

Achievements and challenges

Runninghead: ACHIEVEMENTS AND CHALLENGES...

Achievements and Challenges of Cluster Level Associations (CLAs) in Addis Ababa: The case
of CLAs in 'Addis Ketema' sub city

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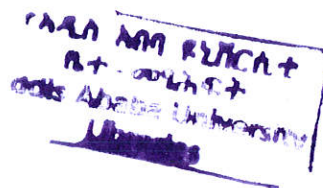
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By

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Declaration

This is to certify that the thesis prepared by Bemnet Behailu ‘Achievements and challenges of Cluster Level Associations (CLAs) in Addis Ababa’: The case of CLAs in ‘Addis Ketema’ sub cities’; is submitted in partial fulfillment of the requirements for the Degree of Masters in Social Work complies with the regulations of the university and meets the accepted standards with respect to originality and quality.

Name of the Student_____

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List of Acronyms

CLA - Clustered Level Association

COSAP- Consortium of Self-help Group Approach Promoters

CSO- Civil Society Organizations

EKHC - Ethiopia Kale Heywet Church

FGD- Focus Group Discussion

GNI- Gross National Income

IGAs - Income-Generating Activities

IWCR- International Women's Conference Report

JeCCDO- Jerusalem Children and Community Development Organization

MCDP- Mission for Community Development

MYRADA - Mysore Resettlement and Development Agency

NASW - National Association of Social Workers

NGO - Non-Governmental Organization

PCI- Project Concern International

SHG – Self Help Group

SNNPR- South Nations Nationalities Peoples Region

UN- United Nations

WHO- World Health Organization

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Abstract

This study aims to analyze the achievements and challenges of Cluster Level Associations (CLAs) in Addis Ababa, specifically in 'Addis Ketema' subcity. Self-help group approach (SHG) has appeared as popular method of working in recent years, this approach is a three tier people's institution: SHG, CLA and Federation. One SHG constitutes between 15-20 poor and socially marginalized women, CLA is a network of 8-10 strong SHGs and Federation is a town/local level people's apex institution that represents the entire community. By the time this study is conducted the largest numbers of CLAs are located in Addis Ababa. Out of the hundred CLAs in Addis Ababa, more than 50 CLAs are located in Addis Ketem sub City. Hence, considering the large number of CLAs in Addis Ketema Sub city, five CLAs to be assessed from this sub city by employing purposive and random sampling technique. Accordingly, data was collected from ten leaders of CLAs and five program staffs of SHG promoting organizations by employing interview instrument, and FGD was conducted with twelve CLA members. Moreover, data was also gathered through observation and document review. As the finding of the study proves, CLAs are involved in strengthening and forming SHGs, planning and implementing need based projects, taking up different social issues in their communities and taking up administrative roles. While performing these roles, the CLAs are facing challenges which are hindering their performance; one of the basic challenges is connected to legal identity that is; the CLAs being informal institutions without legal identity. Furthermore, the study also identifies opportunities to strengthen the functioning of CLAs. And Social work implication and recommendation were made based on the findings.

Keywords: Cluster Level Associations, Self Help Group

Chapter One

Introduction

Self Help Group approach in many countries is seen to confer many benefits, both economic and social. It enables women to grow their savings and to access credit from own group fund, SHGs can also be community platforms from which women become active in community affairs, stand for their communities right or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, water supply) (Bezabih, 2007 p.9)

This approach is more than building a platform to work with very poor people in order to improve their economic situation. It goes beyond this by also building capacity in terms of social and interaction of the target group. Finally, it is providing a framework and guidance for establishing people's institutions. It is an ideal approach for situations where; people are living in a state of despair or without any hope under destructive living conditions (COSAP, 2013 A best practice document of SHG in Ethiopia. p.14)

The self Help group approach is built on two basic principles: Every human being is endowed with tremendous potential; Society has marginalized people and makes them believe that they are poor. The poor internalize this and live in a state of hopelessness and apathy. The approach makes the poor realize their hidden potential and unleashes it through a gradual attitudinal change supported by relevant capacity. As individual, the poor are voiceless, powerless and vulnerable. When they are brought together as homogenous groups and facilitated to start analyzing their situation and strategizing for their future, they can become a strong engine of development (KNH, 2008, Self Help Group Approach Manual, p.12)

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Based on the above principles; the poorest of poor member of the community are identified and come together to form Self Help Groups (SHG). The first Self Help Groups (SHGs) are formed with the poorest members in the community. Fifteen to twenty members form a SHG and when there are eight to ten strong SHGs, the groups come together to form a Cluster Level Association (CLA). Two members are carefully selected from each SHG to represent them at the CLA (KNH, 2008 'Self Help Group Approach Manual', p.14.16)

The CLA looks into larger issues that the SHGs and community needs and establishes linkages with other resource and service providers. The CLA also plays the role of a duty bearer to protect the rights of children and the community. As more and more SHGs are formed, there are more CLAs established. When there are eight to ten CLAs, they come together to form a Federation. The Federation, through its empowered members seeks to bring social transformation in the community. By virtue of its strength in numbers, the Federation lobbies with the government and other civil society players to bring policy changes that are just and fair thereby bringing sustainable change. The Federation wields power in terms of a people's institution representing a large number of people (KNH, 2008 'Self Help Group Approach Manual', p.22)

In most SHG practicing countries, SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Kindernothilfe (KNH), a German Child Care organization, has been promoting the Self Help Group Approach in eight African and seven Asian countries since 2002. Ethiopia was among the African countries where the SHG approach was started in 2002, Kindernothilfe (KNH), Jerusalem Children and Community Development Organization (JeCCDO) and Ethiopian Kale Hiwot Church (EKHC) had been the first organizations to start organizing poor women in self-help groups in Ethiopia. In about 10 years

after its introduction, more than 29 NGOs are implementing the SHG approach in different parts of Amhara, Oromia, SNNPR, Beneshangul Gumuz, Dire Dawa, and Addis Ababa. Thus far, about 163,245 poor women are organized into 8,974 SHGs, 507 CLAs and 11 Federations are established nationwide (COSAP, 2013 'A best practice document of SHG in Ethiopia, p.5).

Statement of the problem

Socio-economic development as a subject has gained importance in the last few decades and a substantial amount of study and research has taken place in order to understand the driving forces for development and how to make it more efficient. Development theories have evolved leading to practical application. It encompasses aspects of governance, healthcare, education, gender equality, disaster preparedness, infrastructure, human rights, and issues associated with these, leading to the recognition of development studies as a multi-disciplinary field, with implications for every sector.

The Self Help Group Approach has grown out of the study and application of development concepts at a community level, and seeks to combine the social, economic and political aspects of community development, leading to empowerment. It is founded on rights-based principles that facilitate an atmosphere where individuals and communities can realize their potential and work towards their own development. Self Help Group Approach Manual, 2008 p.1. A focus on attitudinal changes remains central to the approach and material well-being along with social and political development as well as empowerment is the final outcome (KNH, 2008 'The Self Help Group Approach Manual' p.2).

It's more than a decade since the SHG approach is being promoted in Ethiopia, and a significant number of nongovernmental organizations (NGOs) are taking the approach as strategy in implementing different development programs. But there are also some questions

like, how effective are Self Help Groups (SHGs) and Cluster Level Association (CLAs) in performing their expected roles according to SHG approach?

