation, but a continuous process of “dis-empowerment” that includes denial of choices/rights/opportunities, discrimination, disparity, domination, displacement, and de-humanisation (COSAP, 2013a; Facilitator for Change, 2008; Self-Help Approach, 2007). Alleviating poverty does not end with meeting an individual’s and people’s material needs. Their “strategic needs” have to be met (Self-Help Approach, 2007: 6).
The above idea is similar to that of Amartya Sen’s view of poverty as capacity deprivations, given in his famous book entitled Development as Freedom. Sen (1999: 36) explains that poverty must be seen as being a deprivation of basic capabilities, rather than as merely being lowness of incomes, which is a standard criterion for identification of poverty. The claims in favour of the capability approach to poverty are:

1) Poverty can be explained as capability deprivation; here the focus is on deprivations rather than on lowness of income

2) There are forces for capability deprivation bringing real poverty, other than lowness of income (income is not the only instrument in generating capabilities)

3) The instrumental relationships between low income and low capability vary from communities to communities.

Wells (2012: 3) elaborates on Sen’s idea by stating that it is essential to consider the capability of people and what they can be. People’s property and their mental reactions (utility) do not show the real situations and provide only limited or indirect information about how well a life is going; hence, these constitute an inappropriate focus.

Sen (1999, p: 37) explains that the well-being of humans is placed at centre stage of development. Freedoms should not only be taken as the primary ends of development, they should also be considered among its principal means. According to Sen, development is as a process of increasing freedoms. If development promotes freedom, then there is a need to concentrate on the central objective, rather than on some particular means or some chosen list of instruments (Sen, 1999: 37). To achieve development, he argues, it is essential to remove poverty, tyranny, lack of economic opportunities, social deprivation, neglect of public services, and the machinery of repression.

Nirmala (2008: 2) supports this idea by stating that it is only possible to bring about sustainable development and enhance civil society when all members of the society,
irrespective of gender, are given equal access to resources, are ensured equal rights before the law, and have political voice. According to Nirmala (2008: 2), getting out of poverty is the right entitled to every human being and hence should be given to all human beings, irrespective of their gender, ethnic, cultural, religious, political, socio-economic and regional differences. Therefore, efforts on poverty eradication, in order to be successful, need to avoid the exclusion and marginalisation of some groups of society from the development process (PACE, 2007; Nirmala, 2008).

Sen (1999) mentions five distinct freedoms: political freedoms, economic facilities, social opportunities, transparency guarantees, and protective security. Freedom, he says, is basic for ensuring individual initiative and social effectiveness; it is important because it enhances the ability of individuals to help themselves, a property that Sen describes as the ‘agency aspect’ of the individual. Thus, his definition of poverty is in terms relating to the individual: it is the deprivation of the basic capabilities of individuals.

However, Sen’s view is not without its opponents. Critics of Sen’s development as freedom have noted that it has neglected many global issues and the existing global political and economic order. Hearn (2009: 3) argues that communities have lost their capacity and capability due to liberalisation. Even those few who are able to acquire education and skills, or accumulate wealth through micro-fiming, find themselves constrained by the way that the market limits where they can sell their labour, to whom, for what price, and in how it is used.

Hearn (2009: 4) further stresses that observers of global capitalism and privatisation increasingly conclude that there is a need for an alternative development concept that recognises and emphasises the collective rights of communities, women, and the poor to find alternative routes to ‘development as freedom’. Currently, in many places, particularly in Latin America, the struggle about whether and to what degree a liveable world is really possible under the old rules of global liberalisation is not between Washington and the global South, but between emerging movements and progressive governments of different shades (Hearn, 2009: 4).

Sen (1999: 46) tell us that, if given social opportunities, individuals can effectively shape their own destiny and help each other. They should not be considered as only
recipients of the benefits of development programmes, rather it is important to recognise the positive role of free and sustainable agency, and even constructive impatience (Sen, 1999: 46). According to Kindernothilfe (2011: 3), the self-help approach believes that every human has the potential and ability to lead a dignified life. This potential can be unleashed if the right working environment is created. If this is provided, the very poor cannot be passive recipients of handouts; rather, they can be active role players in their community. Alone, the individual may be vulnerable, voiceless and powerless, but that individual can develop enormous strength in self-help groups (SHGs) (Kindernothilfe, 2007; 4).

Wells (2012: 4) summarises the concerns of the capability approach in four points. (1) Individuals have different abilities to convert the same resources into valuable functioning (‘beings’ and ‘doings’). (2) People can accept and live with the harsh reality of their circumstance and as a result they do not think that they can change it. (3) Whether or not people try to use their options, they should have the options. (4) It should be recognised that the reality is complicated and our evaluation should reflect that complexity, rather than take a short cut by excluding all sorts of information from consideration in advance.

The SHG concept tells us that the poor have the potential, but due to long-lasting poverty and the influence of the community, they internalise the poverty and live with it (The Self-Help Approach, 2007: 3). This theory is similar to the concept of the culture of poverty, which is a social theory explaining the cycle of poverty. The culture of poverty theory tells us that the poor have a unique value system and they remain in poverty because they adapt to the burdens of poverty (Lewis, 1966: 2).

The anthropologist Oscar Lewis defined the concept of the culture of poverty as the set of norms and attitudes that are adopted by the poor in response to the circumstances in which they are living (Lewis, 1966: 2). According to him, the poor do not integrate themselves into other societies, have low aspirations, and have little opportunity to promote themselves socially. As a result, they do not try to get out of the trap of poverty and they will adapt to such kinds of life through time. This will also pass on to following generations.
According to the culture of poverty theory, the trend passes from generation to generation. Individuals feel helpless and marginalised; they do not participate in communal and political activities. This will affect children, and children will start to adapt to such life and hence they might not even see and take advantage of existing conditions and better opportunities (Lewis, 1966: 2-5).

Lewis further elaborates the point that the way of life of the poor under a culture of poverty can be described in terms of certain interrelated social, economic, and psychological characteristics. According to him, lack of effective participation and integration of the poor in the major institutions of the larger society, poor housing conditions, and crowding, are some of these characteristics. He also mentions the absence of childhood as a specifically prolonged and protected stage in the lifecycle, early initiation into sex, lack of free unions or consensual marriages, and feelings of marginality, helplessness, dependence, and inferiority as some of the traits (Lewis, 1966: 5-12).

Kindernothilfe (2007: 5) explains lack of security as one of the factors of poverty. Poor people have great difficulty in protecting themselves from life’s risks. Whenever there are some shocks, like failures of harvest, they fight for their survival, as they do not have other options. Hopelessness is also another factor, as a person with no hope for the future and who is moreover completely alone, does not believe in improvements any longer.

According to Kindernothilfe (2007: 6), the feeling of powerlessness arises when a person’s life is governed by corruption and violence without, him or her being able to influence it. Isolation or exclusion from participation also renders people vulnerable. This can be further strengthened by the view of Robert Chambers, who explained poverty as being a multidimensional issue that is composed of many disadvantages. His theories comprise of five different poverty dimensions jointly or individually measure the degree of household poverty level. These are material poverty, physical weakness, isolation, vulnerability and powerlessness (Chambers, 1983: 111-113). Therefore, breaking poverty needs to address the aforementioned problems. The SHG approach strives to improve the lives of women and their communities by empowering women through unleashing their potentials (Kindernothilfe, 2007: 4).
2.3.3 SHG Approach and Development

Carmen (1996, cited in Singh, Ruivenkamp & Jongerden, 2011: 92) explains that the term “development” does not only mean economic growth, it also refers to the capacity of the local society for self-governance, directed at the promotion of individual and collective well-being. Furthermore, the development of local societies with their own ways and styles of development, without hierarchical networks, is considered an alternative strategy to economic globalisation.

Kindernothilfe (2008: 4) explain that in the last few decades, socio-economic development has gained importance and that much research and many studies have been conducted in order to better understand the drivers of development and how development can be made efficient. Overtime, many development theories have been tested and practically applied. Such theories cover many aspects, including governance, healthcare, education, gender equality, disaster preparedness, infrastructure, human rights, the environment, and issues associated with these, leading to the recognition of development studies as a multi-disciplinary field, with implications for every sector (Kindernothilfe, 2008: 4).

According to Kindernothilfe (2008: 4), since the middle of the last century there has been rapid economic growth and development, propelled by technological improvements and globalisation. Though some parts of the global population may have greatly benefited through this development, communities at the ‘bottom’ end of the socio-economic ladder have not benefited very much, and a bigger gap has been created between the “haves” and the “have-nots” (Kindernothilfe, 2008; Paul, 2002). Kindernothilfe (2008: 4) further states that this polarisation is a great concern for many development actors, including international agencies, some world leaders and civic society organisations. There are also some negative consequences of development, including discrimination of weaker sections of society, especially women and children, low considerations for environmental protection, and greater value being given to material gain at the cost of other human values (Kindernothilfe, 2008: 4).
The emphasis in the SHG approach is on self-reliance, human agency and action. The SHG approach endeavours to mobilise people, to give them voice and build people’s organisations 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 behaviour 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).

Friedmann (1992) and Elders (2003) (cited in Singh, et al., 2012: 92) explain that the self-help movement represents an alternative development strategy involving the process of social economic empowerment with the long-term objective of challenging and rebalancing the power structure in society. At the centre of the SHG movement are people and their environments and SHG argues for the reorganisation of imbalances in social, economic and political 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 self-help group approach has been developing from the rise of different concepts and their application on the ground, and it combines social, economic and political aspects of community development, leading to empowerment (Kindernothilfe, 2008: 5). It is based on rights-based principles that stress the importance of creating an atmosphere wherein individuals and communities can realise their potential and work towards their own development. This requires bringing attitudinal changes among communities and policy makers, considering material well-being along with social and political development, as well as empowerment, as the final outcome (Kindernothilfe, 2008: 5).

 Fonchingong and Fonjong (2003: 200) explain that in the modern world, self-help is a requirement for survival. According to them, self-help initiatives prompt people to look at what they have, using their own capacities and local resources. This is
particularly relevant in the community development concept, as it primarily focuses on increasing sense of responsibility and looks for assistance to supplement, and not to replace, local initiatives and efforts. The emphasis in the self-help approach is on democratising, with due consideration taken of what people can do for themselves (Fonchingong & Fonjong, 2003: 201). 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. In so doing, it amplifies the need for being people-centred in community development attempts to satisfy felt needs (Fonchingong & Fonjong, 2003: 201).

Christenson and Robinson (1989: 1) explain that in the self-help approach there are two interrelated features: (1) it should bring about improvement of people’s living conditions, facilities, and/or services; and (2) it also stresses that the importance of looking at the process by which these improvements are achieved is equally essential to the development of the community. As a result, the “developed community” should be both improved and empowered.

According Christenson and Robinson (1989: 1), the self-help perspective emphasises the importance of the process in the long run, rather than the improvements, because the resultant collaboration which comes from a strong feeling of community can be the means for further continuation of the improvement of community services and quality of life. They explain that social services, facilities, or improvements that are only contributed by an outside agency or organisation, without community involvement, are more likely to be transitory, create dependency and be less likely to contribute sense of ownership, and to diminish the community’s future capacity to act on its own behalf. Thus in a self-help approach, the emphasis is not on what is achieved, but more importantly, on how it is achieved(Christenson & Robinson, 1989: 1).

Fonchingong and Fonjong (2003: 199) also stress the importance of local-level development as it can help to mobilise and provide local resources (land, water and labour) and therefore it can be one of the most effective methods of promoting people’s participation in determining their own development (Fonchingong & Fonjong, 2003: 199).
Das (2012: 2) mentioned that SHGs have brought higher psychological and social empowerment than economic empowerment has. In the case of Hyderabad in India, Aruna and Jyothirmayi (2011: 88) reported that considerable improvement in the self-worthiness and decision-making levels of women members had been achieved because of their participation in SHGs. Das (2012: 2) also found greater improvement in planning, coordination, decision-making and financial skills among the leader respondents, but found only moderate results of the effect of SHG on communication, organising, competency and technical, marketing skills and entrepreneurial skills. The study also found greater improvement of managerial skills, psychological well-being and social empowerment among rural women as a result of participating in micro-finance provided through the SHG programme (Das, 2012: 2).

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.

2.3.4 SHG and Micro-Finance

Micro-finances are essential in poverty alleviation programmes. Lunavath (2012: 123) describes micro-finance as a means of providing a gamut of high-quality financial products and services to the poor section of the society. Robinson (2001, cited in Lunavath, 2012: 123) defines micro-finance as referring to small-scale financial services, for both credits and deposits, which are provided to people who are engaged in small-scale businesses, in both rural and urban areas in developing countries.

Lunavath (2012: 122) stresses that a range of financial products and services are needed by the poor for sustaining their livelihoods, to run their business, to build their assets for production and consumption, and to mitigate the risks and uncertainties they may encounter. The poor need many types of financial services from micro-finance providers, including working capital loans, consumption credit, savings, pension, insurance, provident funds, and money transfer services. The products that micro-finance provides include micro-savings, micro-credit, micro-insurance,
remittances and other products, like pension and provident funds (Lunavath, 2012: 122).

IFAD (2002: 1), elaborating on the need for micro-financing, states that millions of rural poor people lack access to the basic savings and credit services that are thought of by most people as basic. Though there are customary ways of saving, such as buying livestock or jewellery as savings, these leave the poor in weaker positions to negotiate during times of higher needs for immediate money, making liquid cash far more convenient. Micro-saving facilities are needed by the poor for depositing their money when they have it, for example when they sell their harvested crops, and to withdraw it whenever they need it. Such basic facilities have also the advantage of smoothing out consumption over the year, thereby reducing the vulnerability of the poor (IFAD, 2002: 1).

A deposit account can serve the rural poor as their insurance, giving them a sense of security, and it can also help them get access to a loan whenever they need it, serving as collateral (Claudius, 2009: 10). Generally, credit facilities are in short supply for the rural poor, even for highly productive activities, because of the demand for collateral, and they have limited or no assets to serve as collateral security (IFAD, 2002: 1). IFAD stresses that poor people remain in poverty, unless they can borrow and try to improve their lives. Very often, people who have access to credit are able to increase their incomes and transform their future. And, overwhelmingly, they repay their loans (IFAD, 2002: 1). Gobezie (2006: 10) also affirms that micro-finance helps mobilise women’s productive capacity to alleviate poverty and maximise economic output through creating access to working capital and providing training (Gobezie, 2006: 10).

Das stresses that the SHG movement, linked with a micro-finance approach, has now been accepted as an effective intervention strategy for poverty alleviation, generating income, empowering the poor and reducing unemployment (Das, 2012: 40). SHG, linked micro-finance, refers to credit deliveries to the poor on easy terms and conditions which help them perform various income-generation activities (Das, 2012: 40). Unlike conventional micro-finance institutions, micro-finance through SHG, or ‘SHG micro-finance’, involves the provision of financial services to the poor through using their own savings and external loans, using a group collateral lending
model, wherein peer pressures reduce the risk of defaulting (Das, 2012; Gobezie, 2006).

The SHG-Bank Linkage Programme has not only been able to satisfy the financial needs of rural poor women, but also to strengthen the collective self-help capacities of the poor, leading to their empowerment (Das, 2012: 39). Rajendran and Raya (2010: 18) also claim, based on their study, that micro-finance through SHGs has brought about higher psychological and social empowerment, than economic empowerment has. Their study also found greater improvement in managerial skills, psychological well-being, and social empowerment among rural women as a result of their participating in an SHG linkage programme in Tamil Nadu, India (Rajendran & Raya, 2010: 18).

Ghadoliya (2003: 3) also explains that there are social processes of micro-financing programmes and that such processes can increase women’s self-esteem and self-worth, as well as bringing out awareness of social and political issues, resulting in the increased mobility, and reduced traditional exclusion, of women. Moreover, micro-finance programmes allow women to become contributors to their household economy, thereby increasing their bargaining power in their households. Thus, micro-financing through self-help groups has helped to transfer real economic power into the hands of women, considerably minimising their dependence on men (Ghadoliya, 2003: 3). A study by Sushil, Hari and Amrinder (2011: 521) on the role of SHGs in the socio-economic change of poor people in the Jammu region of India also shows that micro-finance has greatly benefited rural people in their socio-economic improvement. Most of the rural poor currently believe that they can also play roles in the process of rural development by joining the SHG movement. Different training provided for the members by the NGOs had helped to increase their confidence, restored self-worth and improved their social concerns about their community (Sushil, et al., 2011: 521). However, according to Ghadoliya (2003: 3), in the SHG process the lack of education among the women is often a problem and as a result, they have to seek help from their husbands or any other educated man or woman for day-to-day work.

Parida and Sinha (2010: 82), in their impact assessment of the performance and sustainability of Self-Help Groups in India, found that the average value of assets
and savings of SHG members’ households increased significantly during the post-
SHG period. According to the study, there was a significant increase in the average
annual net income of the SHG members, contributing considerably to poverty
reduction. Moreover, employment per household also increased and there was
remarkable improvement in the social empowerment of SHG members in terms of
self-confidence, decision-making, and communication (Parida & Sinha, 2010: 82).

Sambangi (2009: 5) in a study on the impact of SHGs in India mentioned that being
members of a SHG had enabled the members to enjoy many economic benefits.
Such benefits include having savings, freedom from debt traps, economic
independence, and acquiring different economic skills for income generation. They
are also able to contribute to their children’s education, meet their healthcare needs,
and accumulate economic assets, including houses, land, jewels other valuable
things, and some become economically strong enough to meet unexpected financial
challenges and other shocks (Sambangi, 2009: 5).

Gobezie (2006: 13) explains that poverty reduction needs to create regular access to
micro-credit on reasonable terms with simple procedures, quick disbursements, with
full and frequent repayments. Enabling access of household members to micro-credit
will help them to apply their skills in income-generating activities, and thereby
generate surpluses and gradually expand into different productive activities, by
taking additional loans or using their own resources, thus countering seasonal and
activity-based risks (Gobezie, 2006: 13). He also stress that SHGs can provide good
entrance for micro-credit because they can be used for a Group Guarantee Lending
Model that encourages repayment through peer pressure (Gobezie, 2006: 13).

Pact (2004: 12) explains more of the benefits of MFI in terms of fighting the impact of
HIV/AIDS by claiming that through the use of MFIs, many women have become
economically self-sufficient and secure, and hence they are better able to manage
the impact of HIV/AIDS, including the responsibility for orphans and vulnerable
children (OVC) taken into the household. A growing body of thought indicates that
micro-finance and micro-enterprise initiatives have a role to play in boosting the
economic security of families affected by HIV/AIDS (Pact, 2004: 12). It must also be
noted that MFIs, in general, come with their criticisms, ranging from allegations of
MFIs creating dependency to siphoning monies from the poor through debt repayment (Bateman, 2011)

It must be further noted that, notwithstanding the criticism of MFIs in general, the SHG-MFI model is argued to have a positive contribution towards development and women empowerment in India and other parts of the world. The following section examines how SHG is applied in the Ethiopian context, and particularly in the area of our study.

2.3.5 SHG Approach in Ethiopia

A self-help group approach was introduced in 2002 by Kindernothilfe (KNH), a German, child-focused, international organisation (SHG Ethiopia, 2008: 2). According to the 2008 SHG Annual Report, since its introduction, significant progress has been made by different organisations to create opportunities for powerless and voiceless people, particularly women, to unleash their potential and alleviate poverty.

In May 2002, Kindernothilfe, in collaboration with the Jerusalem Children and Community Development Organization (JeCCDO) and the Ethiopian Kale Hiwot Church (EKHC), introduced the SHG approach in Ethiopia (CoSAP, 2013a). Ten years after its introduction, more than 25 NGOs are implementing the SHG approach in different parts of Ethiopia, including Amhara regional state, Oromia regional state, the Southern Nations, Nationalities and People region, Beneshangul Gumuz regional state, Dire Dawa, and Addis Ababa city administrative councils (CoSAP, 2013a).

A national coordination office was established for promoting the SHG approach in Ethiopia and was based in one of the promoting organisations, namely Facilitator for Change, until July 2010. After July 2010, the promoting organisations established a consortium of SHG-approach promoting organisations, called CoSAP (CoSAP, 2013b). CoSAP provides various capacity building training operations, organises experience-sharing events, and also monitors and evaluates the projects being implemented by partner NGOs (CoSAP, 2013b, : 2).
The 2008 annual SHG report for Ethiopia stresses the key roles of both the national coordination office (which has now changed to CoSAP) and the promoting organisations in the promotion of the SHG approach in Ethiopia. According to the report, the coordination office carried out its responsibility of promoting SHGs by forging partnerships with governmental and non-governmental organisations, building the capacity of existing SHGs, introducing the SHG approach to governmental and non-governmental organisations, hosting regional meetings, and organising experience-sharing visits and meetings (Annual SHG Report of Ethiopia, 2008: 5). Similarly, the promoting organisations have played a paramount role in introducing the approach at grassroots levels, facilitating the formation of SHGs, and providing the necessary support to members in different communities (Annual SHG Report of Ethiopia, 2008: 5).