However, only few studies are carried out to assess its contributions for the development and empowerment of women and communities. These few studies are limited to address the first tire of the SHG approach, which is SHG. The second and third tires of the SHG approach are left out. Lack of such studies, leads many of development practitioners to remain in suspicion about the applicability and effectiveness of bringing SHGs to CLA and federation level.

Accordingly this study aim to address the second tire of people's institution, which is Cluster Level Associations (CLAs) in the SHG approach. In this study the achievements and challenges of CLAs in Addis Ababa.

Rational of the study

The following two major rationales are recognized by the researcher for assessing the achievements and challenges of CLAs in Addis Ababa;

Currently several development approaches are emerging, nongovernmental organizations (NGOs) as well as government itself are promoting different development approaches targeting women and children. However, little studies are conducted to assess and evaluate the impacts of these approaches; lack of such studies leads development actors to engage in any intervention which is usually brought by donor agencies, which are usually brought by funding agencies.

High cohort of the SHG approach philosophy with empowerment, as the operating principle of SHG describes, SHG approach promotion has three pillars, which are economic, social and political empowerment. And through promotion

of approach, empowered peoples institutions will be created, which will play a great role in the development process of countries. (Self Help Group Approach Manual, 2008). The research outputs of assessing the practices of such holistic development approach will be very much useful for different development organization to understand the contribution of the approach for social empowerment.

Significance of the study

Existing statistics indicate that, more than one thousand five hundred (1500) SHGs, more than fifty (50) CLAs and one (1) federation are found in Addis Ababa. Six nongovernmental organizations (NGOs) are engaged in promoting SHG approach in Addis Ababa city. (COSAP.2014 'Annual report, p.4)

These organizations have been involved in organizing poor women under SHGs and are delivering different capacity building inputs and paving the way to empowerment. The study explored the different achievements and challenges of the second tire of the SHG approach which is CLA, more specifically this research assessed and come up with opportunities to strengthen the functioning of CLAs and how these community groups can be supported.

This study is useful for SHG promoting organizations in Ethiopia as well as donor agencies supporting the SHG promotion, to measure the contribution and effectiveness of bringing up SHGs to CLA level. Hence, this study explored the challenges and achievements of the second tire of SHG approach which is Cluster Level Association (CLA).

Objective of the Study

General Objective of the study

Although, SHG promoting organizations felt that the CLAs are able to perform well for the improvement of their communities, assessing and understanding the performance of CLAs against their expected roles and functions is crucial. Thus, the general objective of this study is to assess the challenges and achievements of CLAs in Addis Ababa.

Specific Objectives

This study has three specific objectives and is to:

- Asses the overall achievements that are underscored by the efforts of CLAs
- Identify the challenges which are hindering the functioning of CLAs, and
- Explore the opportunities that are in place to strengthening the functionality of CLA

Research Questions

This study has three research questions;

- What are the major achievements of CLAs in ‘Addis ketema’ sub cities?
- What are the challenges of CLAs, which hinder the performance in conducting and taking up of their roles and responsibilities?
- What are the opportunities in the area to strengthen the functioning of CLA’s?

Operational definition of terms

SHG Approach; is a development tool, which seeks to combine the social, economic and political aspects of community development, leading to empowerment. It is founded on rights-based principles that facilitate an atmosphere wherein individuals and communities can realize their potential and work towards their own development. A focus on attitudinal changes remains central to the approach and material well-being along with social and political development as well as empowerment is the final outcome.

Self Help Group (SHG): Self-Help Group (SHG) is an informal association of poor women in a community with a common objective of working together for their economic and social , political development, empowerment and also for their overall area development. SHG is small (15 to 20 members), generally homogeneous and members are bound by affinity

Cluster Level Association (CLA); A CLA is the network of 8 – 10 SHGs located in nearby area (within same geographical area/2-3/5km radius) and working on the things that cannot be done by SHGs themselves effectively.

Federation; The Federation is the apex body of the People's Institutions in the SHG approach. At the formation stage, a Federation is made up of 8 to 10 Cluster Level Associations, each of which would have 8 to 10 Self Help Groups. The size of the Federation would continue to grow as more SHGs and CLAs are formed over the years.

Chapter Two

Literature Review

Economics and Poverty in Sub-Saharan Africa and Ethiopia

Between 1990 and 2004, the world's share of population living on less than \$1 per day decreased from 28.6% to 18.0%. However, most of that progress was driven by East Asia and the Pacific region. Poverty reduction in Sub-Saharan Africa decreased at a much slower rate, from 48.6% to 41.1%. While the \$1 and \$2 per day statistics provide a snapshot of world poverty, the data can be disaggregated further to provide a much more dismal picture of the plight of the world's poor and where they are located. Three quarters of the world's 162 million ultra-poor, defined as those living on less than \$0.50 per day, live in Sub-Saharan Africa. The common characteristics of the ultra-poor include living in rural areas, exclusion as a result of gender, ethnicity or disability, and lack of access to credit, education, and assets (World Bank 2006 'Equity and development report' p.29)

Poverty and women

More than 1 billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries. While poverty affects households as a whole, because of the gender division of labor and responsibilities for household welfare, women bear a disproportionate burden, attempting to manage household consumption and production under conditions of increasing scarcity (Monica.T, 2007, p.19)

Women discrimination plays an important role in reinforcing poverty. 70% of the world's poor are women. Even though women and girls put in more than half of all working hours they own less than 1% of the world's goods. In many areas in the world they are excluded from

education, health and social services and have no property or ownership rights' (UNICEF, 2007, p.34)

Sustainable development and economic growth that is both sustained and sustainable are possible only through improving the economic, social, political, legal and cultural status of women. Equitable social development that recognizes empowering the poor, particularly women, to utilize environmental resources sustainably is a necessary foundation for sustainable development. In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. ((United Nations, 1986 'International Women's Conference report', Nairobi, 1985, p.16)

Empowerment of women signifies harnessing women power by unleashing their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities (United Nations, 1986 'International Women's Conference report', p.18)

Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favor of women. Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc (United Nations, 1986 'International Women's Conference report', p.16)

The above-mentioned context points out the feminization of poverty and the importance of the empowerment of women to overcome poverty. With the SHG approach women are empowered to enhance the quality of life, not only for women but also for children, men and community at large (KNH,2008 'SHG approach manual, p.6)

Concept of Empowerment

Recent literature reviews of articles, which are focused on empowerment, has demonstrated that there is no clear definition of the concept. Nevertheless, Empowerment, in its most general sense, refers to the ability of people to gain understanding and control over personal, social, economic and political forces in order to take action to improve their life situations (Israel et al, 1994).

Different scholars have tried to give definition to the concept of empowerment; Empowerment is identified as a central theme of quality of life discourse (Germann and Wilson, 2004). And is understood as the expansion of assets and capabilities of people, specifically from disadvantaged groups, to participate in, negotiate with, control, and hold accountable institutions that affect their lives (Deepa.N, 2000)

According to Rappaport, empowerment is a construct that links individual strengths and competencies, natural helping systems, and proactive behaviors to social policy and social change (Rappaport, 1981, 1984). He has also recognize that it is easy to define empowerment by its absence but difficult to define it in action as it takes on different forms in different people and contexts.

Czuba, 1999, recommend three components of empowerment definition are basic understanding of the concept: empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions.

Empowerment can occur at different levels, such as individual, group, and community. Community empowerment is understood as a process of increasing the ability of individuals,

groups, organizations or communities to (1) analyze their environment,(2) identify problems, needs, issues and opportunities, (3) formulate strategies to deal with these problems, issues and needs, and seize the relevant opportunities, (4) design a plan of action, and (5) assemble and use effectively and on a sustainable basis resources to implement, monitor and evaluate the plan of actions, and (6) use feedback to learn lessons (UNDP, 'Human Development Report'.1995)

Women Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favor of women. It is “the process of challenging existing power relations and of gaining greater control over the sources of power”(Rajendran Karuppannan, 2012).

Many different perspectives, definitions, measures and outcomes have been associated with women's empowerment. The growing literature presents many different definitions of empowerment and no one definition seems to be universally accepted. Much of the research agrees that empowerment is a process and an outcome that can occur at multiple levels and within different dimensions.

Women empowerment was further defined as a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by unleashing their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities (UNESCO, 2006)

Genesis of SHG Concept

Support groups in pursuit of various mutually beneficial ventures have remained a major social strategy in human history. Common goals, cooperative efforts and common sharing of rewards have brought likeminded people together as groups since centuries. The common good of members has been the motivating factor. With the advent of cash economy, the poor would often have shortage of cash. Money lenders and traders came in with their interventions to make cash available to the poor. Often a trader would give cash or raw materials to the poor and ask them to produce and the trader would then buy the product from them at a ridiculously low price. The poor would work for these traders for years together for an unreasonable wage. They cannot get out of this cycle since it is their only source of income. Unfortunately several of these interventions involved exploitative practices oppressing the poor. This led to members grouping themselves to save money and give out the saved capital to members in turns or as credit. Around the mid 20 century, Credit cooperatives in East African countries like Kenya and Uganda, Southern Africa and rotating Savings and Credit Associations in West Africa became popular, especially among the poor according to (KNH,2008 'SHG approach manual', p.13

Worthwhile to mention that in 1976, Prof. Dr. Muhammad Yunus came up with a Group lending program known as the Grameen Bank (literally the Village Bank) in Bangladesh. This was an experiment in giving credit to the very poor without any collateral. Prof. Yunus reasoned that if financial resources can be made available to millions of small people with their millions of small pursuits, it can add up to create the biggest development wonder. The experiment was a grand success and Prof. Yunus was

awarded the Nobel Prize in 2006 for his contribution to development. The Grameen Bank is based on the principles of: mutual trust, accountability, participation and creativity. Apart from the economic development, the 'Grameen Bank' model also focuses on social issues. In their group meetings, the women are encouraged to discuss and overcome their social problems. One of the most remarkable consequences of the 'Grameen Bank' movement is that within two decades, the fertility rate in Bangladesh declined from 6.1 to 2.9 and that too voluntarily. This illustrates the dynamic power of women in small affinity groups and the consequential trend towards gender equity. MYRADA (Mysore Resettlement and Development Agency), a development organization in South India started looking for an alternate system of micro-credit than the banking model that the 'Grameen Bank' established. The main reason was that the poor very often engaged in different sources of livelihood and the credit had to be more flexible and lend it to diverse applications. The main feature of this credit model was that the money was saved by the group members and belonged to them. The internal lending was flexible and suited the needs of the borrower. The Women Self Help Groups were thus born and made their own lending rules. At the group meetings, time was set aside to discuss social problems and issues. Members came up with their problems and suitable solutions. They were encouraged to claim a better place in life economically and socially. MYRADA, through lobby convinced main stream financial institutions including banks to lend to Self Help Groups. The main features of this lending pattern are: lend to unregistered, informal groups that behaved like formal group, lend to groups without asking for the purpose of the loan, lend without collateral. The Reserve bank of India – the apex bank in the country came up with a new policy to this effect acknowledging the existence and

functioning of Self Help Groups in 1990. Apart from the economic development, the need for holistic development and empowerment was seen. Self Help Groups, which are made up of 15 to 20 members, were linked together at a second and sometimes a third level such that they could impact the whole community. A people's institution was formed. (KNH, 2009 'SHG approach manual p.11, 13)

Description of Self Help Group Approach

The Self Help Group approach is a process leading to the empowerment of people. Empowerment is a slow process. Outsiders cannot empower the weaker sections of society. The weaker ones can come together and go through the process of empowerment. However, institutions, NGOs and Government agencies can support processes that increase self-confidence, develop their self-reliance, and help them set their own agenda – unleashing their potential. Social, economic and political empowerment is required to enable the poorest to claim and realize their rights as human beings, citizens and equal partner in civil society. The Self Help Group approach can be compared to building an Institution – a People's Institution built on the foundation of “Empowerment”. The institution is supported by three solid pillars –Social, Economic and Political empowerment. The term “Social” is referred from a broad perspective to include cultural and religious empowerment. This is especially true in certain societies where members, especially women are subjected to living condition which evolve from a radical view of culture and religion. Social, economic and political empowerment is required to enable the poorest to claim and realize their rights as human beings, citizens and equal partner in civil society (KNH, 2008 'SHG approach manual', p.12)

The three Level institutions of the Self Help Group Approach and their expected roles and responsibilities.

The First level: Self Help Group (SHG)

A Self Help Group is made up of 15 to 20 members from among the members identified as the poorest in the community. The target group is carefully selected. Group membership starts with the poorest and most vulnerable members of a particular community and then moves slowly upwards. The community participates in identifying the poorest household among them. Each Self Help Group is be made up of members from similar socio-economic background. The groups should have socio-economic homogeneity. If there is disparity the stronger members would tend to dominate leading to the weaker members not participating equally. Socio-economic homogeneity refers to people with similar literacy background, similar economic status etc. It does not preclude members of different ethnic or caste background from coming together. Able and disabled members could come together (KNH, 2009 'SHG approach manual, p.22)

It is important for the members in an SHG to commit them to meet regularly on a weekly basis. The regular weekly meeting is very important to bring the members together to share their struggles and joys. A poor person is normally very lonely. A lot of poor people live an isolated life. The weekly meeting provides an environment where they develop a strong sense of belonging. SHG members have repeatedly said that although they had lived in the community since many years they had never sat together and shared as they now do in the SHG. They greatly value this opportunity. Members make a commitment that they will meet together regularly. Members are facilitated to make simple rules for their group, group leadership is on a rotational basis, members commit themselves to save a small amount every week, and the

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weekly saving is a very important component in the SHG approach. It helps the members stretch their ability and discover that they can do more than they thought they could. The growing group saving is also a tangible indicator that they are achieving what they have set out to achieve.

Members are encouraged to take small loans from their group's saving for urgent consumption needs and for micro-business and make their own lending rules. When SHG members discuss regularly the problems they face in everyday life, they are able to identify situations that need to change. As a group they are motivated to “act” rather than wait for someone to do things for them. Community Action, Social problems and Social issues are taken up by the SHGs.