The 2013 Annual Report of the Consortium of Self-help Approach Promoters (CoSAP) indicates that a total of 8974 SHGs, 507 CLAs and 15 Federations, comprising 163,245 women members, is functioning in Ethiopia (CoSAP, 2013b). According to the report, at the end of 2013, the total savings of SHGs in the country had reached ETB 36,227,232 (equivalent to US$1,958,228). Furthermore, a total of ETB 48,228,379 (equivalent to US$2,606,939) has also been given out as loans and has been invested in the businesses of SHG members. The total capital of the SHGs has reached ETB 74,704,733 (equivalent to US$4,038,093) (CoSAP, 2013b).

Facilitator for Change (FC) has been promoting the SHG approach in Debremarkos town since 2003 and so far it has been able to organise 1393 women under 91 SHGs and has established 10 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 (Facilitator for Change, 2013: 6).

FC organises the women into self-help groups by assigning a female community facilitator for 8 groups. 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 (Facilitator for Change, 2008: 5). The members also attend integrated adult functional literacy workshops, facilitated by trained facilitators, health extension
workers and others invited from different government offices (Facilitator for Change, 2008: 5).

Once the SHGs are established, they formulate their own bylaws and start weekly savings. The SHG members select their own management committees, including representatives, a secretary and a cashier. According to Facilitator for Change (2008), the group members also hold weekly meetings, in which they discuss different social issues and for which a moderator is selected on a rotational basis (Facilitator for Change, 2008: 5).

The 2010 Project Report explains that SHGs start internal lending from their pooled resources by setting their own interest rates, repayment periods and amount of loans. Then, 8 to 10 SHGs form the next level, a Cluster level Association. CLAs are necessary when SHGs satisfactorily manage their roles and require further integration among themselves and external linkages. In principle, SHGs become eligible to join a CLA within six months (Hohite Tibebe, 2010).

2.4 Conclusion

As discussed above, from a socio-economic point of view, women are in more disadvantage positions than men are due to the prevailing cultural and social constructs. It is for this reason that women experience higher incidences of poverty than men do, hence the idea of feminisation of poverty was reflected upon. The chapter also reflected on the SHG initiative and its developmental and philosophical underpinnings. Defining poverty as a continuous process of “dis-empowerment” that includes denial of choices/rights/opportunities, discrimination, disparity, domination, displacement, and de-humanisation, the SHG approach believes that the poor have the potential to tackle their own problems, but due to their long-lasting poverty, they internalise poverty and live with it. This is similar to the idea of the culture of poverty, which is defined as comprising a set of norms and attitudes that leave individuals encircled in situations (which they come to accept) that originally came about as a result of unfavourable external circumstances, but which, when transmitted from generation to generation, cause their state of poverty to continue, regardless of how those circumstances change.
The SHG approach strives, therefore, to unleash the potential of the poor women involved to unlock their development through various support initiatives, which are aimed not only at economic development, but also contain elements of social and political empowerment initiatives.
Chapter 3 Research Design and Methodology

3.1 Introduction

In this chapter, the main methodologies used, the overall research design, and the data collection and analysis process are presented and discussed thoroughly. The chapter starts by discussing the overall research design, which explains the type and focus of the research. It also justifies the use of a mixed method approach for this study by referring to existing literature. Then, the chapter explains the research settings and the profile of the study groups.

In examining the sample design and sampling methods, the chapter discusses the selected sampling techniques and why those samples are selected. It also highlights the sample sizes. Then, in the data collection section of this chapter, each data collection instrument is discussed and the selection of each instrument for this research is justified. The chapter also describes the overall process of data collection and analysis. Finally, the chapter discusses the main shortcomings encountered, and the ethical considerations made, respectively, and then finishes with a conclusion.

3.2 Research Design

The objective of this study was to ascertain whether SHG could bring empowerment to the poor women in the study, particularly in terms of their feeling of well-being and participation in the community. This study is both exploratory and descriptive. It is exploratory because it endeavours to investigate the social and economic situation of the poor women under the study. It is also descriptive because it explains the general socio-economic characteristics of the study group. The nature of the study requires using both quantitative and qualitative data collection techniques. Therefore, a mixed method approach was used. A mixed method was preferred to obtain comprehensive information about the general situation of the SHG members and to support the information obtained from the qualitative study with the quantitative data.
In this research, a mixed method approach is understood as the use of both qualitative and quantitative methods of data collection to obtain as much detailed information as is possible. Quantitative and qualitative data collection methods can be supplementary to each other, either by allowing triangulation or by systematically generating different information that would lead to the same conclusion (Creswell, 2003: 22). Ho, Ho and Ng (2006: 18) explain that both qualitative and quantitative studies are needed to describe and to make sense of the same social reality, if it was not for the fact that the human intellect is limited to use the whole at once (Ho, et al., 2006: 18). In this study, qualitative information on the economic activities of women in SHGs, their working modalities, access to credits and their participation, was supported by quantitative information.

A mixed method approach involves the use of both qualitative and quantitative methods of research. Therefore, before going into detail about mixed methods, it is essential to see how each approach is defined by different authors.

3.2.1 Qualitative and Quantitative Researches

Many authors argue that a polarisation of the qualitative and quantitative approach is not appropriate (Baker, 1991; Ho, et al., 2006). Though qualitative and quantitative approaches have their own distinct features, they are complementary and most sophisticated research designs will contain elements of both (Baker, 1991; Bazeley, 2012; Ho, et al., 2006).

According to Bryman (1984: 77), quantitative methodology is usually adopted as an approach for conducting social research which applies in natural sciences, and in particular, a positivist approach for social phenomena. On the other hand, qualitative methodology sees the social world from the point of view of the actor (Bryman, 1984: 77). Bryman also explains that qualitative research is considered to be much more fluid and flexible than quantitative research is because of its focus of discovering novel or unanticipated findings, and there is a possibility for altering research plans in response to such unanticipated occurrences (Bryman, 1984: 78).
Some authors, such as Bazeley (2012: 2) and Baker (1991: 35), argue that there is no clear way of distinguishing the two approaches, as many researchers use different elements.

Discussing about the different dimensions for defining the qualitative and quantitative approaches Bazeley explain that:

Qualitative and quantitative approaches have been defined by many on the basis of the type of data used (textual or numeric; structured or unstructured), the logic employed (inductive or deductive), the type of investigation (exploratory or confirmatory), the method of analysis (interpretive or statistical), the approach to explanation (variance theory or process theory), and for some, on the basis of the presumed underlying paradigm (positivist or interpretive/critical; rationalistic or naturalistic) (Bazeley, 2012: 2).

Bazeley argues that such use of different dimensions shows the lack of clear definition and that any research can be placed into one of the different ranges of definitions. The more common definition of the two approaches represents qualitative research in terms of using words, and quantitative research in terms of using numbers (Creswell, 2003; Ho, et al., 2006). According to Creswell (2003: 177), qualitative research can be taken as a way to explore and understand the viewpoint and underlying premises given by individuals or groups to a certain social or human problem. This requires developing questions and procedures, collecting the data at the participants’ setting, analysing the data inductively by building from particular to general themes, and making interpretations by the researcher of the meaning of the data. Quantitative research, on the other hand, tests objective theories by examining the relationship among measureable variables, using instruments that can generate numerical data that can be analysed using statistical procedures (Creswell, 2003; Ho, et al., 2006).

3.2.2 Mixed method approach (MMR)

There are different definitions of a mixed method approach given by different authors. Teddlie and Tashakkori (2010: 5) define the methodology of mixed method
as the broad inquiry logic in which the selection of the specific method is dependent on the conceptual positions known to mixed methods practitioners (e.g., the rejection of “either-or” choices at all levels of the research). According to them, this definition of mixed method methodology makes it different from the other approaches of conducting research using either the quantitative or the qualitative approaches (Teddle & Tashakkori, 2010: 5).

Creswell (2006: 4), in explaining mixed method research approaches, starts by stating the fact that all research approaches have underlying philosophical assumptions that guide the inquirer (Creswell, 2006). According to him, a mixed method research design is composed of both philosophical assumptions (about what are in the knowledge claims) and methods of inquiry. As a methodology, the philosophical assumption guides the direction of the collection and analysis of data, as well as the mixing of the two approaches in the different phases of the research process. As a method, the focus is on the collection, analysis and mixing of both quantitative and qualitative data in a single study or series of studies. The use of a combination of both the quantitative and qualitative approaches can give a better understanding of research problems than can be obtained from the use of either approach alone, because it gives an opportunity for substantiation (Creswell, 2006; Ho et al., 2006; Teddle & Tashakkori, 2010).

In a study on Adult Family Care Home Residents and Informal Caregivers in Florida (America), Jeanty and Hibel (2011: 641) used mixed method approach to explore the experiences of adult family care home (AFCH) residents and informal caregivers (IC). The study was made in a sequential manner where the qualitative part was made first and quantitative part was done second. According to Jeanty and Hibel, the use of both qualitative and quantitative techniques helped to ‘thicken’ (i.e., augment, enrich, and enhance) the findings (Jeanty & Hibel, 2011: 641). They further explained that since the quantitative data strengthened the information by giving it more depth to the understanding of the experiences of AFCH residents and ICs than would have been possible by the use of either qualitative or quantitative methods alone, quantitative techniques were a valuable complement in the study (Jeanty & Hibel, 2011: 641).
Johnson, Onwuegbuzie and Turner (2007: 123) have collected and discussed the definitions of mixed method research given by 19 authors and offer their more comprehensive definition. According to them, mixed methods research can be best explained as being a research type in which both elements of qualitative and quantitative research approaches can be combined for the purposes of breadth and depth of understanding and corroboration of information (Johnson, et al., 2007: 123). This involves the use of qualitative and quantitative viewpoints, data collection, and analysis and inference techniques.

The main reason for a mixed method approach being found relevant for this study is attributable to the purpose of the study, which endeavours to ascertain whether the SHG approach can bring about the empowerment of poor women, particularly in terms of their well-being and participations. Assessing empowerment encompasses the use of different indicators, such as levels of income, participation in the community matters, ability to send children to school, access to health services, access to financial resources, and others that can be determined by both qualitative and quantitative ways of data collection. Qualitative methods, such as focus group discussions, can be useful for obtaining an in-depth understanding of the overall socio-economic situations of the women in the study. Quantitative methods can furthermore generate additional data on further indicators of empowerment, including the levels of income, savings, borrowing, access to education, health and other indicators of empowerment. Moreover, it is believed that the use of both quantitative and qualitative research methods can help to obtain detailed items of information that can substantiate each other.

A sequential mixed method approach was selected for this study in which the qualitative component of the study was conducted first (focus group discussion (FGD), followed by face-to-face interviews) which was then followed by the quantitative part – the survey. The qualitative component was conducted first in order to inform and to strengthen the quantitative component (survey questions) of study. For example, the use of tap water from neighbours and paying for it was found to be common in the area. This information was generated during the FGD and included as one of the choices in the questionnaire.
According to Creswell (2003: 24), in a mixed methods design, if a researcher wants to both generalise the findings to a population and look in detail for the views of, for the meaning of, a phenomenon or concept for individuals, the researcher can first explore generally to learn about what variables to study and can then study those variables with a large sample of individuals (Creswell, 2003: 24). Therefore, in this study the general working modalities of SHGs and the overall economic socio-economic situations are first assessed by the qualitative study, which also helped to shape the variables in the quantitative study.

3.3 Research Settings

The study was carried out on the SHGs in Debremarkos town in the Debremarkos Wereda (district) of Amhara National Regional State which are being promoted by Facilitator for Change. Debremarkos is found in East Gojjam Administrative Zone of the Amhara National Regional State (Facilitator for Change, 2012: 4). The Amhara National Regional State is one of the regional states of the Federal Democratic Republic of Ethiopia. According to a Central Statistic Authority report, it has an estimated population of 17,205,000 and covers a total area of 150,173.66 square kilometres. The region is located at 90–140 N and 360–400 E in Northwest Ethiopia. Topographically, the region is characterised by highland (above 2300 meters), midland (1500 to 2300 meters) and lowland (below 1500 meters). The mean annual rainfall of the region varies between 738 mm and 1500 mm (Facilitator for Change, 2012: 4).

3.4 Sample design and Sampling Methods

3.4.1 Sampling Techniques

Sampling is the process of selecting a suitable sample, or a representative part of a population, for the purpose of determining parameters or characteristics of the whole population (Landreneau & Creek, 2004; Mugo, 2002). According to Mugo (2002: 2), sampling helps to draw conclusions by directly observing only a portion of the population and it also helps to save resources and time (Landreneau & Creek, 2004; Mugo, 2002).
In general, there are two standard categories of sampling – probability sampling methods and non-probability sampling methods. Probability sampling is sometimes called random sampling, and non-probability sampling is sometimes called non-random sampling (Landreneau & Creek, 2004; Latham, 2007).

A simple random sampling method was selected for this research. A simple random sample is obtained by choosing elementary units in such a way that each unit in the population has an equal chance of being selected (Castillo, 2009; Mugo, 2002). Castillo (2009: 4), discussing the importance of simple random sampling, stresses the point that one of the advantages of simple random sampling is the ease of assembling the sample. It is also considered as a fair way of selecting a sample from a given population, since every member is given an equal opportunity of being selected. Castillo further explains that simple random sampling is important for its representativeness of the population. Theoretically, the only thing that can compromise its representativeness is luck (Castillo, 2009: 4). Considering this situation, simple random sampling was selected for this study to give equal chances of selection to all the SHGs and their members, irrespective of their strengths and ages, for obtaining more comprehensive information.

### 3.4.2 Sample Size

The preliminary study shows that there are 1445 women, organised into 92 SHGs, in the study area. The number of women in each SHG varies from 15 to 20. Each CLA is formed by eight to ten SHGs, each of which sends two representatives from their SHGs to the CLA, and a federation is formed by mostly 8-10 CLAs, each of which is represented in the Federation by two representatives from their respective CLAs. So far, there are 11 CLAs and one Federation in the study area. A total of 20 SHGs, 2 CLAs and one Federation were selected as a sample size, using a computer-generated random sample selection. A simple Excel program was used for the random sample selection, in which the list of SHGs and CLAs were inserted and the ‘RAND’ function was used to produce the random sample.
Table 3.1: Total population and samples selected

<table>
<thead>
<tr>
<th>Variables</th>
<th>Total population</th>
<th>samples taken for the study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women organised in SHGS</td>
<td>1445</td>
<td>184</td>
</tr>
<tr>
<td>SHGs</td>
<td>92</td>
<td>20</td>
</tr>
<tr>
<td>CLAs</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Federations</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

FGDs were carried out with 20 SHGs and another two (2) FGDs were conducted with CLAs, and one (1) with representatives of the federation. This brought to 23 the total number of FGDs conducted. Although there were a few variations in the numbers of participants in each FGD, on average, eight women participated in the FGDs, bringing the total number of participants to 184.

One hundred women, who are selected randomly, also filled in a questionnaire, which was administered by trained enumerators. Since the sampling was random, half of the members who have participated in the FGDs also participated in the completing the questionnaire.

Moreover, face-to-face interviews were conducted with one project officer who is solely responsible for the project, and with two community facilitators who are still being fully paid by the organisation and have good knowledge of the project, as they have stayed the longest in the project. The interviews are carried out to obtain information on the overall process of SHG formation, the support provided, the impacts on the lives of the women, and the challenges faced. It is also believed that the interviews elicited additional information from those people who were involved in the day-to-day support of the SHG programme, thus helping to enrich the information generated.
3.5 Data Collection instruments

As this study uses a mixed method research approach, it uses both qualitative and quantitative methods and instruments. The main qualitative instrument used in this study comprised the focus group discussions, while the main quantitative instrument used in this research was the structured questionnaire.

3.5.1 Focus Group Discussion

The main qualitative instrument of data collection used for this study was focus group discussion. The use of a qualitative method, particularly FGD, as one of the instruments was preferred for this research because it can give an opportunity to understand the situation of the study group in detail through discussion and observation (Gibbs, 1997; Morgan, 1997; Threlfall, 2009).

Focus group discussions also provide an opportunity to concentrate on the required topic by directing the discussion towards the intended issue. As with any truly useful method of data collection, focus groups have the flexibility to provide researchers with a range of options to respond to a variety of circumstances (Gibbs, 1997; Morgan, 1997; Threlfall, 2009). Moreover, they also allow for interaction with participants and help to build trust, which in turn helps to generate more information through the active participation of the groups (Gibbs, 1997; Morgan, 1997; Threlfall, 2009).

The use of FGDs was preferred since this provides different insights into group dynamics, within a relatively short time and at less cost. According to Morgan (1997: 8) the characteristic of focus groups is their explicit use of group interaction to produce data and insights that would not be accessible without the interaction found in a group (Morgan, 1997; Threlfall, 2009).

Group discussions have an advantage of providing an opportunity for directly checking on the similarities and differences in the participants’ opinions and experiences, as compared with later reaching such conclusions from an analysis of separate statements made by each interviewee (Morgan, 1997: 10).
The FGDs were guided by a set of themes on the subject, and most of the discussions took 50-60 minutes, while in some cases this went up to 75 minutes. However, utmost efforts were taken to give an opportunity to everybody to give his or her opinion and to make the data collection exhaustive.

The main role of the researcher in the FGD was to facilitate and guide the discussions. The researcher asked broad questions to the group for discussion, and provide clarification whenever necessary. Further, the researcher ensured that all respondents participated equally without others feeling left out.

### 3.5.2 Themes of focus group discussion

The themes of the focus group discussions are focused on the main aim of the study, which is to evaluate the self-help development approaches in promoting Women Empowerment in Ethiopia. Therefore, the discussion points and questions were prepared to explore the empowerment of women, particularly in terms of well-being and participation. The main discussion points were focused on SHG membership and its governance, saving and credits, linkages with MFIs and government offices, changes in their life, and the participation of the members in social activities. Though these were the guiding questions, several detailed discussion points emerged in the course of interactive discussion. See Annex 1 for FGD themes and the guiding questions raised.

### 3.5.3 Additional Instruments

**Interview with the Staff of the Organisation:** face-to-face interviews were carried out with two community facilitators and one project officer in the project area, which explored their views on the SHGs, changes in the socio-economic situation of the poor women, and the challenges that are faced during the implementation of the project.

**Documents review:** periodic reports from both the project offices and head office of the organisation were also examined in this study. A document review was carried
out prior to the actual field work, as it was important to get information concerning the planned objectives and on what activities had been done, which helped to give a first glimpse of the approach and the underlying premises. An extensive academic literature review was also conducted.

3.5.4 Structured Questionnaire

The main quantitative method employed in this research was a structured questionnaire that was used to collect information on the general well-being of the members and their families. To this end, information on living status, livelihood, asset ownership, coping mechanisms, social capital, household expenditure and savings, gender equity, education, and health was collected. According to Phellas, Bloch and Seale, the most important goal of a study using such an instrument is to learn about the ideas, knowledge, feelings, opinions/attitudes, and self-reported behaviours of a defined population (Phellas, et al., 2011: 182).

The questionnaires were administered by four trained enumerators who were well oriented by the researcher about the purpose of the questionnaire and how each question should be filled in and elaborated on for the respondents. According to Phellas, et al., (2011: 182) such interviews have certain advantages over self-completed questionnaires. The interviewer can explain questions that the respondent has not understood and can ask for further elaboration of replies (Phellas, et al., 2011: 182).

3.5.5 Themes for the structured questionnaires

The structured questionnaire was also designed to concentrate on the objectives of the study and hence was prepared in a way that could show the overall socio-economic conditions of the SHG groups. The main themes are poverty and coping mechanisms, household expenditures and savings, social capital, gender equity, education, and health. The questions were prepared to explore the status of each individual and her family and to gather the women members’ opinions about
themselves and their groups, before and after they became members of the SHG.
(Please see the full questionnaire set out in Annex 2.)

3.6 Data capturing

During the FGDs, information was recorded, both in written form and in audio recordings. The questionnaires were filled out by the trained enumerators who went to the individuals' houses and also used the opportunity of attending SHG meetings to fill out the questionnaires. The enumerators were from the local area and hence there were no problem in understanding community culture and norms. They were also given orientation on data collection methods, on their approach when dealing with women, and on basic procedures in approaching people, explaining the purpose of the questionnaire, and asking permission to complete the questionnaire. This helped to create better understanding among the women who favoured collaboration and to elicit appropriate information, while taking good ethical considerations into account. Moreover, the fact that females were used in collecting the data favoured the process of data collection by allowing open discussion with the women on some sensitive issues. As the enumerators are from the local area and speak the same language as the women, there were no language barriers.