Members in a group plan activities and prepare a time-bound plan of action. They work consistently to achieve these plans (Prof. D.Sambangi, 2009, p.34)

The Second Level: Cluster Level Association (CLA)

Once there are 8 to 10 good SHGs in a geographic area, it is time to think about the Cluster Level Association. A CLA is made up of 8 to 10 SHGs in a geographic area and each SHG sends two representatives to the CLA. Each constituent SHG carefully selects two or three of their members to represent them at the CLA based on selection criteria developed by them. Members of the CLA normally meet once a month on a day, time and venue convenient to them. SHG representatives bring their monthly report to the CLA stating briefly how their SHG performed during the month and requests the CLA for support and services on problems they could not tackle at their level. The CLA consolidates the requests for help that come from their constituent SHG as well as from the community; they prioritize the needs and come up with their time-bound action plan. Unlike the SHGs, no saving or lending activities take place at the CLA among the members. The CLA is not a superior body to the SHG but only a representative body to carry out certain tasks on behalf of the SHG (KNH, 2008 'SHG approach manual'. p.46)

At the Self Help Group level, members focus on their economic development and solving their immediate social problems. For the process of development and empowerment, much more needs to be done. The Cluster Level Association takes up the next level of responsibility. They basically look after their constituent SHGs. They are involved in the overall development of the community in terms of infra structural development and provision of facilities. Social issues in the community are a matter of concern and the CLA takes up these issues. To achieve all this, the CLA mobilizes the community for lobby and advocacy. Strength in numbers is one of their main tools. In specific, the CLA has 4 main functions, which are: strengthening SHGs and forming new ones; nurturing, monitoring, training and auditing constituent SHGs. SHG members could be developed socially and economically they still need resources and access to knowledge information and training.(KNH,2008 ‘SHG approach manual’p.44)

The CLA is encouraged to establish linkages to access material resources and social services and planning and implementing need-based projects; Apart from accessing needs, there could be several need-based projects that the CLA could implement for their constituency as well as for the entire community. The project evolves from needs identified by the constituent SHGs as well as other sections of the community. The CLA does a participatory needs analysis exercise and prioritizes the needs. Needs that are high priority are taken up for implementation. Here again, the CLA could access resources from donors and other service providers to be able to implement projects (KNH, 2008 ‘SHG approach manual’p.49).

Moreover, the CLAs are engaged to bring social transformation in the communities; Self Help Groups discuss social problems in their meetings, they soon come to a consensus on right and wrong values as well as helpful and harmful social customs and practices. Changing these is not easy since there are powerful forces upholding the negative practices. The CLA plays an

important role: To raise awareness in the community on social issues, encourage members in constituent SHGs to make a commitment that they will not follow harmful traditional practices, encourage SHG members to influence their neighbors in the community to give up harmful practices, develop value statements with the community at the end of the process and make the presence of the CLA / SHGs felt at the local government; To bring about sustainable development and policy changes in the governing structure.(Sushila. Sinha, 2014)

The Third Level: Federation

The Federation is to be formed when the time is ripe. The quantitative indicator is that there are sufficient number of SHGs and CLAs – normally 8 to 10 CLAs. Qualitatively, the CLAs must be strong and fulfilling their roles and responsibilities well. Delaying the formation and handing over of responsibilities will retard the process of empowerment. The Federation is an institution in its own right with a unique identity. The Federation takes over administrative and management roles of the People's Institution from the Promoting organization. The identity of the Federation evolves from the vision and mission of its members in the SHGs and CLAs. (KNH,2008 'SHG approach manual'p.53,54).

The Federation has an Executive Committee to act on behalf of the representatives of the Federation. The Executive Committee members are selected from among the Federation members based on criteria set by the Federation. The Federation comes up with a clear Vision, Mission and Objectives, which are developed by participation of the General Body (SHG members) and shared by them. By delegating responsibilities to the CLAs and SHGs, the Federation ensures that the People's Institution functions well and is managed by democratic principles. The federation is involved in activities where power and influence matter; through contacts established and maintained with the police and judicial system, the Federation ensures

that justice is imparted to victims of injustice within reasonable time. And to champion the cause of the weak and the powerless in society the federation; Maintain regular contact with local government and work as an extension arm of the government in immunization programs, relief operations, literacy drive, initiatives of peace and reconciliation etc. (KNH,2008 ‘SHG approach manual’p.56, 58)

Empowering aspects of SHG

Empowerment is the core objective of the Self Help Group Approach, based on the operating principle of SHG, poorest of the poor households who did not have access to economic and social development opportunities are targeted to be organized and unleash their hidden potentials through capacity building supports to take up different economic and social roles in their communities and country at large (KNH, 2008 ‘SHG approach manual ’p.4, 7)

According to SHG approach, each of the three tiers has specific roles and functions, which are believed to pave the way for economic, social and political empowerment of communities. The first tier ‘SHG’ has functions of; Savings / Credit and all economic activities/Income generating activities, maintain social bond and affinity among members and take up basic social issues in family and community. The second tier (CLA) is expected to strengthen SHGs and forming new ones, mobilizing resources and services through linkages with other service providers, Initiate and overview need-based projects for the community, to establish value system in the community and Making presence felt in local governance. The third tier (Federation/Apex Body of the Institution) has a role to maintain the characteristics of the Institution, act as a link between the people and the governance system to maintain peace and security, Lobbying and Advocacy for pro-people’s policies and act as legal body to interact with external bodies.

The SHG in India has become a source of inspiration for women's welfare formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmed (Dr.C. Paramasivan, 2013)

Dr.N.Udayakumar, in his paper of the assessing impact of SHGs in India, has concluded that, SHGs in many parts of India have achieved success in bringing the women to the main stream of decision making. As a group-oriented model, SHGs in India is a mechanism for women's development to bring in, individual and collective empowerment through improvement in both 'condition' and 'position' of women. Now women in India are mobilized; to protest against domestic violence, rising prices, legal discrimination, rape, child marriage, domestic violence etc. In this way, it aims to empower women with various forms of power (Dr.N.Udayakumar, 2009)

Again, Dr.N.Udayakumar,in his paper entitled as 'The role of Self Help Groups (SHGS) in Women Empowerment – With Reference to Tamilnadu State' explained that micro finance through self-help groups to economically backward women helped very much than any other scheme implemented by the Indian government so far. It also empowers women community through self-employment through micro finance. Dr.N.Udayakumar, 2013.

Bezabih.T in his study of assessing the socio economic impact of SHG in Ethiopia concluded that impact of involvement in SHGs enabled most of the SHG members to receive proper recognition with in their community in general and with their family members in particular. As most of the SHG members have become income generators for their family, their decision making power about income and expenses related matters has showed significant affirmative changes. Thus, this indicates that SHGs are an important tool in empowering people (Bezabih T, 2007 p.53)

Achievements and challenges of CLAs

Having the knowledge base about SHG from the preceding literature review, the major concern behind this study is to ascertain whether the above mentioned empowerment are realized as SHGs passed to the second tire of SHG approach which is CLAs. Thus, study populations from which pertinent information regarding the performance of the CLAs can be gathered were identified.

Chapter 3

Research Method of the Study

Research Design

As the objective of this study is to explore the achievements and challenges of CLAs in taking up their intended roles, the study is descriptive and explanatory. It is descriptive because the general characteristics of the study group (CLAs) are described by year of establishment, number of member SHGs and number of CLA members (individuals). The study is exploratory as it explores the achievements and challenges of CLAs. Thus, the nature of the study required using qualitative data collection techniques. And in order to seek answers to research questions, a qualitative research method was also used in this study.

Study Area

The researchers prefer to limit the study area in Addis Ababa, considering the facts that; there are more than six organizations in Addis Ababa which are engaged in promoting the SHG approach, with the facilitation of these organization more than one thousand SHGs and fifty CLAs and one federation are currently existing in Addis Ababa.

Moreover, data for this study is collected from CLAs, which are found in Addis Ketema sub cities, Out of the hundred CLAs in Addis Ababa, more than 30 CLAs are located in Addis Ketema sub City, Hence considering the large number of CLAs in Addis Ketema Sub city the study draw sample CLAs from this sub city. The target CLAs in Addis Ketema sub city are formed and are being nurtured by nongovernmental organizations named; Mission for community development organizations (MCDP) and PROPRIDE .

Participants of the Study

The participants of this study are selected from CLAs which are established and are currently functioning in Addis Ketemasub cities of Addis Ababa.

Sampling Techniques

The objectives stated earlier were examined through an exploratory study of the selected CLAs in the Addis Ketema sub city, the sub city is purposely chosen considering the fact that the larger number of CLAs in Addis Ababa are located in 'Addis Ketema' Sub city. Moreover, as the project under the study is believed to be among the few studies made in Ethiopia, it is hoped that it will promote the concept of SHGs in Ethiopia, by providing the necessary information and understanding concerning CLAs.

Sample Selection

The performance of CLAs in undertaking their roles and responsibilities is highly associated with the maturity of the CLA. Thus, the study employed a purposive sampling with specific criteria to pick the CLAs.

Accordingly, 5 CLAs which are at least 2 years of age were selected through a random sampling technique. CLAs which are established recently or less than two years old were not included in the study for the assessment.

Characteristics of sample CLAs

For this study 5 CLAs were targeted to collect data concerning their institutional achievements and challenges; Information of these CLAs are presented:

Table 1: Description of sample CLAs

Name of SHG	Year of establishment	Number of Member SHGs	Number of CLA member (women representatives)
‘Ewketen Enmesrete’ CLA	2008 GC	9 SHGs	18 members
‘Enewek Behibret’ CLA	2008 GC	7 SHGs	14 members
‘Enat’ CLA	2010 GC	8 SHGs	16 members
‘Melalew’ CLA	2012 GC	6 SHGs	12 members
‘Hiwot; CLA	2009 GC	8 SHGs	16 members
Total		38 SHGs	74 members

Data Collection Techniques

The instruments used to collect the data include the use of semi structured interview, focus group discussions, document review and observation. In-depth interviews were utilized to collect data from the leaders of seven (5) CLAs and five (5) SHG promoting organization program staffs, who are closely working with CLAs; FGD was conducted with 12 members of CLAs. Though most of the CLAs documents were not accessed to further ascertain data collected, few CLA documents were reviewed.

All categories of primary data collection were conducted in Amharic after translating the questions from English to Amharic. Then again the Amharic version responses were translated into English for analysis.

Data collection Instruments

Interview

In order to have better understanding of the institutional setup and functions of the CLAs and their challenges in performing their roles, an interview was conducted with ten (10) CLA leaders. As they are people who were elected by the members to lead and represent their respective CLAs, they were believed to be key informants that can provide data on the overall performance of their specific CLAs.

In view of that, a semi structured interview guide was developed and questions which address the overall performance of the CLAs and major challenges that the CLAs had faced during the course of its service and how they rectified them, what kinds of support they require were brought to them.

In addition, to account the challenges and possible solutions for the functioning of CLAs in Addis Ababa, interview was conducted with five project workers, three (3) from MCDP and two (2) from Consortium of SHG Approach Promoters (COSAP) in Ethiopia.

Focus Group Discussion

In this study, a focus group discussion was also used as a data collection tool; this is done to gather collective thoughts of CLA members, twelve (12) CLA members representing 6 CLAs had participated. Accordingly, an open ended focus group discussion guide, which addresses the basic roles of CLAs, was prepared and utilized to gather data about the performance and challenge of CLAs in carrying out their roles and responsibilities.

Document Review

As the SHG approach advises SHGs, CLAs and federations to have different recordings, in this study such records were expected to be reviewed by the researcher to acquire information about the different achievements made and challenges faced. However, the CLAs didn't bring most of their documents during the interview and FGD. However, reports and accounted case stories of the SHG program by MCDP, PROPRIDE and COSAP were accessed and reviewed by the researcher.

Observation

In this study, observation was an important since the research questions are towards practical experience of CLAs. Further, conducting the interview and FGD, the researcher was highly engaged in observing and accounting the tangible experiences of the CLAs. For the same

purpose the researcher visited the following involvements of CLAs; attended CLA meetings and visiting member groups and community based training center managed by MCDP and the CLAs.

Data Collecting Procedures

After the questionnaire and FGD questions were reviewed and commented by SHG experts of MCDP, PROPRID and COSAP, including the consultative meetings held with experts, the data collection was conducted. The inputs from these experts were very essential in contextualizing the questionnaire to the experiences of the targets.

Using the interview questions, interview was conducted with ten (10) leaders of five (5) CLAs and one FGD with twelve (12) CLA members. The procedure applied in FGD was very helpful to cross check and validate the information obtained during interview. Furthermore, the researcher interviewed 5 program staffs of SHG promoting organization who are responsible in working with SHGs and CLAs.

Data analysis

Many of the qualitative methods require high degree of precision and an equally high investment of time – in data collection, in transcription, and in interpretation. In analyzing data for case study research, the researcher must ensure that the data are converted in an attempt to understand the overall case not the various parts of the case, or the contributing factors that influence the case. Pamela Baxter and Susan Jack, 2008,p.234

Through the process of describing, classifying and interpreting data, the researcher develop categories and coding. In addition to simplifying the administration and ordering of

such categories, the researcher draw up lists of priorities related to the research questions that make it possible to select and reduce the categories.

Ethical Considerations

In the process of the study, the following ethical issues were considered. In order to obtain an informed consent from the respondents, the purpose of the study was explained clearly. Member of CLAs and project workers were asked to give their informed consent orally before conducting the interview or participating in any discussion. Necessary efforts were made so that the languages in the data collection tools would consider the culture, religion and the comprehending level of the respondents.

Chapter 4

Finding and Discussion

Finding

For this study three research questions were identified: What are the major achievements of CLAs in ‘Addis Ketema’ sub cities? What are the challenges of CLAs, which hinder the performance in conducting and taking up of their roles of CLAs? And what are the opportunities in the area to strengthen the functioning of CLA’s?

Accordingly, data obtained from leaders of five (5) CLAs, FGD with twelve (12) members of six (6) CLA and five (5) programme staffs of SHG promoting organizations were analyzed. The first section of this chapter recounts the achievements of CLAs against their expected roles and the second section describes the challenges of CLAs and at last opportunities to strengthen the functioning of CLAs are reported.