3.7 Data analysis

The FGDs produced information that was recorded on tape and also in written notes. This information was then analysed through continuous reflection, asking analytical questions, and categorising the data into the main themes of the research question. Economic factors, such as incomes, expenditures, savings and access to credit, were categorised into one theme. The participation of the women in their community matters was categorised in to another theme. Health and education are also seen separately and when cross-tabulating with other different factors. In addition, literature was referred to for strengthening the findings narrated in the findings.
The face-to-face interviews with the project officer and two facilitators also involved continuous reflections and cross-checking with the data obtained from the FGDs, which helped to analyse and further strengthen the discussion.

In addition, the Statistical Package for Social Science (SPSS) was used to analyse the data obtained from the questionnaire, producing simple percentage and frequency tables. The main variables analysed when using SPSS for examining the well-being included the levels of incomes, expenditures, ownerships of different items, frequency of food intakes of the family members, and access to potable water, electricity, cooking fuel and food. In the social capital part, variables such as the confidence of the women in improving their lives, feelings of inclusion in their community, ability to influence their community and the government offices, and their level of understanding on HTPs and violence against women, are considered. In the health section, awareness on health, the use of health services, and their frequency of visits to health services were also noted. Moreover, the women’s ability to pay for child education and their awareness on educating children, before and after joining SHGs, were also checked under the education part. The SPSS produced frequency and percentage data in tabulated forms. In some cases, mean mode and standard deviations were produced to elaborate findings.

As this research study employs both qualitative and quantitative methods, it is not easy to directly measure the information gathered. The information gathered using quantitative methods is presented as simple percentages and frequencies. The findings from information generated using focus group discussions are simply presented with interpretations of their meaning, reflections, and providing direct quotes from the speakers. Moreover, literature was used to support or reject claims.

### 3.8 Shortcoming and Errors

The discussions and questionnaire were prepared using the local Amharic language, hence no significant problems existed as the researcher and enumerators are speakers of Amharic, except for a few differences in dialect encountered by the Researcher. However, to ensure that no information would be misinterpreted by the researcher, who speaks a slightly different dialect, project personnel with knowledge
of the dialect of the area were present during the FGDs and helped to explain the
details in some unclear ideas.

Due to the fact that it is a conservative society, it was observed that some
respondents were reluctant to disclose certain information, particularly on sensitive
issues, including pressures at home and the use of family planning methods.
Moreover, some respondents gave unrealistic figures, either knowingly or
unknowingly due to incorrect estimations, in reply to questions on income and
expenses. Such items of data were selected and rechecked with a triangulation
method, by asking about every item of income and expense, the details of which
were then corrected.

Focus group discussion allows for continuous discussion, hence, it was helpful for
collecting detailed information on any relevant issue. However, it was observed that
in some cases, since it allows such flexibility, the focus had been diverted to
unplanned topics which consequently took up the time allotted for the planned
issues. The structured questionnaires also had a limitation, as people would have
liked to tell more, but they are given only a few choices to choose from. It was also
observed that in some cases the questionnaire did not yield much explanation for the
responses of respondents on certain topics. Since the enumerators who completed
the questionnaire were from the locality and speak the language fluently, there was
no any kind of language barrier. Careful translation of the information from Amharic
to English was also done when listing the basic concepts and repeatedly checking
them for uniformity.

3.9 Ethical Considerations

The utmost effort was exerted in ethical considerations by informing the respondents
of the purpose of the study and in getting their informed consent. The focus group
discussion was conducted by the researcher himself who explained the purpose of
the study and the confidentiality of the information, to which all the respondents
agreed. During the discussions, the culture, religion and comprehending capacities
of the respondents were taken into consideration by using appropriate language and
approaches.
The trained enumerators also explained the purpose of the study to interviewees and asked for their consent. They also informed the respondents that they could quit at any time and ignore any question which they did not want to answer. Since the information provided is used only for the purpose of this study and its confidentiality is assured for all the women, it is considered that they have provided the information freely and willingly. Moreover, all the enumerators were female, which favoured the smooth data gathering from the women. All sources in the literature used in this research are also properly acknowledged and cited, both in the research body and reference list.

Moreover, in order to verify the data, random samples were taken and checked. For authenticity of the research findings, triangulation methods were employed for further data authentication. Furthermore, the researcher desisted from any attempt at manipulating data from its factuality.

### 3.10 Conclusion.

This chapter has explained the overall methodology of the research. The study has used a mix of data gathering techniques. The use of the mixed method approach was found to have been the most appropriate for this study in order to obtain detailed information that could be corroborated. The researcher used a sequential, mixed method approach in which the qualitative information was collected first and then the quantitative data was collected. This was done to in order to strengthen the quantitative part of the study.

A simple random sampling method was used for this research to give equal opportunities for selection to all the SHGs members, irrespective of their ages and strengths.

An FGD and a structured questionnaire were the main techniques used for the SHGs, CLAs and Federation, while face-to-face interviews were conducted with the staff of the organisation. Project documents were also reviewed to supplement findings, as explained in this chapter. FGD was used because it can give an opportunity to understand the situation of the study groups in detail, through discussion and observation. As information on feelings, opinions/attitudes and
knowledge of the women on different issues is also included in the study, the structured questionnaire was also used to generate information on those aspects.

The chapter also discussed the process of data analysis and interpretation process. The data analysis of the FGD involved rigorous reflection and asking analytical questions, while the structured questionnaire was analysed using SPSS. Finally, the shortcomings and ethical considerations are also dealt with thoroughly in this chapter.

Chapter 4 Findings and Data Analysis

4.1 Introduction

This chapter has four major parts. The first part presents a brief profile of the study groups. The second part is the presentation of the finding of the FGDs with the SHG, CLA and Federation members, and of the face-to-face interviews with two community facilitators and one project officer of Facilitator for Change, which is the organisation promoting the SHG approach examined in this study. This presentation starts by discussing the background of the SHG and then presents an assessment of the contribution of SHG in regard to the overall lifestyle of the women and their families.

The second part of the chapter presents and discusses the findings of the semi-structured questionnaire that was prepared for SHG members to show the well-being and participation of the SHG members, before and after joining their SHGs. This section of the chapter starts by describing the general demographic characteristics of the respondents. Then, it assess the general living conditions of the respondents, in which it explores their housing conditions, use of water and electricity, and possession of certain items of property, as indicators of their living status. Livelihood and economic activities of the women, and incomes and expenditures of the households of SHG members are also discussed. In addition, findings on the participation of the SHG members in their community, before and after joining the SHG, are explored and discussed. Finally, the findings on the awareness of the community on health and education are presented.
The third part of this chapter presents the analysis of the findings, and interprets and discusses the findings by referring to existing literature and critically reflecting on the findings. It also presents challenges and makes recommendations. The fourth and last part of this chapter summarises the chapter in brief.

4.2 Brief Profile of the Study Groups

At the beginning of this study, I carried out a preliminary study in which I was able to go to the project site, visit some SHGs and CLAs, and carry out an unstructured interview with the staff of the project office, particularly a project officer and two facilitators of the SHG. I was also able to attend the meetings of two SHGs and one CLA, observe their discussions and other processes and discuss a few issues. Moreover, I was able to gather information on the general process of SHG formation, the number and types of members, and the overall activities of the SHGs, CLAs and Federation. The preliminary study helped me to gain an overview of the overall situation of the SHG members and to design the process for the study, mainly in terms of sampling, designing data collection instruments and data collection.

The SHGs are situated in Debremarkos town and hence the focus is on women found in urban settings. However, some of the women are also found on the periphery of the town, within semi-urban settings. As all SHGs so far established in Ethiopia are women’s groups, the focus is only on women who are members of SHGs.

The age group of the SHG members varies a lot, as age is not taken into account for SHG membership, except that members have to be more than 18 years old. The ages of the members range between 30 to 70, and some even mentioned that they are older, but they did not know their exact ages. Most of them are married and have children, while some are widowed and are raising children by themselves. It was learnt from the preliminary discussion that most of the women are the breadwinners of their families because of the illness or age of their husbands, and other reasons.
Most of the women are illiterate, while a few mentioned that they had finished the first level of primary school (1-4) and some had finished the second level of primary school. Very few of the participants had received high school education.

4.3 Findings of the FGD and face-to-face interviews

This part of the chapter starts by describing the process of the establishment of SHGs, CLAs and Federations. It also discusses the view of the SHG members in regard to changes in their life styles and their well-being. To this end, many variables, such as incomes and expenditures, and access to health and education services, before and after joining SHGs, were explored.

4.3.1 SHGs, CLAs and Federations

4.3.1.1 Establishment of SHGs

According the interview with the project officer, the Facilitator for Change (FC) started forming SHGs in 2002. A total of 92 SHGs had been established by 1445 women, as at November 2014. Currently, more SHGs are being established, as the process of establishing SHGs is an on-going activity.

According to the interview with the project officer, when SHGs are established, PRA techniques, particularly wealth ranking, are implemented to identify the poorest of the poor, according to the wealth ranking given by the community members. The exercise helps to identify homogenous groups, at least in their levels of poverty, and to organise them into the same groups. Then, 15 to 20 members living in the same area are organised into the same SHGs.

During the FGD, most of the women, when explaining how they started the SHG, mentioned that at the beginning, they were reluctant to join the SHG because there is no external financial support and they did not believe that joining the groups would bring any change in their life. Some also said that their husbands were not happy about them joining an SHG because they thought it was waste of time as there was no external support and the poor women were expecting immediate changes in their
lives. Therefore, many women were discouraged and left, even after joining the SHGs.

4.3.1.2 Roles and Activities of SHGs

It was established during the FGD that the SHGs meet on a weekly basis to make their savings and discuss different social issues. In each meeting, one woman is selected to chair the meeting on a rotational basis; hence, each woman gets a chance of chairing a meeting. The interview with the two community facilitators also referred to the rotational chairing of meeting in all SHGs. According to the interview with the project officer, this is done to help the members acquire a skill in leadership, as well as to build their confidence for speaking in public. Minutes of discussions are written and kept by the members themselves. Meetings mostly take place in the homes of volunteering individuals or in meeting places provided by the local administrative officials.

According to the FGD, this practice by discussants in meetings has increased their skills in speaking and in leadership roles, not only in their SHGs, but also in their community. Several strategies are employed by SHGs that have made a positive contribution to the empowerment of women.

According to the interview with the project officer and two facilitators, one facilitator is responsible for following up on 8-10 SHGs, as assigned by the organisation. Currently, the SHGs are able to cover the salaries of the facilitators through the CLAs.

4.3.1.3 Governance of SHGs

The FGD discussants mentioned that SHGs do not have a chairperson; rather, they have one elected representative who should serve in most cases for two years and then should be changed. They also select a secretary who is responsible for keeping minutes of meetings and recording financial accounting details of their savings and credits. For this task, they elect members who can read and write, or those who have a relatively better education.
There are different committees established by the SHGs for different purposes. A loan monitoring committee is responsible for approving loan requests made by members and to follow up of the repayments, while a conflict resolution committee works on solving the conflicts that may arise between members.

Bank accounts are opened in the name of an SHG group, with all the members being signatories, and two selected representatives are responsible for facilitating deposits and withdrawals of money from the banks. During withdrawals of money, all the members should sign and the two representatives go to the bank to facilitate the withdrawal. This arrangement is done to involve all the members in the financial transaction of the groups. However, since many of the banks do not have such arrangements, all the groups’ accounts are opened at a private micro-finance institution (MFI) that has an agreement with the promoting organisation, FC, to organise special arrangement for SHGs.

According to the interview with the project officer, the other banks and MFIs only permit a maximum of three signatories when opening a bank account for a group, which has at times resulted in mismanagement of money by some signatories who have withdrawn money without the knowledge of the other group members, which leads to conflict. Although having all the group members as signatories of the account is advantageous in terms of preventing possible embezzlements and avoiding possible conflicts, it has also prevented SHGs from opening their accounts at banks which are preferred because of their proximity and the suitability for managing the account.

During the FGDs, it was learnt that most of the women have reservations about the private MFI with which they are working, because of its limited capacity in terms of human and financial resources. The first challenge they mention is the longer time it takes them to withdraw money. According to the women in the FGD, although it is currently improving, most of the time they cannot withdraw their money whenever they want as they are told to come back again after a day or sometimes days. The second challenge is the poor follow-up of the repayments due to shortages of staff by the MFI. They mentioned a case in which a borrower was still being asked to repay money, two years after she had finished repayment, due to poor communication and filing system of the MFI.
One of the CLA representatives, in the second FGD, stressed the challenge they face in dealing with the MFI, as follows:

“I had been repeatedly visiting the MFI’s office for two weeks to get loan for our SHG. Once they tell us the person who should sign for the money is not available another time they tell us they don’t have enough money and are waiting for it. They don’t even tell us the same reason every time we go their office.”

Surprisingly, the women are capable of analysing the strengths and weaknesses of the MFIs and the pros and cons of each MFI’s operating systems. Comparing the private MFI with the government-owned micro-finance institution, Amhara Credit and Saving Institution (ACSI), they mention that there is a big difference in terms of follow-up. If a repayment day is missed by a borrower, the next day ACSI staff members come to remind you.

One of the FGD discussants in the fifth FGD mentioned the advantage of working with strict MFIs as follows:

“You know it is really good when the ACSI staff come and remind you about the repayment because it always makes you alert and you don’t become indebted. You know we have a lot in our mind and we might forget sometimes.”

4.3.1.4 Support for the SHGs from the Promoting Organisation

According to the face-to-face interview with the project officer of FC, various training sessions are organised for the groups. The training includes the concept of an SHG, SHG management, leadership, and communication, together with linkage skills and basic business management. They have also organised different training sessions on community social disorder (HTPs, gender inequality, child rights and other issues), planning, self-assessment and reporting, and record-keeping, etc. Moreover, various experience-sharing visits are organised with SHGs in other areas and within Debremarkos. Moreover, integrated functional adult literacy (IFAL) training is organised for the women to help them with reading and writing, as well as in
calculating numbers. The IFAL training also has a component for educating the women on certain skills of business and other livelihood-related issues.

4.3.2 Cluster Level Associations (CLAs)

4.3.2.1 Establishment of Cluster level Association (CLAs)

According to the interview with the project officer and two facilitators of FC, CLAs are a second-level people’s institution established by 8 to 10 strong SHGs, with each SHG being represented by two women. Normally, it takes a minimum of 6 months to form a CLA, if the SHGs are vibrant and strong. However, the establishment of CLAs in Debremarkos started in 2004, two years after the inception of the SHG project. In Debremarkos, a total of 11 CLAs have been established so far. The CLAs are mainly responsible for forming new SHGs, supporting SHGs, and coordinating other community activities. Most of the CLAs have obtained offices from their kebelles that they use for their activities. The members meet once every two weeks. They have six-month plans and they also evaluate the SHGs every three months. The SHGs contribute money for running the CLAs’ activities and paying the facilitators, who were previously paid by the promoting organisation, Facilitator for Change. The CLA is the main agent for securing credit from MFIs to SHGs. It also selects strong SHGs and supports them to engage in group income generating activities (IGAs). Those who are engaged in group IGAs also contribute some amounts of money obtained from their IGAs for the CLAs.

4.3.2.2 Roles and responsibilities of CLAs

The FGDs and the interview with a project officer and two community facilitators of the organisation have revealed the following roles of the CLAs.

**Establishing and strengthening SHGs:** CLAs are responsible for establishing new SHGs and strengthening the existing SHGs by organising training on different issues. CLAs also meet with relevant government offices and lobby for getting support for their member SHGs. These are activities aimed at getting loans for the SHGs, securing land and working place, searching market opportunities, etc.
Facilitating group businesses for member SHGs: Some of the members SHGs have started group businesses with the support of CLAs. CLAs identify and select strong member SHGs for group businesses, based on criteria they set themselves. If it is observed that the selected SHG is not managing the business well, the CLA takes the business over and gives it to other SHGs.

According to the FGDs, the main group businesses which the SHGs are engaged in, with the support of the CLAs, are small food establishments, the preparation of dry food items ‘baltena’ for retailing shops and kindergartens, and baking ‘injera’ for hotels and universities. Such group businesses are conducted by members on a rotational basis. The SHG members pay contributions from their profits for strengthening the CLAs. Creating market linkages and securing working places are done by the CLAs. For example, one CLA was able to engage with the Debremarkos University and selected strong member SHGs were permitted to deliver injera, the local bread in Ethiopia, to the university. The government had given them a working place near the university, through the efforts of the CLA. It was learnt during the discussion that the business has stopped because the university did no more want to receive from them. Other CLAs have also supported selected strong SHGs to start day care centres and kindergartens for little children, where children are looked after while their parents are at work. The centres are established at individual homes which are rented at low prices. Some of them have received the use of houses for free from the kebelles and government for running the centres. While employed kindergarten teachers are responsible for teaching the children, member SHG mothers are responsible for taking care of the small children at the care centres on a rotational basis, free of charge. The day care centres and kindergartens provide a service to the overall community at low prices, while members of SHGs also get discounts. The incomes from such businesses are kept in separate account and profits are distributed to members on a yearly basis, although this is not regular.

One of the women in the 9th FGD, discussing the benefits of the kindergarten business, mentioned that

“My four-year kid is spending his time during the day in our kindergarten. I am not worried now thinking about him, fearing that something might happen to him. It is really a big relief for me and other friends of mine who are working out of our home. I
am really happily working to take care of the children during my turn. We don’t care about the income from the kindergarten, but getting a place for our children is a big advantage for us”.

Organising community discussions: CLAs organise training on different social issues to raise awareness of the community members and to involve them in the fight against the problems being experienced. The social issues raised include harmful traditional practices (HTPs), problems of children and elderly people, street children, and violence against women.

Facilitating the delivery of Basic Services: CLAs mobilise their member SHGs and other community members and urge the government offices to get electricity lines and water supplies provided to newly built villages, or to villages which had never received these services before. Some of the newly established villages have been unable to get electricity and water due to the need to install new transmission lines and scarcity of related materials. Normally, the government attends to the main electricity grids, main water pipelines and other costs, while individual households are expected to cover the costs for connecting these services to their homes. By mobilising the community and sharing some costs, the CLAs are able to get electricity supplied to individual homes in the new villages. In addition, many new communal water distribution points are being established and existing older points are maintained by the CLAs.

Support for Vulnerable Groups: CLAs are engaged in providing support for elderly people in their community through visiting them and providing financial and material support. Reintegration of street children with their families is one of the social activities of the CLAs. There are several street children living in Debremarkos town who came from the town and surrounding rural areas. These children are living in miserable conditions, with their basic rights being violated. They are also exposed to different addictions and have developed criminal behaviour, resulting in further isolation and neglect by the community. To help such children, the CLAs make contact with the street children and they are accommodated with volunteering families of SHG members. The volunteer families not only provide food and shelter for the children, but also correct their behaviour to make them acceptable in the community. After staying with the mothers, mostly for three months, the children are
supported to reunify with their families. There are some children who have stayed with their new families for longer periods. One SHG mother, at the fourth FGD, mentioned that after taking in a street child who came from a rural area, he then stayed in her family and was much changed. He is not willing to return to his family because they are poor and cannot feed him. By now, he has become one of the family members and everybody loves him. They were planning to register him at school in the next school season and the SHG member is willing to raise him as her own child.

**Environmental Protection:** environmental protection and rehabilitation activities also comprise one of the roles of CLAs. These activities were started in reaction to problems experienced by the community members, particularly members of the SHGs. According the FGD discussants, at the beginning, some residents living in suburbs of the town observed that the land around them had been eroded and had started to form gorges. Through time, one gorge had started to expand, threatening the houses of dwellers. SHG members living in the area had discussed it in their meetings. The information was transferred to CLAs and they started to seek solutions. After discussing the issue with the relevant government offices and mobilising the members, the CLAs started to apply different soil conservation strategies, including making soil bundles and planting trees. The Federation (which is the higher tier of people’s institution in the SHG approach) also started to mobilise other members, and then all of them started to participate in the programme. CLAs also received barren land from the government and they have established nursery sites on which they raise seedlings. The seedlings are then transferred and planted in the eroded lands which have helped to prevent soil erosion and to reclaim degraded land. Moreover, members also take seedlings and plant them at their homes.

**4.3.3 Federation**

**4.3.3.1 Establishment of Federation**

According to the interview with the project officer and two community facilitators, a Federation was established in Debremarkos wereda in 2010 by eight CLAs, with two representatives from each CLA. Recently, four newly formed CLAs have joined the
Federation. Therefore, it has a total of 24 individual representatives, selected from the CLAs.

According to the interview with the staff of the organisation, the Federation is the biggest entity and it is intended to take over the project and promote the SHG approach. However, there is no clear legal provision to register the Federation as a legal entity. The Municipality of the Debremarkos town has given it a letter of recognition, which has helped it so far in its operations.

Currently, the Federation is using an office of one of the CLAs, since it could not secure its own office. However, they mentioned that they are in the process of securing land for the construction of the Federation’s own office. Still, it is not clear how it can obtain the resources for the construction of the office, as the Federation is dependent on contributions from the CLAs and member SHGs. It receives monthly contributions from the CLAs and a yearly contribution from SHGs. Since the amount of the contributions varies according to the will of the SHGs and the CLAs, the financial support it receives is not constant and is also not large.

4.3.3.2 Roles and responsibilities of Federation

According to the interview with the project officer of FC, there are four main functions of Federation:

1. Taking over the work of the NGO and establishing strong, community-based institutions

2. Working on communal works, based on the interests of the community

3. Facilitating community peace, justice and security

4. Influencing community thinking and government policies, by using every opportunity to do so.

Accordingly, since its establishment, the Federation has taken over a children’s tutorial education programme, which was being run by the promoting organisation, and is running it by using volunteer teachers. It has contacted many offices that have
organised training for the members. In collaboration with the Family Guidance Association of Ethiopia (FGAE) and the Ethiopian Women Lawyers Association (EWLA), training events are organised for the SHG members on family planning issues, on Ethiopian law, and other issues. It has also organised various racing with the aim of raising awareness on various women’s issues, celebrations of women’s days, and bazaars at which the SHG members have the opportunity to promote and market their produce.

4.3.4 Savings and Credits

4.3.4.1 Savings

The women in the FGDs mentioned that saving is mandatory in self-help groups. There are different types of savings that are used for different purposes. For the group savings, the minimum amount of weekly saving is 3 to 5 birr (0.15-0.2 USD), depending on the group’s bylaws which are agreed to by the members. However, individuals can save above the minimum amount, depending on their capacity and interest. Since those who save larger amounts have the opportunity to take bigger loans, some of the members save a lot. During the FGDs, it was noted that one member had saved up to 23 000 birr (1040 USD). According to the testimony of one of the women in the first FGD, being a member of SHG has taught her to value every single coin and save it. According to her, before being a member of the SHG, she never thought she could go to the bank for small amounts of money. However, she now has more than two bank accounts, other than her savings in her SHG.

In addition to the conventional group savings of the groups, the SHGs have additional savings that are used for different purposes. The following are some of the savings mentioned by the FGD discussants:

Social Savings: this is one of the categories of savings used for helping members in case of social problems, including illness, death of family members and other disasters. Using these savings, members visit and help sick or distressed people in times of distress.
**Saving for school uniforms:** this is done by members to help them buy school uniforms for their children at the beginning of the school year. When schools start, many families who have many children find it difficult to buy school uniforms and other educational materials for their children. Hence, such savings have helped them to reduce the burden.

**Savings for supporting vulnerable groups:** such savings are done at CLA level and are used to support vulnerable groups, particularly elderly people, street children, and orphans and vulnerable children (OVC).

**Savings for health insurance scheme:** this is also done at CLA level and the savings are used whenever a member or a member’s family member gets sick and needs medical services. In some groups, a member can increase the payment, based on the number of children. It was learnt that the amount of coverage from this mini-health insurance scheme is small, but helps the members in unexpected situations.

According to the 2014 Annual Report of Facilitator for Change, the total savings of all the groups had reached 535,593 Birr (26,633 USD) by November 2014. The group savings are used for internal lending among members for economic activities. The savings are kept in banks in the group account. The SHGs have their own record-keeping materials and the secretary is responsible for keeping them. Moreover, individuals have their own passbooks in which their savings, loan amounts and other items of information are recorded.

There are no provisions for individuals to take out their savings whenever they want to. Those individuals who want to leave the group are not allowed to take out their own savings, unless they are changing their place of residence. If it is understood that an individual is changing her living place, in most cases she can take only her own savings, while some SHGs allow a sharing other benefits from the interest and other profits. However, for other members, the group savings only serve as collateral when they take out a loan, and as long as a member is in the SHG, she cannot use group savings for other purposes.
4.3.4.2 Access to credit

The FGD discussants mentioned that before joining the SHG, they had never had access to credit. Though they knew about the existence of MFIs in their area, they could not take loan because of the high interest rate and the demand for collateral. One of the women in the eighth FGD, while mentioning her past options in regard to accessing credit, said:

“We are poor. Who trusts us to lend us money? The MFIs ask us for collateral or you should know someone who can be your guarantee. Some of us took money from the local lenders with high interest in the past. It is hard if you do not pay on time. They even threaten you. It was a terrible experience. You cannot sleep, if you take money from the local lenders. Now after joining SHG, I always take loan from my group and there is nothing that I am afraid of.”

Organising the women in SHGs primarily instils a routine for saving, as saving is mandatory in SHGs. The saving creates a pool of resources that facilitates access for the poor to credit facilities. The women start internal lending by using their own savings, which they repay at interest rates fixed by the women themselves in their bylaws. Although interest rates vary from group to group, the ranges are from 2% to 5%.

According to the FGD with the women and the interview with the project two facilitators, at the early stages of an SHG, the amount of loans they take from their groups are very small, mostly as low as 10 birr (0.5 USD). Members then start to take higher loan amounts after they finish repaying their previous loan. In most of the SHGs, the highest amount of internal loans has reached 500 birr (25 USD), while in some it is 300 birr (15 USD). The repayment periods are set from 3 to 6 months in most of the SHGs.

All members take credit from internal savings. When applying for a loan, they have to submit a written application, stating the purpose of the loan, which is then checked and approved by the loan monitoring committee. The total internal loan turnover of all the groups has reached 2 555 808.20 birr (127 091 USD), while the total capital of all the groups had reached 670 519.97 birr (33 343 USD) by November 2014.
4.3.5 Linkages and networking with MFIs and government offices

4.3.5.1 Linkages with MFIs

According to the interview with the project officer, MFIs constitute the main source of external loans to the SHG members. SHGs can only give loans to members up to a certain amount, because of the lack of resources. However, whenever there is a demand by members for higher loans beyond the capacity of the SHGs, SHGs inform their CLAs and the CLAs contact the MFI. In such a case, the CLA will take the loan from the MFI and give it to the SHG, which in turn distributes it to members. During such processes, in addition to the interest charged by the MFI, the CLA charges a percentage for interest and the SHG also charge a percentage for interest. Due to these reasons, some of the SHGs have started to bypass the process and contact the MFI directly. So far, they are only taking loans from one private MFI that has a special arrangement with the promoting organisation. It was learnt during the interview with the staff of the organisation that at the beginning, the MFI received guarantee funds from FC that is to be used as insurance in the case when women could not pay. This was implemented to mitigate the concern of the MFIs in giving loans to poor women who lack collateral security. However, the women do not know that there is this guarantee fund in place; hence, they understand they must repay the loans. Once the connection with the MFI is created and trust is established between the SHGs and the MFI, the MFI does not need any guarantee and the guarantee fund goes to other groups in other areas.

Loans are taken from the MFI by the groups on a group collateral basis, and hence all the members of the SHG are responsible for a loan taken up by a member of the SHG. Therefore, if a member of the SHG fails to pay, all the other members are held responsible. Such arrangements have helped to avoid defaulting by members because of the social pressures placed upon them. In the case of unexpected problems, they help each other. Moreover, the group savings are used as guarantees.

4.3.5.2 Linkage with government offices

The FGD discussants agreed that SHGs have good relationships with the local government offices and hence are able to obtain support from different line offices
for their operations. As a result, they are able to secure working places for group businesses, offices, and other technical support from the various government offices. Since they are organised, it is easier for government offices to work with groups than individuals. Moreover, the persuasive capacities of the SHGs and CLAs have increased and hence they are capable of securing support from the government offices.

4.3.6 Participation in the community

According to the FGD discussants, one of the benefits of being a member of an SHG is the fact that because of the regular meetings in their SHGs, they are able to learn to express their ideas in front of people. One of the women in the 12th FGD, expressing her change since joining her SHG, mentioned that before joining the SHG, she was afraid to talk in front of her husband and children at home. Let alone in public gatherings. According to her, she now does not miss a single meeting in her community and speaks whatever she feels she needs to. She mentioned that even her family members are surprised by her changes.

The women in SHGs are also able to learn how to chair a meeting through the exercise of rotational chairing of internal meetings. The FGD discussants mentioned that they enjoy the meeting days because these gives them an opportunity to discuss different issues with their peers. Some of them even mentioned that they consider the meetings as their leisure time.

According to the FGD discussants, being a member of an SHG has enabled the members to become active players in communal activities. Many communal activities are carried out by SHGs. The CLAs are the main coordinators of the communal activities. Supporting integration of street children, opening common water points, clearing the sewerage systems, and clearing water springs are among the main activities of the SHGs. They also facilitate the building and maintenance of roads and houses for poor people, organising community discussions, and other issues.

The women in the FGDs mentioned that their ability to express their ideas in meetings and on other opportunities has increased. They believe that they can now
influence issues in their community. They have also won the trust of the community members and hence are able to mobilise the community for different activities. One of the women in the 14th FGD mentioned that:

“We are living in the suburb of Debremarkos. A big gully was being formed in our area threatening our houses. Every time we saw it, it was getting bigger. We talked about the problem in our SHG and we called the community for the meeting and told them about it. Then everybody contributed labour and money and we built soil conservation structures. Now it is no more increasing and it is even filling again. We did this because together we are strong and the community members have started to listen to us.”

The FGD discussants stressed that they are also now able to get support from various government offices because they are organised and their skills in negotiating have increased. Moreover, various government offices are also using the SHGs as an entry point to convey their messages to the community. Health extension workers, women and children affairs officials, and kebele officials are among the government offices mentioned to be using the SHGs for transmitting their messages.

Many of the members of SHGs are able to become elected or work as local government officials, thus putting them into leadership positions. Some of the members mentioned that they are among the members who teach the 16 community health education packages designed by the Ministry of Health. Others have been elected as local social judiciary persons. According to them, the social judiciary committee is tasked with resolving conflicts and making decisions on certain legal issues at local level. Hence, being a member of the judiciary has helped them to prevent various social problems that affect women.

4.3.7 Changes in life style and well-being

4.3.7.1 Changes in livelihood

Many of the SHG members mentioned that before joining the SHG, they had suffered low levels of income because of a lack of knowledge for improving and diversifying their livelihoods and sources of incomes. However, since joining SHG, they have been able to improve their businesses because it has created access to
financial resources and their business knowledge has improved. They mentioned that the business training events have helped them to improve their skills and change their traditional way of doing businesses.

One of the women in the fifth FGD said that:

“Before joining SHG and getting training about business, I was not able to calculate my costs and incomes. Since I was also using the money from the sell for household expenses whenever needed, I never even knew whether the business was profitable or not. I was unusually wondering why the business does not grow. Now, I am able to calculate my costs and profits. I even changed my business twice because I am able to differentiate what is profitable and what is not”.

As most of the FGD discussants asserted, most of their businesses were previously conducted traditionally, as they were mixing the business with family consumption, and hence they were unable to know whether they were profitable or not. However, currently this trend has changed and they are able to differentiate their business activities from the other expenditures and are able to calculate profits. Moreover, they are able to learn how a small business can be started. Most of them tell a story about how, with the small amount of 10 birr (0.5 USD), they buy 2 kilograms of cotton that they spin and then sell to weavers for about 25–30 birr. As spinning is done wherever they are sitting or talking with friends and at coffee ceremonies, it had enabled them to produce additional income in their spare time.

Currently, most of the women agree that they have increased their incomes from their businesses due to the improvement in their knowledge, as well as receiving access to loans. This assertion was supported by one of the women in the sixth FGD, who said that she has taken loans more than 10 times after she joined the SHG. According to her, she had never had any access to loans before. She mentioned that now she is able to increase her family’s income and they are able to lead a far better life because of the credit she received and the improvement in her knowledge.

According to the women in the FGDs, some of them were housewives who used to have to depend only on their husbands’ meagre salaries, but since joining the SHG, they have started small businesses to augment their households’ incomes. The IGAs
of the women include small food establishments, processing and preparing dry food items, such as balena, local liquor sales, retailing of grains, retailing of sheep and goats, poultry, and small shops. Many of the women agree that since becoming a member of an SHG, they have scaled up or diversified their businesses, resulting in increases in their income. Some also mentioned that they have changed their previous businesses by looking at the profitability.

4.3.7.2 Changes in the lives of the women and their families

According to the FGD discussants, improvement in incomes has also improved the lives of many of the members of SHGs and their families. Many of the women mentioned that they now are able to maintain their houses, which had been dilapidated. Some of them mentioned that they had even been able to buy or construct houses. Many of them also have constructed additional rooms in their houses, which are used by family members or are rented out to get additional income.

They also mentioned that they are able to buy household furniture that was not affordable to them before. Beds with springs and foam mattresses, couches, TV sets, tape recorders and DVD players were among the household items bought, as mentioned by the women. Some of them mentioned that they are now able to buy mobile phones, both for them and their children.

Food quality and eating habits have also changed due to improvements in income. According to the women, they are now diversifying their families’ foodstuffs and even their children are able to select the food they want, which was not the case before. Meat and other animal products were previously consumed mostly during holidays, but currently these are being served in most families more frequently, irrespective of the fact that the price has increased. In talking about the changes in her family’s food intake, a woman from the second FGD mentioned that currently the price of eggs had increased much, compared with the past. However, she said that she could easily buy and serve her children eggs because she has the money. According to her, even her children are now selective of what to eat and they do not eat whatever she gives them, but whatever they prefer.
In Ethiopia, electricity and water services are under government control. The Ethiopian Electric Power Corporation and the Water and Sewerage Authority are the main providers of these services. According to the FGDs with women, the authorities provide the services to the various villages by covering the costs of main lines, and households are responsible for connecting the services from the main lines to their homes, together with installing the necessary fittings and meters. Sometimes, it is difficult for some of the poor people to afford such costs. Most of the SHG members, who never had their own electricity and tap water before, are now able to receive these services at their homes because of their increased income. Moreover, they mentioned that their CLAs and SHGs are helping in discussing with the relevant government offices and the community how to get electricity and water lines to the newly built villages and to the areas that never had the services before. According to them, when an individual asks for electricity or water services to be supplied to distant areas, it is difficult to get a response. However, since SHGs mobilise many community members and ask for the services for large numbers of households, it is easier for the authorities to provide the services.

### 4.3.8 Use of Health Services

The SHG members mentioned that they have increased their visits to health services recently. Most of them give birth at health stations and clinics. This is attributable to their improved knowledge and increased income. Since they have savings for health purposes, they are immediately able to get medical attention whenever they, or any of their family members, become ill. In fact, the improvement in the availability of health services nearby has also contributed much. However, they all agree that their attitudes towards health services have improved due to the education they are getting from health extension workers and others during their SHG meetings. Moreover, their capacity to afford medical services has improved.

A woman in the fourth FGD said:

“These days we are running to the doctors whenever we are feeling any pain. Maybe we started to love our life more than before. Maybe the availability of the transport at
our doorstep is encouraging us. I am always surprised with the change. We never had a time even to listen to our pain before.”

According to her, the frequency of her visits to the hospital and clinics have increased, not because she is getting more ill than before, but because her capacity to pay has increased.

4.3.9 Children’s Education

In the FGDs, all of the discussants mentioned that they are sending their children to school. In Ethiopia, education is free in governmental schools. Families have to cover the cost of educational materials, particularly uniforms, exercise books, pens and pencils. Most of the SHG members said that they had difficulties in covering the cost of their children’s education. Some mentioned that they were unable to even buy pens for children. However, currently they are all sending their children to school and are covering all the costs. Some of them are even paying school fees and sending their children to private schools, because they believe that their children can receive better education in private schools.

There are many SHG members who have covered the cost of college for their children and now their children have graduated and gained employment. Many parents also shared the story of their children getting jobs after their parents had paid all the costs and sent them to vocational schools to acquire relevant skills. According to the women, such things were unthinkable for them some years ago.

Sharing her story about how difficult it was for her to send her children to school, one of the SHG mothers in the fifth FGD mentioned that her children had previously attended a government school in two shifts. One attended the morning shift, while the other attended the afternoon shift. Since they had only one pen, one had to take the pen from the other when the morning shift ended. According to her, they now laugh when talking about this story, but for her, it always saddens her to think of it and she hopes it will never come back again.
4.4 Findings of the semi-structured Questionnaire

4.4.1 Demographic Characteristics of the Respondents

Most of the respondents to this questionnaire were living in urban settings of Debremarkos town, with some of them living at the periphery in a rural area. The ages of the respondents varied from 28 to 65 (as shown in Table 4.1 below). The majority of the respondents (61\%) are in the 36 to 55 age range, while 24\% are younger than 35, and 15\% are above 55.

Table 4.1: Age of respondents

<table>
<thead>
<tr>
<th>Age range</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>28-35</td>
<td>24</td>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
</tr>
<tr>
<td>36-45</td>
<td>31</td>
<td>31.0</td>
<td>31.0</td>
<td>55.0</td>
</tr>
<tr>
<td>46-55</td>
<td>30</td>
<td>30.0</td>
<td>30.0</td>
<td>85.0</td>
</tr>
<tr>
<td>56-65</td>
<td>15</td>
<td>15.0</td>
<td>15.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

As Table 4.2 below illustrates, 56\% of the women respondents are married and they live with their husbands, while the other 44\% are solely responsible for taking their children by themselves. Only 3\% are single, while 16\% are divorced, and 25\% are widowed mothers. Lastly, 58\% of the women said that they are the household heads responsible for breadwinning, while 42\% said that their husbands are the household heads.
Table 4.2: Marital Status of households

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>56</td>
<td>56.0</td>
<td>56.0</td>
<td>56.0</td>
</tr>
<tr>
<td>Single</td>
<td>3</td>
<td>3.0</td>
<td>3.0</td>
<td>59.0</td>
</tr>
<tr>
<td>divorced</td>
<td>16</td>
<td>16.0</td>
<td>16.0</td>
<td>75.0</td>
</tr>
<tr>
<td>Widowed</td>
<td>25</td>
<td>25.0</td>
<td>25.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Looking at the educational background of the respondents (as shown in Table 4.3 below), one can observe that a relatively large number of women can at least read and write. Only 21% of the respondent women are illiterate, and 33% can only read and write. Concerning education, 16% had completed primary education, while 24% said that they had completed secondary education, and 6% had received post-secondary education.
Table 4.3: Educational background of the respondents

<table>
<thead>
<tr>
<th>Educational status</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>21</td>
<td>21.0</td>
<td>21.0</td>
<td>21.0</td>
</tr>
<tr>
<td>Only read and write</td>
<td>33</td>
<td>33.0</td>
<td>33.0</td>
<td>54.0</td>
</tr>
<tr>
<td>Completed primary education</td>
<td>16</td>
<td>16.0</td>
<td>16.0</td>
<td>70.0</td>
</tr>
<tr>
<td>Completed secondary education</td>
<td>24</td>
<td>24.0</td>
<td>24.0</td>
<td>94.0</td>
</tr>
<tr>
<td>Post-secondary education</td>
<td>6</td>
<td>6.0</td>
<td>6.0</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100.0</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

4.4.2 General living Conditions

The average family size for the respondents is 4.47, with the minimum number of people living in the households mentioned as 2, and the maximum number as 10 (see Table 4.4 below). This figure is slightly higher than the average household size in the Amhara region, which is 4.3 overall and 3.3 in urban areas (CSA, 2007: 83). It will be seen that 78% of respondents have a family size of 5 and less, while 22% have family sizes of more than 6. The average family size is closer to the national average, which is five, according to the 2007 CSA Report.
### Table 4.4: Family size of the respondents