Achievements of CLAs

In this section, the achievements of CLAs based on the findings obtained from the interview, FGD, observation and document review are presented. These achievements are categorized and reported under the basic roles of CLAs which are; forming and strengthening SHGs, Planning and implementing need based projects, address social issues and taking up administrative roles.

Forming new SHGs and strengthening member SHGs

The entire five sample CLAs had formed new SHGs in their community, the number of SHGs formed by each CLAs is found in Table 2;

Table 2: Number of SHGs formed by sample CLAs

Name of the CLA	Number of SHGs formed
‘EwketenEnmesrete’ CLA	5 SHGs
‘EnewekBehibret’ CLA	2 SHGs
‘Enat’ CLA	4 SHGs
‘Melalew’ CLA	6 SHGs
‘Hiwot; CLA	3 SHGs

One of the interviewees of the CLA’s leaders says:

“Group formation is not an easy task, convincing the eligible women to join SHG and other contradicting approach promoted by other organizations is what makes the group formation tough”. After the eligible women to be organized under SHG are identified, there is a need to convince these women towards the importance and benefit of being organized in to SHG. To solve such a difficulty, as the CLA members in the FGD explained; they employ different strategies. These strategies include; taking the eligible women for an experience sharing visit to previously formed and experienced SHGs, bring model SHG member for testifying their benefit from SHG, provide basic SHG concept training with the support of

community facilitator's of the SHG promoting organization. With such an effort the CLAs are able to form SHGs''.

To solve such difficulty, as CLA members in FGD explained, they employ different strategies. These strategies include; taking the eligible women to an experience sharing visit to previously formed and older SHGs, bring role model SHG members for testifying what she benefit from SHG, provide basic SHG concept training with the support of community facilitator of the SHG promoting organization. With such an effort the CLAs are able to form SHGs.

After the SHGs are formed, the CLAs have been taking the initiative to train and nurture the newly formed groups, all leaders of CLA have forwarded similar views that, their CLA has been responsible to organize SHG concept training and support SHGs in their book keeping and saving and credit management. As the CLAs described, they still require the support of their community facilitators of the SHG promoting organization in convincing and training new SHGs.

Planning and implementing need based projects

Based on the operating principle of SHG approach, one role of CLA is implementing need based projects in their community, The CLA should be able to asses such needs or problems in the community and work with stake holders to address the issue.

The entire sample target CLAs are involved in implementing different need based projects, As the CLA members said, such projects are designed by considering the different needs of the SHG members and the community at large. These projects include supporting out of school children to be enrolled in schools, encourage and support illiterate women in the community to be enrolled in adult literacy program of schools, organize and implement Community based vocational skill trainings for youths who dropped out from the formal

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academic schooling, construct shower, build common water tap, searching and placing youths for different jobs and school material support for children who are facing challenge to fulfill their education materials.

Table 3: Need based projects implemented by sample CLAs

Name of the CLA	Implemented need based projects
‘Ewketen Enmesrete’ CLA	• Supporting out of school children to be enrolled to schools • School material support for children • With government schools facilitate adult literacy for SHG members • Work with MCDP to recruit and employ youths who drop out from schools to vocational skill trainings.
‘Enewek Behibret’ CLA	• Organize cleaning campaign • Support 18 households to access water tab • Work with MCDP to recruit and employ youths who drop out from schools to vocational skill trainings. • Placing trained youths for different jobs
‘Enat’ CLA	• School material support for children • Provide food and clothing support for children • Organize cleaning campaign • Support and follow up the cases of labor abused children
‘Melalew’ CLA	• With the support of Health office educate SHG members concerning HIV/AIDS • School material support for children

To implement need based projects presented in Table 3, the CLAs work with different stake holders in their community, which includes women and children affair offices, kebele

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administrations, edirs etc. The CLA mobilize physical as well as financial resources from such stake holders for implementing need based projects.

As the CLA members explained, the CLA tries to build good reputation in the community through participating and initiating different developmental activities like organizing cleaning campaign, defend abused children and women. These activities support the CLAs to obtain informal recognition from the community as well as the formal institutions like Kebele administrations. With such a good reputation the CLA becomes known in their community and can obtain different supports from different stake holders or other development practitioners in implementing need based projects. As a proof to this, most CLAs have a strong working relationship with kebele administration offices.

Address social issues; establish value system in the community;

The respondent CLAs are involved in working towards solving different social issues in their communities, which includes child labor abuse, rape, gender based violence and marriage conflicts. As the CLA members told, the CLAs have social issues take up committee; these committees are responsible to identify different social problems in their community. And the committee identifies such problems through discussion sessions with the member SHGs or with their personal observation in their communities.

As the project workers of MCDP and PROPRIDE expressed, Women in CLAs are strongly opposing and fighting practices that harm different community groups through awareness raising orientations to members, communities and stakeholders, putting sanctions in the SHGs bylaws, home to home consultations, street shouts and reporting abuses and perpetrators to police and court and making serious follow ups on the measures taken. As a result, the concerned government bodies are also taking serious measures against abusers and

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perpetrators in the sub city. Therefore as the CLA members illustrate there are visible changes in community wide knowledge, attitude and practice on such hurtful practices.

Achieve administrative roles;

The main administrative roles that CLAs are expected to take from SHG promoting organizations raise income for undertaking their planned activities and hire a community facilitator who can support them. Based on the output of the FGD with CLA representatives, the main source of income for all respondent CLAs is monthly contributions from their member SHGs. In addition to the monthly contributions, CLAs which are achieving well in their roles are requested by SHG promoting organizations to be visited and share their experiences to community workers and newly formed SHGs and CLAs; for this purpose the CLAs gets experience sharing fees. And also, when workshops and meetings are organized in their community CLA members serve refreshment and make profit for their institution. All the respondent CLAs didn't hire their own community facilitators, CLA members are responsible to visit and provide supports to member SHGs.

Challenges of CLAs in Addis Ketema Sub City

In this section, findings about the challenges of CLAs which are hindering their performance are presented, based on the findings; the basic challenges which are affecting the roles of CLAs are summarized under; the institutional capacity of CLAs and CLAs being an informal institution (not legally registered).

Institutional capacity of CLAs

The project workers of SHG promoting organization said that, though CLAs are engaged in organizing trainings, experience sharing visits and consulting SHGs. CLA usually don't have clear strategy and planned activities towards strengthening their member SHGs, hence there is

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high tendency of SHGs to fall apart when the project phases out and groups are left to stand by their own.

The CLA members have also expressed that, due to the lack of efficient support and strengthening efforts by their CLA, some of the member SHGs collapsed. Moreover, CLA members said that, the CLA members are not capacitated enough to deliver training and appropriate supports to the SHGs in certain matters, which includes; record keeping and report writings etc. To solve these problems the CLA is insisting to obtain support from the promoting organization.

However, as the sample CLA members explained due to the difficulty to mobilize financial as well as physical resources like training places, market places and office for the CLA. To solve this problem the CLAs are suggesting to get more support from the SHG promoting organizations which formed them.

The project coordinator of COSAP said that, 'Since most of the CLAs didn't hire facilitator from their own community, CLA members are in difficulty to allocate sufficient time to conduct different group strengthening activities'.