<table>
<thead>
<tr>
<th>Family size</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
<td>6</td>
<td>6.0</td>
<td>6.0</td>
<td>6.0</td>
</tr>
<tr>
<td>3.00</td>
<td>23</td>
<td>23.0</td>
<td>23.0</td>
<td>29.0</td>
</tr>
<tr>
<td>4.00</td>
<td>26</td>
<td>26.0</td>
<td>26.0</td>
<td>55.0</td>
</tr>
<tr>
<td>5.00</td>
<td>23</td>
<td>23.0</td>
<td>23.0</td>
<td>78.0</td>
</tr>
<tr>
<td>6.00</td>
<td>12</td>
<td>12.0</td>
<td>12.0</td>
<td>90.0</td>
</tr>
<tr>
<td>7.00</td>
<td>7</td>
<td>7.0</td>
<td>7.0</td>
<td>97.0</td>
</tr>
<tr>
<td>8.00</td>
<td>2</td>
<td>2.0</td>
<td>2.0</td>
<td>99.0</td>
</tr>
<tr>
<td>10.00</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Looking at their housing conditions, as reflected in Table 4.5 below, the data shows that 71% of the households are living in houses with 3 rooms and less, while 29% have houses with rooms more than 4, excluding toilets and kitchens. On average, the respondents have 3.14 rooms, with the minimum number of room mentioned as 1, and the maximum number as 6. Although there is no other data to compare with, this average figure is good, considering the fact that we are dealing with SHG members who are regarded as the poorest of the poor. This number supports the findings from the FGDs, in which many of the members claimed that they are able to construct new houses and rooms because of the increase in their incomes after they joined SHGs.
Table 4.5: Number of rooms of the respondents excluding kitchen and toilets

<table>
<thead>
<tr>
<th>Number of</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>rooms</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.00</td>
<td>6</td>
<td>6.0</td>
<td>6.0</td>
<td>6.0</td>
</tr>
<tr>
<td>2.00</td>
<td>25</td>
<td>25.0</td>
<td>25.0</td>
<td>31.0</td>
</tr>
<tr>
<td>3.00</td>
<td>40</td>
<td>40.0</td>
<td>40.0</td>
<td>71.0</td>
</tr>
<tr>
<td>4.00</td>
<td>12</td>
<td>12.0</td>
<td>12.0</td>
<td>83.0</td>
</tr>
<tr>
<td>5.00</td>
<td>12</td>
<td>12.0</td>
<td>12.0</td>
<td>95.0</td>
</tr>
<tr>
<td>6.00</td>
<td>5</td>
<td>5.0</td>
<td>5.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

As can be seen in Table 4.6 below, the main source of fuel for the families of the sampled SHG members comprises charcoal and purchased wood. Coal is used for cooking by 82% of the respondents, and 74% said that they also use purchased wood. Electricity is used by 16% of the households, and 11% use collected firewood for cooking. Only 2% said they use hay and crop residues, and 1% said they use butane gas for cooking. The data here shows that insignificant numbers of households (only 1%) are using butane, while the others are using wood and charcoal, seemingly showing no change in their life style. However, considering the fact that many middle income households in Ethiopia are still using wood and charcoal widely, it should not lead to a wrong conclusion of their status.
The main source of light for 94% of the respondent households is private electricity, which have their own electric meters in their compounds, while 6% of them use electricity from neighbours (as shown in Table 4.7 below). It was ascertained that 65% of the respondents’ households never had electricity with their own meters at their houses before joining an SHG, and that 89.2% of those who never had electricity were able to get their own electricity for their households after joining an SHG. All respondents mentioned that their membership in SHG had helped them to get their own electricity for their houses. This is quite astonishing, as getting their own electricity was previously difficult for most of the households because of their inability to pay for the costs of extension from main grids and of the meters. Moreover, as the FGDs revealed, the groups have been able to persuade the authorities to provide such services and to also mobilise the community around them.

### Table 4.6: Source of cooking fuel for the households

<table>
<thead>
<tr>
<th>Source of cooking fuel</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collected firewood</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Electricity</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Purchased wood</td>
<td>74</td>
<td>74</td>
</tr>
<tr>
<td>Hay and crop residues</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Charcoal</td>
<td>82</td>
<td>82</td>
</tr>
<tr>
<td>Butane</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
Table 4.7: Current source of light for the households

<table>
<thead>
<tr>
<th>source of light</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity (private)</td>
<td>94</td>
<td>94.0</td>
<td>94.0</td>
<td>94.0</td>
</tr>
<tr>
<td>Electricity (shared from neighbour)</td>
<td>6</td>
<td>6.0</td>
<td>6.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Respondents were also asked about the source of drinking water for their households, before and after joining the SHG (see Graph 4.1 below). Previously, only 12% had private tap water in their compounds and 2% had shared tap water in their compound; hence, 86% of the households had never had their own tap water before joining an SHG. As a result, 51% of the households were using public tap water shared by the community outside their compound, while 13% were using tap water from neighbours, and 13% were using wells dug in their compound as their main source of drinking water.

Currently, 94% of the households have private tap water in their compounds and 3% have tap water in their compounds shared by more than one household. Only 1% said they are using water from neighbours and 1% are using wells dug in their compounds. Furthermore, 100% of those who got tap water after joining an SHG believe that their membership of the SHG had helped them to get tap water for their houses. Comparing the previous and the present figures given by the respondents, one can easily observe that a substantial number of the respondents (82%) have been able to get tap water for their households after joining the SHG because of their increased incomes and the efforts of their SHGs and CLAs.
4.4.3 Ownership of household items and animals

For some of the members of SHGs living in the suburbs of Debremarkos, agriculture is their livelihood, while a few also practice urban agriculture. Therefore, owning cattle and small animals, particularly sheep, is common. In their responses, 12% of the households said that they have cattle (as can be seen in Table 4.8 below) and 17% said that they own sheep. The average number of cattle owned by the households is 6.3, with the minimum number of cattle mentioned as 2, and the maximum number of cattle mentioned as 13. The average number of sheep is 8, with the minimum number owned by a household as 5, and the maximum number being 11. This result confirms the information obtained from the FGD which also indicates that many households are able to buy cattle with the loans they get from the SHGs and so further improve their income from rearing and fattening animals.
Table 4.8: Cattle and sheep ownership of the households

<table>
<thead>
<tr>
<th>Number of cattle</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.00</td>
<td>1</td>
<td>1.0</td>
<td>8.3</td>
<td>8.3</td>
</tr>
<tr>
<td>4.00</td>
<td>1</td>
<td>1.0</td>
<td>8.3</td>
<td>16.7</td>
</tr>
<tr>
<td>5.00</td>
<td>5</td>
<td>5.0</td>
<td>41.7</td>
<td>58.3</td>
</tr>
<tr>
<td>6.00</td>
<td>1</td>
<td>1.0</td>
<td>8.3</td>
<td>66.7</td>
</tr>
<tr>
<td>8.00</td>
<td>2</td>
<td>2.0</td>
<td>16.7</td>
<td>83.3</td>
</tr>
<tr>
<td>10.00</td>
<td>1</td>
<td>1.0</td>
<td>8.3</td>
<td>91.7</td>
</tr>
<tr>
<td>13.00</td>
<td>1</td>
<td>1.0</td>
<td>8.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>12.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>no reply</td>
<td>88</td>
<td>88.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td></td>
<td>6.3333</td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td></td>
<td></td>
<td>2.96444</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of sheep</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.00</td>
<td>1</td>
<td>1.0</td>
<td>5.9</td>
<td>5.9</td>
</tr>
<tr>
<td>6.00</td>
<td>3</td>
<td>3.0</td>
<td>17.6</td>
<td>23.5</td>
</tr>
<tr>
<td>7.00</td>
<td>3</td>
<td>3.0</td>
<td>17.6</td>
<td>41.2</td>
</tr>
<tr>
<td>8.00</td>
<td>4</td>
<td>4.0</td>
<td>23.5</td>
<td>64.7</td>
</tr>
<tr>
<td>9.00</td>
<td>1</td>
<td>1.0</td>
<td>5.9</td>
<td>70.6</td>
</tr>
<tr>
<td>10.00</td>
<td>4</td>
<td>4.0</td>
<td>23.5</td>
<td>94.1</td>
</tr>
<tr>
<td>11.00</td>
<td>1</td>
<td>1.0</td>
<td>5.9</td>
<td>100.0</td>
</tr>
</tbody>
</table>
SHG members are also able to buy various household items after joining an SHG (see Table 4.9 below). According to their responses, 57% of the households own a radio in their home, while, surprisingly, 94% own a television, and 90% own DVD or video players. This is a big change for many of the households, who once thought of owning such items in their homes as a luxury. Moreover, 99% of the respondents said that being a member of an SHG had helped them to buy household items that they had never had before. In fact, the wide availability of electronic devices, together with the modernisation of families, has contributed to the large number of households owning such items. However, the improvement in incomes of the households has also contributed a great deal, given the fact that the SHG members are the poorest of the poor who are selected by wealth ranking, in which the possession of such items used to be considered as criteria of a better-off status.

Table 4.9: Ownership of household items

<table>
<thead>
<tr>
<th>Do you have the following in your houses?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Radio</td>
<td>57</td>
<td>57</td>
</tr>
<tr>
<td>TV</td>
<td>94</td>
<td>94</td>
</tr>
<tr>
<td>DVD/video Deck</td>
<td>90</td>
<td>90</td>
</tr>
</tbody>
</table>
4.4.4 Food shortages and coping mechanisms

In order to ascertain what coping mechanisms they used during food shortages, SHG members were also asked whether they had encountered food shortages in their households in the past week, and all of them replied that they had never encountered food shortages. Moreover, during the FGD discussions, the SHG members explained that food shortages are not a problem for them, since they are earning enough income to cover such costs, and that such problems were in the past.

4.4.5 Social Capital and Participation

The finding suggests that the self-confidence of SHG women, in every aspect of their lives, is increasing. Women were asked whether they felt they had the ability to improve their life (see Table 4.10 below). In reply, 99 of the respondents said that they currently felt they had the capacity to improve their lives. Asked whether they had the same feeling before joining an SHG, 87% said they had never felt that way. Moreover, 98% said that being a member of an SHG had increased their confidence in their ability to improve their lives. The FGD discussion also revealed that due to various types of training they had received, and also their frequent meetings and discussions, the confidence levels of the SHG members have increased by far.
Table 4.10: Self-confidence of SHG members before and after joining SHG

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you feel you have the ability to improve your life now?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>99</td>
<td>99.0</td>
<td>99.0</td>
<td>99.0</td>
</tr>
<tr>
<td>No</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Before you joined SHG did you ever feel that you had the capacity to improve your life?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>13</td>
<td>13.0</td>
<td>13.0</td>
<td>13.0</td>
</tr>
<tr>
<td>No</td>
<td>87</td>
<td>87.0</td>
<td>87.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Do you think that your being a member of SHG has increased your confidence in your ability to improve your life?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>98</td>
<td>98.0</td>
<td>98.0</td>
<td>98.0</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>2.0</td>
<td>2.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Respondents were also asked about their levels of inclusion in their community, before and after joining an SHG (see Table 4.11 below). In reply, 84% of the respondents said that members of their community had never previously consulted them when dealing with common problems of their community. However, currently 89% of them state that their community members consult them on common issues in their community. Furthermore, 96% of the respondents also said that now they feel their voice is heard in their community, and 94% of the respondents said that now they can influence the decisions being made in their community.
### Table 4.11: Level of Participation of the SHG members in the community before and after joining SHG

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>do members of your SHG work together to change the things that are wrong in your community?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Do members of your community consult you when dealing with common problems in your area?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>89</td>
<td>89.0</td>
<td>89.0</td>
<td>89.0</td>
</tr>
<tr>
<td>No</td>
<td>11</td>
<td>11.0</td>
<td>11.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td><strong>Did members of your community consult you when dealing with common problems in your area before joining SHG?</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>16</td>
<td>16.0</td>
<td>16.0</td>
<td>16.0</td>
</tr>
<tr>
<td>No</td>
<td>84</td>
<td>84.0</td>
<td>84.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

SHGs and CLAs are working on social issues in their community and most of the women have great confidence in their SHGs. On this aspect, 100% of the respondents said that their SHGs work together to change the things that are wrong in their society. Furthermore, 99% also said that their SHGs could influence the decisions that are being made in their community.

The SHG approach encourages the participation of all of SHG members in all internal and common issues. All of the members are given the chance to chair meetings and participate in different committees. As seen in Table 4.12 below, 99%
of the respondents said that they had participated in some committees in their community and in their SHGs, and 99% of them said that had chaired meetings in their SHG. Only 32% of the respondents said that they had chaired meetings in their community, while 68% said that they had never chaired meetings in their communities, other than in their SHG. The main meetings mentioned as being chaired by the respondents are iqubs and iddirs, which are the most common forms of CBOs in the area.

“Socio-economic development cannot be fully achieved without the active participation of women at the decision making level in society” (Khan & Ara, 2006: 77). According to the FGDs with SHG members, their participation in social issues and their decision-making opportunities are increasing, benefiting not only the members but also the other community members.

Table 4.12: SHG members experience on chairing meetings in their SHG and community meetings

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever chaired any meeting in your SHG?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>99</td>
<td>99.0</td>
<td>99.0</td>
<td>99.0</td>
</tr>
<tr>
<td>No</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Have you ever chaired any meeting in your community?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>32</td>
<td>32.0</td>
<td>32.0</td>
<td>32.0</td>
</tr>
<tr>
<td>No</td>
<td>68</td>
<td>68.0</td>
<td>68.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

On related aspects, 100% of the respondents said that their SHGs and CLAs could influence the way in which the local government offices are working with them, and
98% said that their SHGs and CLAs are capable of getting support for their members from the local government offices and others. Such areas of supports are mentioned to be in the provision of licences and working places, and in searching for markets.

All the respondents said that they discuss issues of harmful traditional practices (HTPs) and violence against women (VAW) in their SHG meetings, and all of them believe that their awareness of HTPs and VAW has increased since they joined SHG. Surprisingly, a large number (70%) of the respondents said that they have witnessed cases of violence against women, committed by spouses, both on SHG members and on other women in their neighbourhoods. This is not only because of the rampant occurrence of violence, but is also attributable to the fact that the awareness levels of SHG members have increased and there is better recognition of such cases, which was once considered a norm. Following up, 71% of the respondents said that they would report violence against women which they might witness to the police and 47% said that they would tell the offending husband to cease the violence.

4.4.6 Economic status and livelihood

The sampled SHG members were asked about their main means of livelihood and sources of income for themselves and their spouses. As shown in Graph 4.2 below, a large majority of the women are engaged in petty trades, with 86% of the women being engaged in petty trade activities for their livelihoods. Concerning the other members, 10% said they are engaged in agricultural activities, particularly in farming vegetables at their backyards and rearing animals. As to the rest, 7% also said they are employed in other businesses to earn income and 4% said they earn income from other types of work at home.
On the other hand, 31% of the respondents said that the main source of income for their husbands is salaried employment, while 11% said self-employment, and 5% said their husbands are engaged in petty trade. As to the others, 3% of the respondents’ husbands are working in daily labour, while 4% receive pensions for their income, and 44% of the respondents said that they have no husband or their husband is dead.

4.4.7 Incomes and Expenditures

4.4.7.1 Incomes

Income is used to measure the wellbeing of households. The women were asked about the sources of income for their families and most of them have more than one source of income for their households (see Table 4.13 below). These include income from their work, their spouses’ work and children supporting them. The maximum number of sources of income mentioned by the respondents is 5, with the minimum being 1. The average income of the households is 2651 birr per month (132 USD), with SD of 1327. The high SD rate shows that there is a considerable difference between the incomes of the households. The maximum amount of income
mentioned is 9000 birr (447.5 USD) per month, with the minimum being 500 birr (25 USD). Most of the households (52%) receive an income in the range between 500 birr (25 USD) and 2500 birr (124 USD), while 44% receive an income between 2500 to 5000 birr (124-249 USD). Only 2% of the respondents mentioned their income as being more than 5000 birr (249 USD).

Table 4.13: Current income level of SHG households from all sources

<table>
<thead>
<tr>
<th>Range of income in birr</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>500-2500</td>
<td>52</td>
<td>52.0</td>
<td>53.1</td>
<td>53.1</td>
</tr>
<tr>
<td>2501-5000</td>
<td>44</td>
<td>44.0</td>
<td>44.9</td>
<td>98.0</td>
</tr>
<tr>
<td>5001-7500</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>99.0</td>
</tr>
<tr>
<td>7501-9000</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>98</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>No response</td>
<td>2</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td></td>
<td>2650.9796</td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td></td>
<td></td>
<td>1326.5977</td>
<td></td>
</tr>
</tbody>
</table>

Taking the mean monthly income of the SHG households, the average income over the year will be 31812 ETB, which is equivalent to 1581.74USD. Dividing this amount by the average household size gives 353.86 USD, which is lower than the mean per capita income of 470 USD for the country (World Bank, 2014). However, it is by far greater than the poverty line, which is 1.25 USD per day.

The sampled SHG members were also asked to estimate the monthly income and expenditure of their households before joining the SHG (see Table 4.14 below). Accordingly, 91% of them gave their estimations, while 9% could not remember or
give these figures. Based on their responses, the minimum income before joining an SHG was 30 birr/month (1.5 USD/month), which respondents said was obtained by washing clothes for other people and baking *injera*. The maximum amount of income of households was estimated at 2000 birr (99.5 USD) per month. The mean income of the families of the SHG women was 577 birr (29 USD), with the SD of 384. Looking further at the range of incomes, it is seen that 34% had incomes of 250 birr to 500 birr (25 USD) per month, and 31% had incomes between 500 to 1000 birr (25-50 USD) per month. Continuing from these figures, 18% of the respondents had monthly incomes of less than 250 birr, and 8% of the respondents had income of above 1000 birr (50 USD), before joining an SHG.

**Table 4.14: Monthly income of the households before joining SHG**

<table>
<thead>
<tr>
<th>Incomes in birr</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Valid Per cent</th>
<th>Cumulative Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-250</td>
<td>18</td>
<td>18.0</td>
<td>19.8</td>
<td>19.8</td>
</tr>
<tr>
<td>251-500</td>
<td>36</td>
<td>36.0</td>
<td>39.6</td>
<td>59.3</td>
</tr>
<tr>
<td>501-1000</td>
<td>33</td>
<td>33.0</td>
<td>36.3</td>
<td>95.6</td>
</tr>
<tr>
<td>1001-1500</td>
<td>3</td>
<td>3.0</td>
<td>3.3</td>
<td>98.9</td>
</tr>
<tr>
<td>1501-1800</td>
<td>1</td>
<td>1.0</td>
<td>1.1</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>91.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td><strong>Unanswered</strong></td>
<td>9</td>
<td>9.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As the data mentioned above clearly illustrates, the average income of the SHG members has grown by 459% over the years. Moreover, the respondents were also asked whether they had improved their incomes after joining their SHGs, or not. Accordingly, 99% of the respondents said that they had improved their incomes after joining their SHGs, and 99% of them said that they had started various kinds of new IGAs, or had enhanced their IGAs, after they joined SHGs.
4.4.7.2 Expenditures

Household expenditure is also considered as constituting one of the parameters of economic empowerment for the SHG members and their families. The minimum amount of expenditure mentioned by the respondents is 600 birr (30 USD), while the maximum amount of expenditure mentioned is 4000 birr (199 USD) per month (see Table 4.15 below). The mean expenditure mentioned per household is 1465 birr (73 USD), with Standard Deviation of 745. Most of the households (46%) have an expenditure of between 1000 and 2000 birr (50-99.5 USD), and 38% have expenditure between 600 and 1000 birr (30-50 USD) per month. Only 8% have an expenditure between 2000 and 3000 birr per month, while 6% have expenditure between 3000 and 4000 birr (149-199 USD) per month, and 2% could not tell their expenditures at all.

Table 4.15: Current monthly expenditure of the households of SHG members

<table>
<thead>
<tr>
<th>Monthly expenditure</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>600-1000</td>
<td>38</td>
<td>38.0</td>
<td>38.8</td>
<td>38.8</td>
</tr>
<tr>
<td>1001-2000</td>
<td>46</td>
<td>46.0</td>
<td>46.9</td>
<td>85.7</td>
</tr>
<tr>
<td>2001-3000</td>
<td>8</td>
<td>8.0</td>
<td>8.2</td>
<td>93.9</td>
</tr>
<tr>
<td>3001-4000</td>
<td>6</td>
<td>6.0</td>
<td>6.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>98</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>no response</td>
<td>2</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>1465</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td>745</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
As most of the families had been spending whatever income they were getting, similar figures are given for their expenditures. Accordingly, the data shows that the minimum amount of expenditure is 30 birr (1.5 USD) per month, while the maximum amount of expenditure is 1800 birr (90 USD) per month. The average expenditure estimated by the respondent women is 524 birr (26 USD), with SD of 304.

The data reveals that the various expenditures of the households of the SHG members have greatly improved. Their current consumption more directly measures the material well-being of the family than their current income does. Since current earnings are vulnerable to temporary shocks, figures for current earnings might be misleading (Meyer & Sullivan, 2003: 4). Though it is clear that the women's expenditure figures are reported based on estimations by the women, and that they might not recall all their expenditures, the change is by far noticeable, showing a better well-being of the families.