As the FGD participant CLA members mentioned, the other problem which is hindering the CLA from extending its efforts towards group strengthening is the fact that most CLAs don't have their own place or center to organize different trainings and gather the SHG members for different capacity building inputs.

Absence of legal registration

With the interview with CLA leaders and FGD the following challenges are identified; CLAs fail to be legally known by the government and other likeminded organizations. This hinders them from getting technical and materials support from the respective parties when they

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are in need and make formal communication. Their SHG members fail from getting benefits and incentives that is associated with the legal license.

As the CLA leaders and members stated, CLAs are facing huge challenge in their effort to take up social issues; these challenges are mainly related to the CLA being informal institution without legal identity certificate. When the CLAs communicates with different stakes like; police, women and children affair offices and community members to alleviate any social problem, in some cases they are refused and rejected as an illegal entity. To solve such problems the CLAs are trying to work with those offices which already know their missions and offered them informal recognitions. For this purpose, the CLA leaders mentioned that the SHG promoting organizations which established them should support them either with supporting letters or physical presence, while the CLA deals to solve social issues in their communities.

Moreover, as the targeted FGD participant expressed, their primary challenge in designing and implementing need based projects is the nonexistence of legal registration of CLAs, to initiate linkages and also outsource resources most of the formal institutions requires the CLA to come up with legal registration paper and letters with legal stamps. Since the CLAs are informal institutions and don't own such a legal identity, usually they fail to get the support of formal institutions. As the project workers also described; The first limitation of the CLA as its being informal group is inability of CLAs to have a common bank account or act as a legal person on their own.

Opportunities to strengthen the functioning of CLAs

All respondents (CLA leaders, CLA members and programme workers of SHG promoting organizations agreed that there are different opportunities to enhance the functioning of CLAs, these opportunities are summarized in Table 4

Table 4: Opportunities to strengthen the functioning of CLAs

Respondent	Identified opportunities to strengthen the functioning of CLAs
CLA leaders and CLA members	✓ The ongoing capacity building trainings and consultations from organizations which established the CLAs. ✓ The informal recognition and supports given to the CLAs from kebele administration and women and children affair offices. ✓ The existence of committed women members, who are ready to scarify their time for the different involvement of CLAs,
Programme staffs of SHG promoting organizations	✓ The current strengths(experiences) and achievements of CLAs as an opportunity to build up and strength the functioning of CLAs ✓ The growing number of experts of the SHG approach in the country, to support CLAs. ✓ The informal recognitions which are being given to the approach and CLAs by different government offices like women and children affair, local kebele administrations etc ✓ The different studies which are being conducted to assess the significance of the approach.

As the respondents of the study described, the above mentioned opportunities can be employed to enhance and strengthen the functioning of CLAs to attain their expected roles and bring more benefits for the SHG members as well as for the larger community.

Discussion

A key principle of the SHG approach is the increase in numbers as strength, this will only be achieved when more and more poor women are facilitated to join up in the SHGs and thus form the full structure of the people's institutions which are SHG, CLA and Federation. (Ethiraj Murugan, 2008). It's for this cause that CLAs are expected to form new SHGs in their community. Though the entire study participant CLAs have formed SHGs, the number of established SHGs compared to their functioning age of the CLAs is very less. The sample target CLAs didn't have specific plan of action for forming new groups, hence there is a tendency by the CLAs to easily leave out this role.

The CLAs are well placed to engage in various need-based community projects. A CLA represents close to 200 women and their families thus have a responsibility to ensure that the SHG members are enjoying quality of life in their communities. Also due to the number of people they represent, CLAs are able to lobby for provision of services like building of roads, establishment of schools and the like. (Ethiraj Murugan, 2008). The CLAs in 'Addis Ketma sub city' are involved in various need based community projects, however based on the observation of the researcher, CLAs didn't have a well described need based community project plan, more over they have limited finance sources to fund different need based projects.

The SHGs do not exist in isolation, they are part of the larger community and the women are as affected by the issues in the community as the other community members are, the SHG

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members are faced by many social issues as well as unfair systems that further serve to compound the poverty problem. They have the advantage of strength that comes from their numbers and so can rise up their voices collectively and seek for united effort in addressing social issues facing them. Given that, the CLA is a "wider" body, The CLA can address all of them or even be pro-active in bringing new values in the community. (Ethiraj Murugan, 2008). The CLAs in 'Addis Ketema' sub city are striving to solve different social problems of their community and due to their efforts results are being realized in enhancing the understanding of the SHG members and the community at large.

To promote ownership and sense of responsibility among SHGs, CLAs need to raise funds to support their activities as well as cater for some of their administrative expenses. This also promotes sustainability when the promoting organization phases out from the area. (Thomas Paul, 2009). The main source of income for most CLAs is the contributions that the CLAs collect from their member SHGs, which is on average less than 100 ETB monthly. More over the CLAs didn't hire community facilitators of their own due to their financial incapability. Compared to the expected administration expense that a certain CLA is expected to take over, the amount of fund they are currently raising is very less. And the income source of the CLA is limited and usually depends only on the monthly contributions of the SHGs.

As the study findings testify, the institutional capacity of CLAs in planning and coordinating their roles, is not adequate. To strengthen their institutional capacities the CLAs are looking forward to obtain support from the NGOs which established them. However, as the respondent programme staffs of the SHG promoting organizations explained (both MCDP and PROPRIDE), the project which was engaged in forming and nurturing the SHG program in Addis Ketma sub city was time bounded and now phased out. Hence, the community workers

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who were responsible to work closely with the CLAs had stopped their engagements with CLAs. Nevertheless, the current status of the CLA required further strengthening efforts

The legality issue is one of the biggest factors hindering the performance of CLAs. As the respondent CLA members as well as programme workers verify, CLAs are in difficulty to collaborate and work with other formal institutions due to their informal nature.

Chapter 5

Conclusion and Recommendation

Based on the finding of the study, it was found out that CLAs are playing a significant role in addressing different community problems and further efforts are needed to enhance and strengthen their existing efforts. In view of what has been described and analyzed in the findings above and the observation made during the visit, the overall progress of the CLAs is now in a state of improvement. CLAs are able to form new SHGs, look after/nurture their member SHGs, implementing need based projects, taking up social issues in their communities and are also trying to take up administrative roles. However, it was seen that there remains a lot to be done to bring the CLAs up to the desired level of empowerment sought or expected outcomes based on the SHG approach.

An interview made with some CLA leaders reveal that there exists a capacity gap on the side of the CLA members to take up some of their expected roles, and they require capacity building supports from the NGOs which formed them. On the other hand, as the program staffs of SHG promoting organization's workers mentioned the projects which has been supporting these CLAs is phasing out and the organization can only provide minimal support at this stage. Therefore, it is imperative to think of other ways that the CLAs can be capacitated and strengthened.

As the CLAs leaders and members explained during the interview and FGD, the informal nature of the CLA or not having legal entity is one of their biggest challenge in performing their expected roles and responsibilities. On the other hand based on the information obtained from CLA leaders as well as programme staffs of the SHG promoting organizations, CLAs were

advised to remain informal since there is legal frame work in the country which can enable the CLAs to be registered in maintaining their features and roles as it is. It is therefore, essential that the SHG promoting organizations network across the board and figure out how they can support SHGs and CLAs to get hold of legality.