Respondents were also asked whether they had faced shortages of money for fulfilling their various needs in the previous month. Almost all of the respondents said they never had any problem, while 6% said they had shortages of money to cover housing costs, and 2% said they had encountered problems in covering education costs for their children.

4.4.8 Credits and Savings

4.4.8.1 Credit

All of the SHG members mentioned that they had taken internal loans from their SHG. Concerning the internal loans taken up, 57% could not remember how many times they had taken loans, while 43% gave various figures, according to which the minimum times a loan was taken was once, while the maximum times a loan was taken was 35. On average, respondents mentioned that they have taken internal loan from their SHG 16.5 times. From those respondents who gave numbers, 34.9% have taken loans 11 to 20 times, 18.6% have taken loans 21 to 30 times, and 14% said that they have taken loans from 30 to 35 times. In summary, 32.6% of the respondents have taken loans less than 10 times.
Most of the women mentioned that they had started early in taking loans from their SHGs, for as little as 10 birr (0.5 USD), which they then repaid, and they then took another loan which exceeded their previous one. The minimum amount of internal loan taken by an individual member from an SHG for the first time also varies, from 10 birr to 500 birr (0.5-25 USD), from individual to individual. This is because the timing of taking a loan for the first time differs from individual to individual. The average minimum amount of loan taken for first time is 89 birr (4.4 USD). Further details can be seen in Table 4.16 below.

**Table 4.16: Minimum amount of loan taken at the beginning by respondents**

<table>
<thead>
<tr>
<th>Amount in birr</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.00</td>
<td>11</td>
<td>11.0</td>
<td>11.5</td>
<td>11.5</td>
</tr>
<tr>
<td>15.00</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>12.5</td>
</tr>
<tr>
<td>20.00</td>
<td>11</td>
<td>11.0</td>
<td>11.5</td>
<td>24.0</td>
</tr>
<tr>
<td>30.00</td>
<td>4</td>
<td>4.0</td>
<td>4.2</td>
<td>28.1</td>
</tr>
<tr>
<td>50.00</td>
<td>14</td>
<td>14.0</td>
<td>14.6</td>
<td>42.7</td>
</tr>
<tr>
<td>100.00</td>
<td>38</td>
<td>38.0</td>
<td>39.6</td>
<td>82.3</td>
</tr>
<tr>
<td>150.00</td>
<td>8</td>
<td>8.0</td>
<td>8.3</td>
<td>90.6</td>
</tr>
<tr>
<td>200.00</td>
<td>7</td>
<td>7.0</td>
<td>7.3</td>
<td>97.9</td>
</tr>
<tr>
<td>500.00</td>
<td>2</td>
<td>2.0</td>
<td>2.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>96.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>No response</td>
<td>4</td>
<td>4.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The maximum amount of a loan taken by a member, as mentioned by the respondents, also varies from 300 birr to 16 000 birr (15 to 796 USD), depending on
the SHG involved (see Table 4.17 below). The mean maximum internal loan taken from SHGs is 2055 birr (102 USD), with high SD of 2076. Looking further at the data, only two persons have taken loans more than 7000 birr (348 USD) as their maximum, while the others mentioned amounts less than 7000 birr (348 USD). This shows that the strength of the SHGs forgiving internal loans is increasing because their members are saving more.

Table 4.17: Maximum internal loan taken by respondents from their SHGs

<table>
<thead>
<tr>
<th>Amount of loan in birr</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>300-1000</td>
<td>33</td>
<td>33.0</td>
<td>34.4</td>
<td>34.4</td>
</tr>
<tr>
<td>1001-2500</td>
<td>43</td>
<td>43.0</td>
<td>44.8</td>
<td>79.2</td>
</tr>
<tr>
<td>2501-5000</td>
<td>16</td>
<td>16.0</td>
<td>16.7</td>
<td>95.8</td>
</tr>
<tr>
<td>5001-7500</td>
<td>2</td>
<td>2.0</td>
<td>2.1</td>
<td>97.9</td>
</tr>
<tr>
<td>7501-10000</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>99.0</td>
</tr>
<tr>
<td>10001-16000</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>96.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>No response</td>
<td>4</td>
<td>4.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Moreover, SHGs and CLAs facilitate external loans for their members from micro-finance institutions when the demand for a loan is greater than their existing capital would allow. According to calculations taken from figures in Table 4.18 below, 43% of the sampled SHG members have taken external loans from micro-finance institutions through their SHG and CLAs. The minimum amount of an external loan taken through SHG or CLA is 1500 birr (74.5 USD), while the maximum amount of an external loan taken is 21 000 birr (1044 USD). Of those who have taken external
loans, 60.5% took a loan between 3000 birr and 6000 birr, while 32.6% took loans between 1500 birr (74.5 USD) and 3000 (149 USD) birr. Only 4.7% said they took loans between 6000 birr (298 USD) and 10000 birr (497 USD), and 2.3% took loans of more than 15000 birr (746 USD). The mean amount of external loan taken is 4588 birr (228 USD), with the SD of 2866.

Table 4.18: External loans taken by SHG members facilitated by SHGs or CLAs

<table>
<thead>
<tr>
<th>Amount of loan taken in birr</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1500-3000</td>
<td>14</td>
<td>14.0</td>
<td>32.6</td>
<td>32.6</td>
</tr>
<tr>
<td>3001-6000</td>
<td>26</td>
<td>26.0</td>
<td>60.5</td>
<td>93.0</td>
</tr>
<tr>
<td>6001-10000</td>
<td>2</td>
<td>2.0</td>
<td>4.7</td>
<td>97.7</td>
</tr>
<tr>
<td>15001-21000</td>
<td>1</td>
<td>1.0</td>
<td>2.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
<td>43.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

System

| Total                       | 57        | 57.0                |

Mean

| Mean                       | 4588      |

SD

| SD                         | 2866      |

Members were also asked whether they had taken loans from MFIs by themselves, without the support of their SHGs. According to their responses, 24% said they had taken loans, unassisted, from MFIs, while 76% said that they had not taken such loans. Out of those who had taken these loans, 75% said that they took the loan for
construction or expansion of houses, while 8.3% said that they took the loan for business, and 16.6% gave other reasons.

The respondents also mentioned various other reasons why they did not take loans from MFIs. Of these respondents, 68.4% mentioned that they did not take loans from MFIs because they are able to get sufficient loans from their SHGs, suggesting the greater strength of the capital of the SHGs. On the other hand, 30.2% mentioned that the demand for collateral has discouraged them, while 2.6% mentioned the high interest rates of the MFIs, and 2.6% of the respondents mentioned that they never had any business ideas requiring external loans.

4.4.8.2 Savings

Saving is mandatory in each SHG, with minimum amounts being set. However, SHG members usually save more than the required minimum amount in their groups, and separately by themselves. Respondents were also asked how much money they had saved in the last month. The mean amount of savings mentioned by the members is 353 birr (18 USD), with the minimum amount of 80 birr and the maximum amount of 1032 birr (51 USD). As can be seen in Table 4.19 below, most of the respondent women (43.9%) had saved from 80 birr (4 USD) to 250 birr (12 USD), and 40.8% have saved from 250 (12 USD) to 500 birr (25 USD). Only 15.3% saved amounts over 500 birr (25 USD) and up to 1032 birr (51 USD). As the FGDs revealed, the saving habits of the SHG members have increased by far. The figures indicate that members are more than the monthly savings required by the SHGs, which is between 12 to 20 birr per month (0.5-1 USD), depending on the SHG.
Table 4.19: Savings of individuals in the past month

<table>
<thead>
<tr>
<th>Saving amounts</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>80-250</td>
<td>43</td>
<td>43.0</td>
<td>43.9</td>
<td>43.9</td>
</tr>
<tr>
<td>251-500</td>
<td>40</td>
<td>40.0</td>
<td>40.8</td>
<td>84.7</td>
</tr>
<tr>
<td>501-800</td>
<td>10</td>
<td>10.0</td>
<td>10.2</td>
<td>94.9</td>
</tr>
<tr>
<td>801-1032</td>
<td>5</td>
<td>5.0</td>
<td>5.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>98</td>
<td>98.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>no response</td>
<td>2</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.4.9 Knowledge and access concerning health, hygiene and sanitation

All of the respondents said that they discuss health issues in their SHG meetings and all believe that since joining an SHG, their knowledge on health issues has improved (see Table 4.20 below). Moreover, all of them think that being a member of an SHG has improved their ability to pay for health services. It is noted that 99% of the respondents said that health extension workers do not come to their SHG meetings to teach them about health issues, while one respondent mentioned that health extension workers had used their SHG meetings to convey messages on health issues.

All of the respondents mentioned that they know about family planning. Asked about their source of information about family planning, 91% said that they get information at their SHG meetings, while 62% mentioned media as their source of information. Furthermore, 8% of the respondents mentioned other people as sources, particularly when they go to the health service providers, and only 1% mentioned health extension workers coming to SHG meetings as a source of information.
Table 4.20: Respondents’ health awareness and access to health services

<table>
<thead>
<tr>
<th>Questions</th>
<th>Yes</th>
<th>No</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>percentage</td>
<td>Frequency</td>
<td>percentage</td>
<td></td>
</tr>
<tr>
<td>Do health extension workers use your SHG meeting to teach you about health issues?</td>
<td>1</td>
<td>1</td>
<td>99</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>Do you discuss about health issues in your SHG meetings</td>
<td>100</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Do you think being member of SHG has improved your knowledge of health?</td>
<td>100</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Do you know about family planning?</td>
<td>100</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Are you or your spouse/partner currently using any modern form of birth control to delay or avoid pregnancy?</td>
<td>43</td>
<td>43</td>
<td>57</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>Before you joined SHG, did you or your spouse use any family planning methods?</td>
<td>42</td>
<td>42</td>
<td>58</td>
<td>58</td>
<td></td>
</tr>
</tbody>
</table>

Regarding family planning (see Table 4.21 below), 43% of the respondents said that they are currently using some kind of family planning method and 42% of the
respondents said that they had also been using family planning methods before joining an SHG. Looking at the data as to marital status, it can be seen that 73.2 % of those who are married are currently using some kind of family planning method. On the other hand, only one single and one widowed mother said they are using family planning.

Respondents were also asked about their experience of visiting health services during their last pregnancy, and only 4 % said that they had been pregnant in recent times and they visited the health centres more than 4 times (see Graph 4.3 below). However, 6 % said that they have a child less than 6 months old and they feed their children breast milk only up to the age of 6 months. All of them mentioned their SHG meetings and media as their sources of information on child feeding.

Table 4.21: The use of family planning methods by marital status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Are you or your spouse/partner currently using any modern form of birth control to delay or avoid pregnancy?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>----------------</td>
<td>-----</td>
</tr>
<tr>
<td></td>
<td>Frequency</td>
</tr>
<tr>
<td>Married</td>
<td>41</td>
</tr>
<tr>
<td>Single</td>
<td>0</td>
</tr>
<tr>
<td>divorced</td>
<td>1</td>
</tr>
<tr>
<td>widowed</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
</tr>
</tbody>
</table>
Concerning children’s diseases, 11% of the respondents have children under five years old and all of them said that their children had been free from diarrhoea in the past 2 weeks. According to the FGDs with the women, diarrhoea was one of the health problems affecting their children before they joined an SHG. They all mentioned knowing more than two ways for the treatment for diarrhoea, showing good knowledge of the illness. All the respondents mentioned that they wash their hands regularly before eating and cooking, after getting back from toilets, and after cleaning children and others. Of the respondents, 93% mentioned their SHG meetings as their source of information on hygiene and sanitation, and 47% mentioned mass media as their source of information.

According to the FGDs, before joining SHGs, it was difficult for members to feed their families three times a day. Moreover, meat and other animal products were not served frequently at home. Currently, SHG members and their families have improved their eating habits and all of the respondents mentioned they had eaten at least 3 times a day in the previous day. Of these, 83% said that they had eaten three times, while 16% said they had eaten four times, in the previous day (see Table 4.22 below). Moreover, 53% of the respondents had served their families meals with
meat in the last week, at least one time. On average, the families were served meals with meat 1.25 times in a week.

Table 4.22: The number of times the family was served with meat in one week

<table>
<thead>
<tr>
<th>Number of meats in served</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>47</td>
<td>47.0</td>
<td>47.0</td>
<td>47.0</td>
</tr>
<tr>
<td>1.00</td>
<td>6</td>
<td>6.0</td>
<td>6.0</td>
<td>53.0</td>
</tr>
<tr>
<td>2.00</td>
<td>25</td>
<td>25.0</td>
<td>25.0</td>
<td>78.0</td>
</tr>
<tr>
<td>3.00</td>
<td>19</td>
<td>19.0</td>
<td>19.0</td>
<td>97.0</td>
</tr>
<tr>
<td>4.00</td>
<td>3</td>
<td>3.0</td>
<td>3.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Respondents were also asked about HIV/AIDS. Surprisingly, 96% of the respondents said that they had undergone HIV/AIDS testing. This is attributable to the fact that their federation initiated and encouraged the members to have HIV/AIDS testing. Furthermore, 93% of the respondents said that they get information about HIV/AIDS from their SHG meetings and 59% mentioned the media as their sources of information.

4.4.10 Education

Regarding education, 40% of the respondents said that they have school-aged children at their home and 97.5% of those who have children said that their children are going to school (see Table 4.23 below). Asked whether their children had attended their education regularly without absence for more than 2 days per month, 95% said yes, while 5% of them said their children are not attending regularly due to sickness.
Table 4.23: The trend of SHG mothers sending children to school

<table>
<thead>
<tr>
<th>Do you have children of primary school age?</th>
<th>Do all school age children of yours go to school?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Frequency</td>
</tr>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td>61</td>
</tr>
</tbody>
</table>

Furthermore, 99% of the respondents said that they discuss benefits of education in their SHG meetings and all of them believe that being a member of an SHG has helped them to improve their attitude towards education. Moreover, 98% of the respondents also believe that being an SHG member has helped them to send their children to school.

The respondent women were also asked whether they have children who had completed primary education and reached secondary school level, and 55% said yes. As can be seen in Table 4.24 below, 53% of the respondents said that all their children who have completed primary education and reached secondary level education are currently receiving education, while 2% said only some of them are receiving education. The other 45% said that they do not have children who have completed primary education and reached secondary level education.
Table 4.24: Are all your children who have completed primary education and reached secondary level education going to school?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>All of them</td>
<td>53</td>
<td>53.0</td>
<td>53.0</td>
<td>53.0</td>
</tr>
<tr>
<td>some of them</td>
<td>2</td>
<td>2.0</td>
<td>2.0</td>
<td>55.0</td>
</tr>
<tr>
<td>I don’t have secondary school aged children</td>
<td>45</td>
<td>45.0</td>
<td>45.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Regarding costs, 86% of the respondents said that they are able to cover the costs of education after they joined an SHG, and 58% said that it was difficult for them to cover the costs of education for their children before joining an SHG, while 28% said it was sometimes difficult for them to cover the costs of education for their children (see Table 4.25 below).

Furthermore, 26% have children who are attending college and 92.3% of them believe that being a member of an SHG had enabled them to cover the costs of college education for their children. Moreover, 34% have children who are attending vocational skills training and 91.2% of those who are sending their children to vocational skills training said that being an SHG member has helped them to send their children to school.
Table 4.25: Before joining SHG, was it difficult to cover the cost of education for your children?

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>58</td>
<td>58.0</td>
<td>58.0</td>
<td>71.0</td>
</tr>
<tr>
<td>No</td>
<td>1</td>
<td>1.0</td>
<td>1.0</td>
<td>72.0</td>
</tr>
<tr>
<td>sometimes</td>
<td>28</td>
<td>28.0</td>
<td>28.0</td>
<td>100.0</td>
</tr>
<tr>
<td>No Answer</td>
<td>13</td>
<td>13.0</td>
<td>13.0</td>
<td>13.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

4.5 Analysis of the findings

As the findings from the FGDs indicate, the empowerment of women through the SHG approach is a gradual and continuous process. This is supported by Kindernothilfe (2007: 5) which claims that SHG is a slow process. Many of the women are not convinced of the approach at the beginning because there are no external mechanisms of support, such as start-up capital, whether in the form of loans or grants, which are common in other approaches, like savings and credit facilities promoted by the many other NGOs known to the women. Therefore, convincing the women to join together, form the groups and start their own saving scheme is the biggest challenge. Furthermore, the women also experience resistance in their homes, particularly from their husbands, who think that it is a waste of time.

The small size of the savings amounts, which in some cases start as small as 50 cents and 1 birr per week, has also made many of the women to think of the SHG initiative as a joke which does not change anything. Ironically, there were some women who had difficulty in paying even such small amounts of savings every week.
As a result, not all women who had started together stayed for long. Many women who were not convinced, or who needed a ‘quick fix’ solution, have left their groups. However, such challenges begin to disappear once the training sessions are provided and the frequent meetings start being held in their groups. Women start to like their meetings and discussions with their peers. Such discussions help in improving their knowledge and building their confidence.

SHGs also help to develop the culture of saving. The saving among the women, in their SHGs, in banks and in MFIs, has increased. This is consistent with the findings of Singh et al. (2011) who stated that there has been an almost 80% percent increase in SHG members, who are saving their money in banks, post offices and SHGs since becoming SHG members (Singh, et al., 2011: 2).

One feature of the SHG approach is that it gives the opportunity to its members to take an internal loan for whatever purposes they want. Members can take a loan from their SHG for various purposes. In early stages, SHGs begin by lending amounts as little as 10 birrs (0.5 USD). The small sizes of loans, rather surprisingly, did not discourage women from starting businesses; it had thought them the lesson that businesses can be started small and can eventually grow. Members have given examples of how, with the little money they received, they had started small IGAs that either augmented their income or eventually became their sole livelihoods. The knowledge acquired and experiences gained are part of the process of empowerment. As the FGDs revealed, being a member of an SHG has increased their access to credit, which in turn improved their businesses. Therefore, SHGs can serve as an alternative instrument of financial intermediation for the poor (Singh, et al., 2011: 5).

Gobezie (2006: 27), comparing the group guarantees lending model with the self-help approach in Ethiopia, asserts that micro-financing through SHGs has additional advantages, as it tries to reach poor women. Most of the poor women in the SHGs previously did not have much opportunity to access financial services due to the requirement for collateral and high interest rates. However, their saving has created credit opportunities through pooled resources, as well as serving as collateral for external loans. Savings-based approaches for micro-financing benefit women by
creating capital that they can rely on. It is advantageous in that the capital remains in
the community and the women can manage it themselves, in their best interests.
Moreover, as there is minimal external support, they have the freedom to charge
lower interest rates and the interest payments go back to the women themselves
(Gobezie, 2006: 27).

As the findings from both the FGDs and the questionnaire show, access to credit
with low interest rates from their groups have helped members to improve their
businesses, and thereby enhance their incomes. In addition, being a member of an
SHG had also helped the women to gain access to external loans from MFIs,
through the facilitation of their CLAs using their group collateral system. Savings help
the poor to obtain insurance, giving a sense of security, and it can help them to take
out a loan when they need it (IFAD, 2001). By creating access to working capital,
micro-finance helps mobilise women’s productive capacities to alleviate poverty
(Gobezie, 2006: 2).

As evidenced by the findings of the FGDs, the savings through SHGs have become
a guarantee for the women’s access to financial resources, which eventually leads to
economic empowerment. Narang (2012) explains that an SHG approach helps a
group of women with common objective to come together voluntarily to participate in
development activities, such as saving, credit and income generation, thereby
ensuring economic independence.

Nevertheless, most of the women are comfortable with the internal loans they get
from their SHGs and hence do not wish to receive external loans from MFIs, either
directly by themselves or as facilitated through CLAs. In the survey, 68.4 % of those
who did not take loans from MFIs said that they did not take MFI loans because the
loan amount they could get from their SHGs is sufficient, thus showing the strength
of the capacity of SHGs for giving loans to their members. However, looking further
at the maximum amount of loan they can take from their SHGs, it is also evident that
their businesses are being performed at smaller levels and they are either wary or
are not capable of expanding them. Moreover, the women might not want to render
themselves vulnerable by taking on the risk of borrowing from the MFIs according to
higher interest rates and strict repayment requirements, while they have the
opportunity of obtaining lower interest loans, at hand.
The OECD (2011) has noted that:

Micro-finance – including micro-credits – is often considered as an instrument that promotes empowerment. Whilst it can stabilize livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school, it can also lead to indebtedness and increased exclusion unless programs are well-designed.

As Bateman (2011) and Zaman (2001) argue, since credits from MFIs are sometimes used to cover basic consumption needs, rather than business requirements, many people are subjected to indebtedness due to their struggle to pay the higher MFI interest charges. Accordingly, the fear and scepticism of the women towards MFIs is understandable.

Irrespective of the scepticism felt regarding external loans, incomes of the households in SHGs are growing through their engagement in different IGAs. Based on the findings of this survey, the households’ incomes show an increase of 459%. Moreover, their expenditures have also soared, showing greater improvement in the living standards of the households, as is confirmed by Narang (2012: 5), who argues that women’s empowerment enhances the quality of women’s lives. The increase in consumption is reflected in their capacity to buy household items. The women in the study are buying various items of household furniture and other devices, including couches, TV sets, beds and refrigerators, which were once considered as luxurious for them. It was seen that 94% of the women in the study have TV sets in their households and 90% have DVD/Video decks. The SHG members in the FGDs also mentioned that they are now able to improve their businesses and, as a result, their incomes. Narang (2012) also explain that SHGs have shown poverty alleviation through women empowerment by creating employment opportunities in a sustainable way (Narang, 2012: 8).

Tolosa (2007: 52) also ascertained that the incomes and expenditures of the SHG members in the town of Nazareth in Ethiopia had increased due to their involvement in SHGs (Tolosa, 2007: 52). Moreover, Parida and Sinha (2010: 83), in their impact assessment of the performance and sustainability of self-help groups in India, established that average annual net income of SHG member households increased
significantly and that this contributed considerably to poverty reduction, thus showing the potential of the SHG approach for poverty reduction.

Being members of an SHG has helped the members’ households to gain access to electricity and potable water, not only through their increased income, but also through the facilitation role played by the CLAs and SHGs. The CLAs are able to influence the authorities and mobilise the communities in their surroundings to obtain such services, showing their strength as a group and their heightened sense of participation in the community. As the findings indicate, only 12% had tap water in their compounds before joining SHG, whereas currently, 94% of the households have tap water in their compounds. Moreover, 82% of the women respondents said that they are able to get tap water for their households after joining the SHG due to the increased income and the efforts of their SHGs and CLAs.

The most important aspect of the SHG approach is that it has increased the confidence of the women members (Samah & Ndaeji, 2012: 6). Neglect and the feeling of powerlessness among the poor hinder their participation in the communal activities that affect their own lives (Kindernothilfe, 2007: 6). In this study, it was seen that being a member of an SHG has not only increased the members’ self-esteem, but also their role in social activities. Most of them agree that they now feel confident to improve their life, which was not the case before. Now they feel that they can speak in public and that they will be heard by their community members. Comparing it with the past, they mentioned that before joining their SHG, they were not able to express their ideas because they thought that they would not be listened to. Empowerment starts with personal change in consciousness, involving a movement towards control, self-confidence and the right to make decisions and determine choice (CIDA, 1997: 21). The women in SHGs have developed greater self-esteem, thus showing their empowerment.

SHG members are not only consulted in communal issues by their community, they are at the forefront of the fight against social problems. The women are resisting violence against women by their husbands and others. At one time, domestic violence against women by their husbands was considered a norm, and it was a social taboo to even talk about it to neighbours. Currently, there is more sensitivity
and recognition of such cases, which are reported to the police and other judiciary officials by the SHG members.

As the findings from the FGDs illustrate, every woman in an SHG has an opportunity to chair a meeting as a result of the practice of rotationally chairing the meetings in their SHGs. This has not only avoided the dominance of the few, but has also increased their capacity in chairing meetings and participating in their community affairs. The quantitative finding shows that 32% of the women had chaired meetings in their community. Taking into account the fact that these are meetings of different CBOs, including iqubs and iddirs, in which both men and women participate, it is noticeable that the participation of the SHG women is increasing.

As noted by Samah and Ndaeji (2012: 764) in a similar context:

> Participation is the individual and collective efforts by members of an organised group struggling to achieve a stated objective. It is a process where members are able to identify and solve the issues of concern to them, making appropriate decisions about factors that affect their lives in order to achieving accelerated and sustainable development.

As another sign of their empowerment, women in SHG, who were once considered the poorest of the poor by their community, are now extending empowerment to their broader community by taking care of and raising street children as their own. As stated by Fernandez (1994, explained in Singh, et al., 2011), the SHG approach can be an alternative development approach as it takes people as subjects and co-agents of development, rather than as objects of development (Singh, et al., 2011: 92). The findings from this study clearly affirm this claim, as the women in SHGs under study are now the initiators, planners and leaders of many developmental works in their community, and are not mere participants in actions planned by others.

In general, the information obtained from the quantitative study and the FGDs both reveal that SHGs are able to mobilise support from government offices and other actors, like NGOs and MFIs, which enhances their growth and development. As Bennett (cited in Malhotra, et al., 2002) has described it, empowerment involves improving the capacity of individuals or groups to influence and hold responsible the institutions that affect them. As the findings of this study also reveal, the women in
SHGs are able to obtain support from government offices for working places, fixing the government-owned houses of their members, and obtaining electricity and water services through group influences.

Khan and Ara (2006: 77), mentioning the Copenhagen Declaration of the World Summit on Social Development (WSSD), further elaborate the point that strengthening people’s capacity, particularly women’s capacity so as to empower them, should be a development objective. They also explain that empowerment entails the full participation of people in the formulation, implementation and evaluation of decisions determining the functioning and well-being of societies. As the findings from this study also affirm, the SHGs are participating in dealing with various social problems in their community, including fighting crime, correcting delinquent youth, and reporting various violence cases, in collaboration with the various government line offices and community members.

The knowledge of SHG women on health issues and their access to health services have both greatly improved. As the women in the FGDs mentioned, their behaviours have changed. The higher percentage of HIV/AIDS testing carried out among the SHG members shows one improvement in positive behavioural changes. This shows that SHGs have become a source of information on health issues for the women, as they are discuss such matters, and they are also receiving various types of training from different actors. Currently, the SHG members feel more confident in asking for medical help during times of illness, since they have the capacity to pay for it. This is a large change from their previous situation. Most of them were unwilling to visit health services for fear of the costs to be paid. The introduction of the mini-health insurance scheme in the SHGs is also helping members and their families to gain access to health care.

As has been noted elsewhere in this regard:

Increased earnings from financial services lead to better nutrition and better living conditions, which translates into a lower incidence of illness. Increased earnings also mean that clients may seek out and pay for health care services when needed, rather than go without or wait until their health seriously deteriorates. (KIVA, 2013)
Their improved ability to send their children to school is a reflection of the improved income status of the poor. With increased income, households are able to send more children to school for longer periods, and to make greater investments in their children's education (Kiva, 2013). As the findings show, many women are also concerned about the quality of education that their children are getting. Therefore, with the assumption that children can receive better education in private schools, rather than governmental schools, they are sending their children to private schools but with higher costs, thus showing the higher commitment to, and investment in, their children. According to OECD (2012), improvements in the income and bargaining power of women lead to higher investments being made in children's education, health and nutrition, which in turn lead to economic growth in the long run.

In general, the SHG approach has brought significant changes to the lives of the poor women in the study area. One can learn the significant lesson from the approach that economic empowerment and social empowerment should go hand in hand. Clearly, interventions beyond the economic sphere are needed to ensure that this empowerment is sustainable and can contribute to changing social norms (Scott, 2012: 2). Interventions targeted for improving the incomes of poor women should be supported with empowerment on social issues. Improving the self-esteem of women through the exercise of frequent discussions, chairing meetings and expressing themselves, are as equally important as creating financial access through micro-credits (Kindernothilfe, 2011; Scott, 2012). The improved self-esteem of the poor women can facilitate their participation in their society and so make them key role players, as can be learnt from the study.

As evidenced from the findings of this study, the SHG approach is able to lift women out of poverty by improving their capability in improving their lives. Sen (1999: 37) points out that freedom is good as it primarily enhances the ability of individuals to help themselves. Therefore, seeing poverty as the deprivation of capacity, rather than as mere meagreness of income, as Sen (1999: 37) explains, makes more sense in the context of this study, as the SHG approach has managed to unleash the potential of the poor women to improve their lives.

As Sen (1999: 46) explains, with adequate social opportunities, individuals can shape their own destinies and help each other. Moreover, Kindernothilfe (2007: 4)
states that by providing the right environment, an individual’s ability to lead a better life with dignity can be unleashed. The findings from this study also support the above claims, as the SHG approach has created the social opportunity and enabled the women to become leaders of their own, and their families’, lives, as well as to be listened to in their community.

Furthermore, the findings of this study show that the SHG approach is also capable of interrupting what Chambers (1983: 111-113) calls ‘poverty traps’, through being able to change themselves, as well as the attitudes of their society.

The culture of poverty theory, claims Lewis (1966: 2), is that the poor do not integrate themselves into other societies, have low aspirations, and have little opportunity to promote themselves socially, and hence do not try to go out of the trap of poverty and will adapt to such kinds of life through time. However, the findings from this study suggest that there is no universal truth in this. Though it may seem temporarily hidden, the poor have intrinsic aspirations to change themselves and they can integrate into society, when their capacity is unleashed. Moreover, there is no evidence to suggest that the poor merely adapt to their general conditions of life and will live with these forever, as their intrinsic aspirations and hidden potentials can become a driving force for a change, when the proper time and conditions are presented.

It was established from the FGD that being SHG members has increased the confidence of women in changing themselves, as well as their community. They have started to engage in dealing with the social problems of their neighbourhoods. This is similar to the findings of Singh et al. (2011) in India, who stated that the training of the SHGs by the NGOs had increased the members’ confidence, restored their self-worth and improved their social concerns about their neighbours (Singh, et al., 2011). Myrada (2002), in a comparative study on old and new SHGs, also ascertained that older SHG members have more control over their own lives and they have more decision-making powers on the general welfare of their families.

SHGs play a very important role in making social changes. They are able to mobilise the community and get support for social activities, as was ascertained in the FGDs. SHGs are also able to promote the self-help concept in their area and establish
increasing numbers of new SHGs through their own efforts. Myrada’s finding also supports this idea in its finding which states that older self-help groups have an important role in popularising the self-help group approach among other women (MYRADA, 2002: 53).

4.5.1 Challenges

The SHG approach is not without its challenges and limitations, owing to both internal and external factors. The absence of clear legal frameworks for governing SHGs in Ethiopia, and unclear and non-uniform regulations for the operations of SHGs with MFIs are among those challenges, discussed below.

With the current regulations as they exist in Ethiopia, there is no clear legal framework to register the SHGs, CLAs, and Federations. As a result, these people’s institutions are still working as informal entities. Although there have been no considerable challenges, so far, future conflicts of interests might arise within different groups and with other institutions. The nearest legal framework in Ethiopia for registering groups working with financial services is the legal framework for governing saving and credit cooperatives (SACCOs). SACCOs are legally allowed to give credit for their members (Negarit Gazeta, 1998: 944). However, that does not mean that SACCOs have similar purposes as those of SHGs. Although they are the closest type of entity allowed under Ethiopian law, SACCOs do not have other components, like facilitating social work, which the SHG approach does have. Moreover, SACCOs are required to be open to all new members who want to join the cooperatives. On the other hand, SHGs have a limit of 15–20 members and they have other tiers, such as CLAs and the federation, which do not exist in the cooperatives. However, at the current stage, the federation seems to be constrained by many factors, including the lack of a legal status, unavailability of offices, and a limited resource base.

Another challenge is that there are no clear and uniform bylaws governing the use of own savings and sharing of benefits by SHG members when a members wishes to quit. In all the groups, the individuals’ savings are pooled and serve as a source for internal loans for members. The savings pool also serves as collateral for external
loans from MFIs. However, if a member does not want to take loan and instead wishes to use her savings, she is not allowed to access her savings unless she leaves the group. In some groups, a member cannot take her savings back, even when leaving the group, unless it is proved that she is changing her place of residence. Furthermore, in all groups, the benefits obtained from interest payments and other sources are not shared with a member who is leaving the group. This was decided on when SHGs were initially formed, so as to encourage members not to quit and to keep the group unity strong. However, given the fact that the members’ contributions vary from individual to individual, and that some of the women prefer to save their extra savings in their groups rather than in conventional bank accounts, this might eventually lead to conflicts arising, unless corrective measures are taken by which individuals are entitled access to their own savings.

The SHGs under this study are only working with one MFI, which was arranged for them by the promoting organisation, including depositing their savings and taking external loans. This has in fact been done with the intention of simplifying the operation of SHGs by creating a common understanding of the ways in which SHGs operate and for creating a flexible system. However, it was observed that the women are capable of identifying the limitations and strengths of each of the other MFIs, and they would prefer to make their own choices of MFIs, based on the proximity, services provided, ease of access, and other criteria.

It was learnt from the FGDs that most group businesses are not working. As the women in the study mentioned, the group businesses, except the day care centres and kindergartens, are not successful because of both internal and external factors. For example, the groups that were supplying injera for the Debremarkos University have stopped this business because the university no longer wanted their injera, for certain reasons of its own. Since the university was the only client, and no other clients could be found, the business stopped operating as an inevitable consequence. On the other hand, most of the kindergartens and day care centres are working properly, irrespective of their profitability, because most of the women wanted them for their children.

Although some of the group businesses may be profitable, the FGDs revealed that they are also sources of conflicts and are difficult to manage. This is mostly
attributable to the fact the women, who are spending their time in SHGs, prefer to receive shares of the income sooner, but the profit is only shared on a yearly basis. Moreover, since not all women spend their time equally, this raises grievances among members, resulting in breakups.

4.5.2 Recommendations

Although small groups like SHGs can work informally, the higher level of groups, CLAs and Federations, need to be legally registered. Unfortunately, there are no clear regulations governing such groups in the Ethiopian context. This calls for more lobbying work with policy makers for developing more flexible legal frameworks.

Since the Federation is the largest entity believed to be suitable for regulating the SHGs and taking over the overall promotion of the SHG approach, it is vital for the sustainability and strengthening of the SHG approach that work on lobbying and influencing policy which promotes it should be carried out.

In order to avoid possible future conflicts among SHG members in regard to the use of, and entitlements to, savings, it is important that corrective measures should be taken. The corrective measures should include defining how members can obtain shares of group benefits, including benefits from interest payments and other group businesses, when leaving the group for some reasons, and how such entitlements may be inherited by the families of deceased members.

SHGs should be given the opportunity to work with any MFI that is suitable for them, according to their own choices. Although not all of the MFIs might have similar provisions that would fit with the operational systems of the SHGs, such as having all members signing for withdrawals of money from accounts, discussions can be held with the MFIs to introduce the SHGs’ working system and allow flexibility. It is also equally important to strengthen the SHGs’ negotiating capacity and allow them to make informed decisions, based on their own interests, when dealing with MFIs.

Care should be taken in promoting group businesses among SHGs. At first, it is more important to encourage individual businesses than group businesses. Even when it is deemed necessary to promote group businesses, the selection of the types of businesses is vital. Businesses that have visible social values may be
relatively more profitable, such as kindergartens which seem to be working better than others are. In addition, clear rules and regulations should be established relating to the obligations and benefits of the members in the business.
Chapter 5 Conclusion

5.1 Introduction

This chapter concludes the overall study process and shortly summarises each chapter of this study report. It begins by briefly discussing Chapter 1 which set out the background of self-help groups in Ethiopia, the problem statement and justification for this study, and the objectives of the study. This section on the chapters also highlights the respective areas of the study and explains the chapter lay out and contents. Next, the chapter summarises Chapter 2 in which it looks at the literature review, discusses definitions of different concepts, and reflects on the theoretical framework of the study. Summarising Chapters 3, this chapter looks at the research method. Research techniques and sampling and data analysis methods are summarised and highlighted, amongst other things. The Chapter 4 summary section of this chapter raises the main findings on the FGDs, face-to-face interviews, and the analysis thereof. It also highlights the challenges of the SHG approach and recommendations are made. Finally, the chapter summarises the conclusion and makes recommendations.

Chapter 1

This study, entitled Evaluation of the Self-help Development Approaches in Promoting Women Empowerment in Ethiopia, set out to assess the contribution of the self-help development approaches in promoting women’s empowerment, particularly by taking the case of SHGs in Debremarkos town in the Amhara Region of Ethiopia. The focus of the study is mainly on the feelings of well-being of women and their participation in their community, as indicators of their empowerment.

The objectives of the study were to:

- Evaluate the successes and/or failures of the SHG approach in Debremarkos town in the Amhara Region of Ethiopia with regard to women empowerment.

- Identify the prospects and challenges of the SHG approach in promoting women empowerment.
• To reflect on the relationship between SHG and poverty eradication.
• Recommend suggestions for making the approach more effective.

Chapter 2

In Chapter 2 of the study, we reviewed the definitions of empowerment given by many scholars and organisations. Therefore, in this study, empowerment is taken as the ability to make choices and thus empowerment of women can be taken as the ability of women to make decisions on their choices and to participate in the issues that affect their own and their families’ lives (Kabeer, 1999; Luttrell, et al., 2009; World Bank, 2002).

The chapter also discussed the feminisation of poverty theory, which states that women are disproportionately affected by poverty and it is rising (Chant, 2006: 2). Proponents of the feminisation of poverty theory argue that not only is the incidence of poverty increasingly more severe among women than among men, but also that the dimensions of women’s poverty are different from those of poor men, and their causes are also different. Their ability to overcome poverty is much lower (Bhat, 2002: 7).

Women in Ethiopia, as anywhere else, have a low status in their society (Ethiopian Prime Minister Office/Women’s Affairs Sub Sector, 2004: 2). Although they represent 49.8% of the population and contribute mainly to food production and other income-generating activities, they have not shared the fruits of development equally with their male counterparts. Rights, such as access to land, credit and other productive resources, are difficult for women to attain (Ethiopian Prime Minister Office/Women’s Affairs Sub Sector, 2004: 2). Bekele (2002: 3) discusses that the point that Ethiopian women also experience low levels of empowerment. He argues that reforms of the macro-institutional framework have brought equality under the law, but this has not reached the institutions that most affect the daily lives of the majority of women. Low levels of representation and exclusion from economic activities perpetuate female dependency.
In order to empower women in Ethiopia, the self-help group approach was introduced. A self-help group (SHG) is a small voluntary association of poor people who have the same socio-economic background. They are organised with the objective of solving their common problems through mutual help (Facilitator for change, 2008; Kindernothilfe, 2011; The Self-Help approach, 2007).

In an SHG approach, by helping the poor realise their potential and by organising them as groups and introducing the concept of institution building, women are enabled to gain a new sense of identity and purpose (The Self-Help Approach, 2007: 2). SHG strives to unleash their hidden potential.

The SHG approach is based on the principle that poverty is not only material deprivation, but a continuous process of “dis-empowerment” that includes denial of choices/rights/opportunities, discrimination, disparity, domination, displacement, and de-humanisation. (COSAP, 2013a; Facilitator for Change, 2008; Self-Help Approach, 2007). This is similar to Amrtya Sen’s view of poverty as capacity deprivations in which poverty is seen as a deprivation of basic capabilities, rather than as merely lowness of incomes, which is a standard criterion for identification of poverty (Sen, 1999: 36).

Self-help groups create access for poor people to micro-finance. Micro-finance refers to small-scale financial services for both credits and deposits, which are provided to people. By creating access to working capital and providing training, micro-finance helps mobilise women’s productive capacity to alleviate poverty and maximise economic output (Gobezie, 2006: 10). SHG-linked micro-finance includes such credits as are provided to the rural poor on easy terms and conditions, and allow access to several income generation activities (Das, 2012: 40).

The SHG approach has strived to empower women, economically and socially. Since the study attempts to assess the feelings of well-being of the women and their community participation, many indicators are taken as representational measurements. The feeling of well-being is related to economic empowerment, which is one of the most powerful routes for women to achieve their potential and advance their rights (Golla, Malhotra, Nanda, &Mehra, 2011). Housing conditions of the women and their households, incomes and expenditures, access to financial
resources, ability to send their children to school, and afford health costs are used to discern the well-being of the women in the study. Moreover, since empowerment is about participation and ability to make decisions about one’s own life (OECD, 2011: 6), the study has assessed the participation of the women in their community, their sense of being heard, and their ability to make decisions and changes on common issues.

Chapter 3

In this chapter, we presented the research method we used. In this study, a mixed method approach was used to collect information, using both qualitative and quantitative methods of data collection. A mixed method approach is understood as being the use of both qualitative and quantitative methods of data collection to gather as detailed information as possible. A sequential, mixed method approach was selected for this study, in which the qualitative study was made first, followed by the quantitative study.