Based on the findings of the study, there are internal as well as external opportunities to further strengthen the functioning of CLAs, these opportunities can be summarized as available resources including human, financial and networks (collaborations) for the SHG approach promotion in Ethiopia.

Implication for social work practice

Self Help Group approach is a holistic approach which tries to address the economic, social and political spheres of a community. Moreover, the SHG approach complies with the rights based approach, as it helps to create conditions which enable poor people to understand their rights and to cooperate actively in shaping their own futures. Whereas, one of the basic element in social work; Person-in Environment Perspective recognizes an interrelatedness of human problems, life situations, and social conditions. It gives more emphasis to the interdependence and mutual influence of people and their social and physical environments, further more social justice as a central theme and defining feature of social work. Hence, the congruence of this basic concept of SHGs and the fundamental idea of the profession of social work as an empowering profession calls for the close working relationship between the two. Thus, self-help groups, as an empowerment approach, needs to be worked very closely with social work.

At the Self Help Group level, members focus on their economic development and solving their immediate social problems, The Cluster Level Association takes up the next level of

responsibility, and they basically look after their constituent SHGs. They are involved in the overall development of the community in terms of infra structural development and provision of facilities. Social issues in the community are a matter of concern and the CLA takes up these issues. Self Help Group Approach Manual, 2008. Therefore CLAs members needs to be skillful in various aspects which includes; communication, leadership, lobby and advocacy etc Thus social workers are the appropriate professionals to provide different capacity building inputs and also hand holding supports for CLAs.

Now a day different development approach targeting poor women are being implemented by different NGOs in Ethiopia, and some of the approaches have conflicting natures, which leads the beneficiaries in conflict of interest. Instead of evaluating and choosing appropriate development approach, most NGOs usually tend to or obliged to take up an approach to fulfill the desire of their funding agencies. Studies which are conducted to assess the impact of SHG approach are very few, hence social workers needs to be engaged in conducting research in this area.

It is hence this study is having impacts on the social work education to think of the way how they can come up the community problems and find their place where they can intervene to the wellness of the people in various settings.

Recommendation

In the view of the above discussion, the researcher has set the following way forward

- The five assessed CLAs didn't have an action plan which guides their activities, the action plan of some CLAs is out dated, and Hence CLAs needs support in developing time bounded and achievable action plans.
- SHG promoting organizations with concerned government offices should be involved to support CLAs to increase their capacity in mobilizing more resources to cover the expenses of their need based projects.
- As the CLAs mentioned due to their nature of being an informal institutions, they are facing challenges of being disregarded by different formal sectors which they like to work in taking up social issues. To solve this problem, the CLAs are requiring the support of SHG promoting organizations; however most social issues which are being taken by the CLAs are human right related issues and the mandate of the NGOs to be involved in such causes are questionable in the CSO law. Hence, for this kind of involvement, the CLAs shall work with other governmental institutions like; women and children affair office, police office, kebele administrations etc
- As the finding of the study proves; the CLAs being informal institution is one of the factors hindering the functioning of the CLAs. This issue needs the attention and dedication of all stakes of the SHG approach in the country, in making SHGs visible and convincing to local and regional authorities through the proliferation

of SHGs and highlighting success stories and the ultimate task in ensuring the legal recognition of the Self-Help Approach in Ethiopia.

- Based on the finding of the study, there are different opportunities to strengthen the functioning of CLAs. These opportunities should not remain idle; the different stake holders of the SHG approach in the country should strategize to benefit out of the opportunities, to strengthen the quality of the SHG approach program in Ethiopia.
- SHG consortium like COSAP should facilitate for forum on which SHG promoting organizations will discuss and to come up with strategies to strengthen the functioning of CLAs.
- Studies which are conducted to assess the impact of SHG programme are very few; in order to have a better and comprehensive picture on the impact of the Approach and to recommend it to be adopted as a development model for mitigating poverty, deeper research has to be conducted.

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Appendix

Annex I

Interview Guide for CLA leaders

A) General Information about the CLA

Name of the CLA:

Number of member SHGs:

Number of members of CLA (women):

Establishment date:

Address of the CLA:

B) The following questions are developed to assess the performance of CLAs against the 4 basic roles of CLAs;

Role 1: Forming new SHGs and strengthening member SHGs

How many SHGs are so far formed by your CLAs?

Do you think forming SHGs is an easy work?

What are your challenges in forming SHGs?

How do you address such challenges?

What /from whom, kind of support do you need to solve your challenges of forming SHGs?

What are the types of supports that the CLA is providing to member SHGs?

What are the activities undertaken by the CLA does/tools to strengthen the SHGs?

Do you think the member SHGs are obtaining enough support from the CLAs?

Which strengthening effort is difficult to be undertaken/what are the difficulties?

Achievements and challenges of CLAs

How the CLA does manages/address this challenge?

What /from whom, kind of support do you need to solve your challenges of strengthening CLAs?

Role 2: Project for the community - Planning and implementing need based projects (CAPs)

What are the needs based projects which are so far planned and implemented by CLAs?

How does/process the CLA planned and implement need based projects?

How do you evaluate your success in undertaking need based projects against your plan or the expected performance?

What are your challenges to plan and undertake need based projects?

What /from whom, kind of support do you need to solve your challenges of implementing need based projects?

Role 3: Address social issues; establish value system in the community

What are the social issues taken up by your CLAs so far?

How does/process the CLA plan and take up social issues?

How do you evaluate your success in taking up social issues? What are the results?

What are your challenges in plan and undertake social issues?

What /from whom, kind of support do you need to solve your challenges of taking up social issues?

Role 4: Take up administrative roles

What kind of Administrative roles is your CLA taking up?

What is the source of income for your CLA administrative expenses?

Do you have enough income for your administrative expenses?

What are your challenges in specific to this role? What /from whom, kind of support do you need to solve your challenges of taking up administrative roles?

Achievements and challenges of CLAs

- B. What are the other achievements of your CLA? (Other than mentioned above)
- C. What other challenges are faced by your CLAs? (Other than mentioned above)
- D. In your opinion what are the opportunities to strength the functioning of CLAs?

Annex II

Interview Guide for Program staffs of SHG promoting organizations

Full name:

Experience in working with SHGs and CLA:

Information about the situation of CLAs

1. Current engagement of the organization with the CLAs?
2. What kind of supports the organization is providing for the CLAs?
3. What are the major achievements of CLAs With regard to their different roles?
4. How do you evaluate the performance of CLAs, with regard to their expected roles and functions?
5. What are the challenges that CLAs are facing in taking up their different roles?

How do you think these challenges can be solved?

How do you support CLAs in solving the different challenges they face in undertaking their roles and responsibilities?
6. What are the opportunities to strengthen the functioning of CLA?

Annex III

FGD Guide Questions for CLA members

1. What are the achievements of CLAs in your area?
2. What are the main achievements of your CLAs?
3. What benefits your CLA brings to the SHGs and CLAs?
4. What are the challenges that CLAs are facing in undertaking their expected roles and responsibilities?
5. What are the opportunities to strengthen your CLA's functionality?