The main qualitative instrument used in this study comprised 23 focus group discussions with members of SHGs, CLAs and Federation and face-to-face interviews with a project officer and two community facilitators of Facilitator for Change. According to Morgan (1997: 8), the characteristic of focus groups is their explicit use of group interaction to produce data and insights that would not be accessible without their interaction found in a group. Therefore, FGD was selected to acquire different insights in group dynamics within a relatively short time and at low costs.

The main quantitative method used was the administration of semi-structured questionnaires with 100 women who are members of SHG. The questionnaires were administered by trained enumerators, who were well-oriented by the researcher about the purpose of the questionnaire and how each question should be completed. A simple random sampling technique was employed to select samples, using a simple program in Excel. A simple random sample was obtained by choosing elementary units in such a way that each unit in the population had an equal chance of being selected (Castillo, 2009; Mugo, 2002).
The results of the FGDs were analysed through rigorous reflection, asking analytical questions, and by categorising the data into the main themes of the research question, while SPSS was used to analyse the data obtained from the questionnaire, producing simple percentage and frequency tables.

Since the focus group discussions and questionnaire were conducted and written in the local Amharic language, respectively, no significant problem exists as the researcher and enumerators share Amharic as a language, except for few differences in dialect. Since some of the women gave unrealistic estimations, some of their data was rechecked with triangulation, by asking about every income and expense, and the data was then were corrected. Still, some limitations were observed, including women desiring to talk more out of the topic during discussions, and for some of the questions in the questionnaires, respondents were giving answers which were out of the choices. However, such challenges were solved by redirecting them to the points.

Utmost efforts were also exerted for ethical considerations by informing the respondents of the purpose of the study and by getting their prior, informed consent, to both participating in the FGDs and completing the questionnaires. All the enumerators were female, which favoured the smooth gathering of data from the women. All the sources of literature used in this research are also properly acknowledged and cited, both in the research body and reference list.

Moreover, in order to verify the data, random samples were taken and checked for authenticity, and triangulation methods were employed for further data authentication. Furthermore, the researcher desisted from any attempt at manipulating data from its true factuality.

Chapter 4

In this chapter, we discussed the research findings and the analysis thereof. The findings illustrate that the empowerment of women through the SHG approach is a gradual and continuous process. Intensive training, experience sharing and other follow-up support mechanisms play a vital role in empowering women in the SHG approach through time. Regular meetings and discussions enable them to develop skills in speaking, chairing meetings and leadership, thereby unleashing their
potential. Subsequently, SHGs start to participate in dealing with social issues concerning themselves and their community.

The SHG approach requires members to start group savings that can be used as common resources for enabling access to loans for their members. Moreover, as the findings show, the members’ culture of saving has grown substantially, contributing to improved business activities and they have thereby increased their incomes.

Poor women’s access to financial services has also grown as a result of their savings in their SHGs, which can serve as collateral for taking loans from MFIs, mostly as facilitated by CLAs. Such access to financial resources has helped to improve members’ economic activities, and thereby their incomes.

It was also observed from the findings that there is a greater tendency for the SHG members to take small loans from their internal savings, rather than large amounts from MFIs. This is mostly attributable to the fact that their savings in their groups have grown and they can borrow sufficient amounts for their small businesses. Moreover, it was also noted that the women take care not to become vulnerable through taking loans from MFIs with higher interest rates, which indicates their continuing scepticism of MFIs.

The study has also ascertained that the incomes of the SHG households have greatly improved. Moreover, their expenditures have also grown considerably, showing their improvement in consumption and better living standards. The SHG households are now capable of buying different household items, which they had never had before joining the SHG. Moreover, their access to electricity and potable water has also grown substantially as a result of their increased incomes.

It was established from the study that the confidence and self-esteem of the SHG members have increased by far. Now, they feel that they have an important role to play in their community and that their voices are being heard. Through their different structures, they can also negotiate with governmental officials to obtain support for their members. SHGs also play a vital role in social activities, including supporting vulnerable groups like children and the elderly, resisting violence against women, and sensitising their communities.
SHGs have also been sources of information on health issues for the women. According to the study, most of the information about health-related issues is obtained from SHGs. Furthermore, the women members in the SHGs agreed that their visits for medical help during times of illnesses have increased, since they now have the capacity to pay for the services due to their increased incomes, as well as their savings for health purposes.

Women in SHG are investing more in sending their children to schools. Many of them are capable of sending their children to colleges and vocational skills training centres. As they described it, their knowledge on education has also increased as a result of their frequent discussions in their meetings.

In general, the SHG approach has contributed, through its longer course of action, to changes in the lives of the poor women. It has helped to empower women, both socially and economically. As the study clearly shows, the economic capacity of the households of the women has significantly improved, contributing to their welfare. Moreover, it has improved their self-confidence and their participation in their society.

The study has also highlighted some of the challenges of the SHG approach. In the Ethiopian context, there is no clear legal framework for registering the SHGs, CLAs and federations. As a result, these people’s institutions are still working as informal entities. This might be challenging for future intervention, as these informal groups begin to work further in lobbying and advocacy activities at higher levels, and hence needs attention.

The lack of uniform and clear bylaws for governing the use of savings and other benefits for members, including inheritance of savings, is another challenge. Therefore, it is important to introduce uniform bylaws in regard to entitlement to savings and other benefits when a member quits. These should also define inheritance rules concerning such benefits by families of deceased members.

The SHGs in the study area are not permitted to work with various MFIs, other than the one MFI facilitated for them by the promoting organisation. This is because of the lack of flexibility in the working modalities of the other MFIs.
Chapter 5

This study has concentrated on assessing the contribution of the self-help development approach in promoting women empowerment in Ethiopia, particularly in terms of their well-being and participation. The finding shows that women have improved their livelihoods through their engagement in business activities using the financial access created through SHGs. They can now send their children to school without difficulties and they can afford health services.

Moreover, the approach has helped the women to increase their confidence and self-esteem, thereby improving their participation in their community. Currently, SHGs are playing a substantial role in the social activities in their community and they are being heard by their community.

5.2 Recommendations

The scope of this study is limited to the empowerment brought about by the SHGs in regard to the well-being and participation of its participants. However, the study has through its process brought to attention some areas that may need further study. The link between MFIs and SHGs is one of the areas that require further academic attention. The major questions for such attention should examine what the existing working modalities are in Ethiopia in regard to giving loans for groups, and how these can be adapted to the SHGs without affecting their worthy practices.

Although it has been more than 12 years since the SHG approach was introduced in Ethiopia, all the people’s institutions currently work as informal entities because of the lack of clear regulations for registering them, without altering the basic principles of the SHG approach. Therefore, further study is needed to examine how the existing legal environment can affect the promotion of SHGs in Ethiopia.
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Annexes

Annex.1 Theme of the FGD

Theme.1 About the SHG membership

- When did you join the SHG? How did you join the SHG?
- Does your spouse approve or disapprove your SHG membership?
- What are the advantages of being SHG member?
- What is your role in SHG?
- How is your SHG governed?

Theme.2 Saving and Credit

- How much is your savings and how often do you save?
- What kinds of savings are there?
- Do you have internal lending?
- How is the lending process facilitated? Who approves? How repayment periods, Interest rates, etc. are set?

Theme.3 Linkages and networking with Microfinance institutions and Government offices?

- What are the relationship between your SHG and CLA? How are they represented?
- Do you have a relationship with any MFIs?
- How are members getting access to the external loan from MFIs?
• How is the relationship of the SHG with the government offices?

Theme.4 Participation in the community

• Do members of the SHG participate in the meeting and other activities in their community?

• In your community do you think you are being listened?

• How do you evaluate your participation in your community before and after joining SHG?

• How do you evaluate your confidence in playing a role in your community before and after joining SHG?

• Do you think you have the ability to influence and get support from local government offices? Do they listen to you?

Theme.5 Changes in life style and well being

• Do you think empowered since you joined SHG? How?

• Do you think you life is improving since you joined SHG?

• What changes has membership in SHG brought to your life? In terms of your life style including shelter, food, utilities, property ownership, etc.

• Do you think you can fulfill your families’ food demand and quality of food intake?

• Do you think you have improved your families’ shelter?
<table>
<thead>
<tr>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you have access to potable water and electricity? Does your membership</td>
</tr>
<tr>
<td>in SHG help you in getting such accesses?</td>
</tr>
<tr>
<td>Can you send your children to school? Can you pay for their healthcare?</td>
</tr>
<tr>
<td>Do you have the ability to pay for you and your families’ health care?</td>
</tr>
<tr>
<td>Do you think you have improved the frequency of your visit to the health</td>
</tr>
<tr>
<td>services since you joined SHG?</td>
</tr>
</tbody>
</table>
Annex.2 Questionnaire for SHG members

Name ..........................  Code ..........................

1. Total Number of people living in the household ................

2. Who is the household head? Me...............1 my husband ....2

3. Age ......................

4. Marital status .................................

5. Educational background
   1. Illiterate
   2. literate (read and write)
   3. I have completed primary education
   4. I have completed secondary education
   5. I have gone post secondary education

6. How many rooms does your household’s dwelling unit have, excluding kitchens and toilets?

7. What is the main construction material of your dwelling’s roof?
   1. Corrugated iron sheet
   2. Wood and mud
   3. Thatch and grass
   4. Reed and bamboo

8. What is the main source of lighting for your dwelling?
   1. Kerosene
2. Electricity (private)
3. Electricity (shared from neighbors)
4. Candle
5. Other

9. Did your house have electricity before you join SHG?
   1 Yes  2 No

10. Did you get electricity to your house after joining SHG?
    1 Yes  2 No

11. Does your SHG membership help you in getting electricity to your house?
    1 Yes  2 No

12. What is the main source of cooking fuel for your dwelling?
    1. Mainly collected firewood
    2. Electricity
    3. Mainly purchased firewood
    4. Crop residue
    5. Charcoal
    6. Butane gas
    7. Others

13. What is your household's main source of drinking water?
    1. Tap water inside the house
    2. Tap in compound (private)
    3. Tap in compound (shared)
    4. Tap water from neighbors
5. Tap outside the compound (shared by the public)

6. Protected well/spring

7. Unprotected well/spring

8. Rain water

9. River, lake, pond, etc.

14. What was your household’s main source of drinking water before joining SHG?

1. Tap water inside the house

2. Tap in compound (private)

3. Tap in compound (shared)

4. Tap water from neighbors

5. Tap outside the compound (shared by the public)

6. Protected well/spring

7. Unprotected well/spring

8. Rain water

9. River, lake, pond, etc.

15. Does being a member of SHG help you to get tap water for your house?

16. Does your household currently own cattle? Yes….1 No….2

17. How many cattle do your household own? ..................

18. Does your household own sheep/goat yes….1 No…2

19. How many sheep/goat does your household own? Yes….1 No…20

20. Does your household currently own a radio? Yes….1 No….2

21. Does your household currently own a television? Yes….1 No….2
22. Does your household currently own a video deck or DVD player? Yes….1 No….2

23. Do you think that being SHG member enabled you to own household items you never had before? Yes….1 No….2

2: COPING STRATEGY INDEX

In the past 7 days, if there have been times when you did not have enough food or money to buy food, how often (i.e. how many days) has your household had to:

<table>
<thead>
<tr>
<th>A. Raw Score</th>
<th>Relative Frequency Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Rely on less preferred and less expensive foods?</td>
<td></td>
</tr>
<tr>
<td>b. Borrow food, or rely on help from a friend or relative?</td>
<td></td>
</tr>
<tr>
<td>c. Limit portion size at mealtimes?</td>
<td></td>
</tr>
<tr>
<td>d. Restrict consumption by adults in order for small children to eat?</td>
<td></td>
</tr>
<tr>
<td>e. Reduce number of meals eaten in a day?</td>
<td></td>
</tr>
</tbody>
</table>

3: SOCIAL CAPITAL

1. Do you feel now you have the ability to improve your life?

Yes…1 No…..2

2. Before you joined SHG did you ever feel that you had the capacity or the ability to improve your life?

Yes…1 No…..2
3. Do you think that being SHG member has increased your confidence of your ability to improve your life?

Yes...1 No.....2

4. Do members of your community consult you when dealing with common problems in your area?

Yes...1 No.....2

5. Did members of your community consult you when dealing with common problems in your area in before you joined SHG?

Yes...1 No.....2

6. Do members of your SHG group work together to change the things that are wrong in your community?

Yes...1 No.....2

7. Do you feel that your voice is heard in the decisions made in your community – that you can express your ideas freely and that others will listen to your opinion?

Yes...1 No.....2

8. Do you feel that you can influence decisions that are being made in the community?

Yes...1 No.....2

9. Do you feel that your SHG group can influence decisions that are being made in the community?

Yes...1 No.....2

10. Have you ever participated in any committee in your community or SHG?

Yes...1 No.....2

11. Have you ever chaired any meeting in your community?
12. Have you ever chaired any meeting in your SHG?
Yes...1 No.....2

13. After being a member of SHG do you think that your being heard in the community has increased?
Yes...1 No.....2

14. Do you think your SHG and CLA can influence the way the local government is working with you?
Yes...1 No.....2

15. Is your SHG, CLA or Federation able to get support from government offices for its members?
Yes...1 No.....2

16. Was there any case a women in your SHG or neighborhood faced domestic violence at home by her spouse?
Yes...1 No.....2

17. If you witness a domestic violence on women in your neighborhood what will you do?
   1. Report to the police
   2. Tell the husband to stop it
   3. It is not our concern and we don’ involve with others business

18. Do you discuss issues on violence and harmful traditional practices in your SHG meetings
Yes ...1 No....2

19. Do you think since you become a member of SHG, your awareness on HTPs and VAW has increased?
Yes ...1 No....2

20. Do you feel empowered since you joined SHG?
Yes ...1 No....2
21. In your opinion, do you feel your capacity of speaking in public has increased since you joined SHG?

Yes …1  No….2

4: HH INCOMES, EXPENDITURE AND SAVINGS

1. How much money did your household spent in the previous month?______________________________

2. How much did you (respondent only; not household) save in the previous month?____________________

3. How much was your household’s income in the previous month from all of your sources?____________

4. How many different income sources does your household have?________________________

5. What is your main source (respondent only; not household) of livelihood (what you do to support yourself and your family)?

Farming/Agriculture……………..1  Petty trade…………………………….2
Self-employment……………..3  Day laborer…………………………….4
Salaried employment…………….5  none ..............................6

6. What is the main source of income for your spouse?

Farming/Agriculture……………..1  Petty trade…………………………….2
Self-employment……………..3  Day laborer…………………………….4
Salaried employment…………….5  none ..............................6

7. How much was your monthly income before joining SHG?_______

8. How much was your household’s monthly expenditure before joining SHG?__________

9. Do you think that you have improved your income since you joined SHG?
10. Are you engaged in some kind of new businesses or IGA since you joined SHG
Yes …1 No…2

11. Have you ever taken loan from your SHG internal lending?
Yes …1 No…2

12. If yes, how many times have you borrowed? _________________________________.

13. What was the minimum amount of loan you had taken from you SHG internal lending?
____________

14. What was the maximum amount of loan you had taken from Your SHG internal lending?
____________

15. Have you ever taken external lending from micro finance through the CLA?
Yes …1 No…2

16. If yes, how much was the external loan you had taken________________

17. Have you ever taken any kind of loan from any Micro Finance institution (MFI) by yourself (without the help of your SHG)?
Yes …1 No…2

18. If yes, for what purpose did you take the loan?
For business (IGA)…….1 For house construction…..3
For other purposes ……..3

19. If you have not taken any loan from any MFI by yourself what was the reason for not taking?
High interest rate……….1 Demands for collateral……….2
I never have any information…3 I never had any business idea…..4
Other …………………..5

20. In the previous month, did you have enough money to meet the following needs?
Food ……………………………………….Yes….1 No…..2
Housing ........................................ Yes….1 No.....2
Health/medicine.................................Yes….1 No.....2
Education ......................................... Yes….1 No.....2
Transportation....................................Yes….1 No.....2
Income generating Activity (business) ......Yes….1 No.....2

5: EMPOWERMENT ON HEALTH ISSUES

1. Do health extension workers use your SHG meetings to teach you about health issues?
   Yes …1 No….2

2. Do you discuss about health issues in your SHG meetings?
   Yes …1 No….2

3. Do you think being a member of SHG has improved your knowledge of health issues?
   Yes …1 No….2

4. Do you think being a member of SHG has improved your ability to pay for health services?
   Yes …1 No….2

5. During your last pregnancy, how many times did you seek prenatal care from a trained provider?
   Yes …1 No….2

6. Do you know about family planning?
   Yes …1 No….2
7. If you know about family planning where did you get the information from?
   1. Mass media
   2. SHG meetings
   3. Health extension workers coming to your house
   4. Health extension workers coming to your SHG meetings
   5. Others

8. Are you or your spouse/partner currently using any modern form of birth control to delay or avoid getting pregnant?
   Yes …1 No….2

9. Before joining SHG, did you or your spouse use any family planning methods (birth controls)?
   Yes …1 No….2

10. If you have a child less than 6 months, what were they fed within the last 24 hours?
    1. Only breast milk
    2. Breast milk with other foods and liquids
    3. Other foods and liquids
    4. No I don’t have a child less than six months old

11. Where did you get information about child feeding
    1. Mass media
    2. SHG meetings
    3. Health extension workers coming to your house
4. Health extension workers coming to your SHG meetings

5. Others

12. Do you drink your water directly or treat it first? (Treatment can include boiling it, adding bleach/chlorine or commercial disinfectant, filtering it or disinfecting it with the sun?)

1. Drink it directly

2. Use disinfectant

13. Where did you get information about water treatment?

1. Mass media

2. SHG meetings

3. Health extension workers coming to your house

4. Health extension workers coming to your SHG meetings

5. Others

14. How many meals did you eat yesterday? ____________________

15. In the past 7 days, how many times did you and your family served with meat (chicken, beef, pork, goat, etc.) or fish? __________

16. Have you ever been tested for HIV and/or STIs?

   Yes …1  No….2

17. Where did you get information about HIV/AIDS and STIs(sexually transmitted infections)

   6. Mass media

   7. SHG meetings

   8. Health extension workers coming to your house

   9. Health extension workers coming to your SHG meetings

   10. Others
18. Has all your children under 5 years of age been free from diarrhea in the previous 2 weeks?

19. When your child has diarrhea, what is the primary treatment you give them?

   IF response is a) Nothing, b) Traditional medicine c) Homemade solution w/o sugar or salt ……………………………0

   IF response is e) ORS, f) sugar/salt solution, g) Extra food, h) Extra fluids, or i) Take to clinic…………………………..1

20. When do you wash your hands?

   a. Before eating e. after toileting and cleaning a child

   b. After eating f. before cooking

   c. Before breastfeeding a child

   d. After coming back from toilet

   If no or only one answer is given ……………….0

   If two or more answer is given give …………….1

21. Where did you get information about hygiene and sanitation

   1. Mass media

   2. SHG meetings

   3. Health extension workers coming to your house

   4. Health extension workers coming to your SHG meetings

   5. Others

7: EMPOWERMENT ON EDUCATION

1. Do you have children of primary school age? [IF the answer is NO SKIP to Question 5]

2. For your primary school aged children, do all of them attend school?
3. For the children in your household who attend school, do they attend school regularly (fewer than 2 absences per month?)

   1. None of them
   2. Some of them
   3. All of them

4. If children do not attend school regularly, what is the main reason for their absence?

   1. Lack of money for fees, other costs
   2. Sickness of child
   3. Long distance of the schools
   4. The need for his labor at home
   5. No my children are always attending school

5. Do you discuss about the importance of educating children in your SHG meetings?

   1. Yes  2. No

6. Do you think that being a member of SHG has improved your attitude towards sending children to school?

7. Do you think that being a member of SHG has helped you to cover the costs of education for your children? 1. Yes  2. No

8. Have you ever attended education?

   1. Yes  2. No

9. If you have secondary school aged children – are all of them attending secondary school

   1. All of them
2. Some of them

3. None of them

4. I don’t have any secondary school aged children

10. Are you able to cover the cost of education for all children since you joined SHG?
   1. Yes  2. No  3. Sometimes I find it difficult

11. Before joining SHG, was it difficult for you to cover the cost of education for your children?
   1. Yes  2. No  3. Sometimes

12. Do you have a child who attended college education?
   1. Yes  2. No

13. Do you think that being SHG member has enabled you to cover the costs?
   1. Yes  2. No

14. Is anyone in your household (adult or child) attending any vocational or other training institutions?
   1. Yes  2. No

15. Do you think your ability to send children to vocational skill training has increased since you joined SHG?
   1. Yes  2. No